



## ASSET MANAGEMENT SERVICES GROUP, INCORPORATED

### *AMSG PROFILE PORTFOLIOS' Investment Philosophy*

**ASSET MANAGEMENT SERVICES GROUP, INC.** subscribes to the belief "that the overwhelming determinant of success in an investment strategy is how the portfolio is divided among asset classes, not which specific funds are included". Through the benefit of our computer model, developed over the last 22 years, we have been able to guide our clients to returns commensurate with their tolerance for risk and time horizons.

Based in Manasquan, NJ, **ASSET MANAGEMENT SERVICES GROUP, INC.** manages millions of dollars for individuals, retirement plans, and corporate clients. **ASSET MANAGEMENT SERVICES GROUP, INC.** is comprised of two partners, Thomas K. McNeill, Chairman & CEO and Vice President Paul Cupo whose combined experience exceeds 40 years. Both of the partners meet each week to review asset allocations and fund manager commitments.

**The firm's investment philosophy is to deliver consistent long-term performance commensurate with the clients risk tolerance and time horizon** through the use of uniquely constructed asset allocation portfolios. Once **AMSG** has determined the client's tolerance for risk and their time horizon through the use of our Profile Portfolio Questionnaire, one of the **AMSG Profile Portfolio's** is matched with the client. Once the portfolio is chosen the funds are then monitored on a daily basis and re-evaluated each quarter. **AMSG** selects fund managers who have demonstrated a consistent ability to outperform their investment peers and who have taken less risk than the market as a whole.

**ASSET MANAGEMENT SERVICES GROUP - AMSG PROFILE PORTFOLIOS** are very disciplined with regard to re-balancing among asset classes. Generally, if the allocation deviates plus or minus 10 percent, the portfolio will be rebalanced back to the original model specifications.

**AMSG PROFILE PORTFOLIOS** consist of four core portfolio models: Conservative, Moderate, Growth, and Maximum Growth. Each model uses asset class allocation, asset class weighting, 91 and 200 day moving averages, and quarterly fund selection. The cornerstone of **AMSG PROFILE PORTFOLIOS** is a strict optimization process. **AMSG** is at its best tweaking and refining its own formula's it employs on CDA/Weisenberger HySales universe of mutual funds and variable annuities.

**AMSG's** primary objective is to design a portfolio where the volatility (standard deviation and beta's) of the overall portfolio is well below the volatility for the markets in general. By combining investments in this manner, the portfolio can be considered to be more efficient.

**AMSG** is very careful when extrapolating historical data concerning, standard deviation, beta, historical returns, and manager tenure. **The AMSG PROFILE PORTFOLIOS'** normally hold five to eight funds, and a money market position. **AMSG** monitors the specific funds and changes are made accordingly.

Other adjustments spring from **AMSG's** use of a moving averages indicator which plots trends and determines when to be in a fund and when to be in cash. This allows **AMSG** to reduce risk by minimizing down markets. In addition, the moving averages indicator is aligned with the individual fund and not a market indicator, thereby allowing the fund managers to make adjustments that **AMSG** could not.

**AMSG** also has several other specialty models which use the same basic principles but are specific to a sector, or fund family. **AMSG** also provides several accounts dedicated to price trend management developed by the firm over the last 18 years.

**AMSG PROFILE PORTFOLIOS** use a trust company to custody its assets, thereby allowing full access to the universe of over 9500 mutual funds, which can be purchased at NO-LOAD. The trust company provides a consolidated statement and data downloads to the **AMSG** home office computers.

#### **Contact:**

Thomas K. McNeill, Chairman - CEO  
Asset Management Services Group, Inc.  
200 Atlantic Ave.

Manasquan, New Jersey 08736

Voice – 732.223.1388 ~ Fax – 732.223.1886 ~ Cell 732.581.9220 ~Toll Free 800.346.1002

Email: [tkmceo@amsqinc.com](mailto:tkmceo@amsqinc.com)