APOLLO
Wealth Management Ltd.

678 Massachusetts Ave #4 | Boston, MA 02118
610.715.2881 | 815.572.0043 Fax
apollowealth.com

Investment Philosophy

Investing is inherently risky. Your choice of an investment manager should not compound that risk.

- Does your investment manager invest on a whim?
- Does your investment manger "throw money at last year's winners?"
- Does your investment manager "churn" your portfolio?
- Does your investment manager follow trends and fads?

Apollo Wealth Management, Ltd. does not try to "beat the market." Rather, we provide specific and customized investment solutions. Our goal is to structure tax-efficient portfolios that maximize long-term risk-adjusted returns.

Our portfolios are based upon the academic research of Modern Portfolio Theory – the belief that approximately 90% of the variability of returns is explained by asset allocation. Thus, it appears not to matter which specific investments you own but which asset classes and the correlations between them.

We analyze the global economy using a "macro view." The impacts of economic shifts (both public and private sector) are considered when allocating assets across the various types of investments.

We recommend a core portfolio emphasizing no-load mutual funds and ETFs. We believe day-to-day investment decisions are best left to those who spend each working day focusing solely on specific security selection.

In an attempt to avoid any conflicts of interest, we do not sell any investment products or accept commissions. As such, our recommendations are 100% unbiased and objective. We evaluate domestic, international and sector funds (both actively managed and passively managed (e.g. index funds)) and make recommendations based upon the following:

- No loads or sales charges
- Low annual operating expenses
- Experienced management with an extensive track record
- Disciplined investment philosophy (e.g. <u>no</u> "style drift")
- Exceptional return-to-risk track record

We complement the core portfolio structure by designing solutions for special situations. These may include such things as concentrated positions (e.g. company stock), holdings with large unrealized gains and option strategies for hedging and yield-enhancement.