

McGuire

WEALTH MANAGEMENT

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PRIVATE WEALTH ADVISORS

Investment Philosophy Statement

We believe investors have two primary goals: first to increase the capital value of their investments over time and second for those investments to provide an income stream either in the form of rising dividends or return of principal that will help to offset the erosive effects of inflation. We manage portfolios with these goals in mind.

Over the long-term, we have found that investing in shares of financially strong corporations have been a superior way to achieve both capital appreciation and annual income from rising dividends.

With near record low interest rates and many corporate dividends paying higher yields than traditional fixed income investments, we believe investing in a well diversified portfolio of common stocks for the long-term is the best way for investors to seek to accumulate wealth.

We base our investment policy and portfolio construction on many factors. One important factor is that we seek investments when they represent value, as measured by price to earnings ratios (P/E), price to sales ratios (P/S), and others. We believe market volatility can create value and opportunity. We attempt to take advantage of those opportunities. The renown investor, Warren Buffet, says it another way, “volatility is the friend of the long-term investor.”

Investment markets can become inefficient and create opportunities. At times, shares of fundamentally strong companies may have stock prices that sell for less than intrinsic value. This may represent an opportunity for a patient long-term investor. It is our belief that the greatest potential for investment success comes from holding an investment for 3, 5, 7 years or longer and not focusing on the short-term.

All investments can have risk of loss and most all investments can fluctuate in market value. We attempt to minimize some of that risk of loss through diversification. We therefore diversify equity investments in numerous ways: by market sectors and industries, by corporate capitalization, by interest rate sensitivity, by economic cycles, and by industry strength among others.

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We acknowledge that investments will fluctuate in value, but we seek to temper some of these fluctuations by owning a majority of companies that are large and economically stable and whose shares tend to be less volatile.

Our philosophy focuses on investing in many companies that have strong track records of rising revenues and earnings, established management, and are leaders in their respective industries. A large number of our holdings are large capitalization stocks that are considered to be mature, established companies. Our portfolio turnover is typically low.

As part of our own primary research, we employ numerous analytical tools. Fundamental and technical analysis, market sentiment analysis, quantitative analysis, and over 55 years of combined investment experience are some of the ways we determine investment selection.

At times, certain industry sectors may be under-weighted or omitted due to risk or valuation. Other industry sectors may be over-weighted because of potential opportunities. A broad selection of investments may be used to achieve your investment goals and objectives (e.g. exchange traded funds, international investments, etc.). At times, the allocation towards equities may be reduced and the allocation in fixed income and other areas may be increased.

We conduct frequent investment reviews of our client portfolios. We are aware of client's investment objectives, risk tolerance and portfolio suitability. We communicate with clients and review their account objectives and risk tolerance information for accuracy and make changes if needed. At various times, we may re-balance investment allocations within industries and stocks to help achieve your long-term investment goals.

In addition to monthly account statements, on-line account information access and Federal tax information documents, our clients receive a personalized, comprehensive quarterly performance report which reviews asset allocation and highlights current and past account performance. We favor frequent telephone contact and encourage periodic personal meetings with clients. Our clients always have direct access to us by telephone, email or office visit should they have questions or concerns.

Past performance is not indicative of future results, and there is no assurance that any investment strategy will be successful.

Investments and investment strategies contained are provided for informational purposes only. We would need to review your individual situation before recommending appropriate strategies to you.

Stocks offer long-term growth potential but may fluctuate more and provide less current income than other investments. Fixed income investments may be worth less than original cost upon redemption or maturity.

Dividends are not guaranteed and are subject to change or elimination.

Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns nor does diversification guarantee profit or protect against loss in declining markets.

Investment advisory services provided by McGuire Investment Group, LLC, doing business as "McGuire Wealth Management".

Investment and Insurance Products: NOT FDIC Insured NO Bank Guarantee MAY Lose Value