

Retirement means change — not only in your lifestyle, but also with regard to the investments that will support that new lifestyle:

- Your investments are now a significant if not your primary source of funds for everyday life.
- Without earned income, you can't make up for market losses.
- There's no way to predict what changes are ahead in terms of the market, economy or even your health.
- An investment strategy that is too conservative could result in you outliving your savings; an overly aggressive strategy could put the comfort of your retirement at risk.

Applegate Investment Management, LLC is a unique resource for retirees and near-retirees looking for a risk-managed, flexible approach to managing their investment portfolios. Our investment strategies are designed to allow retirees to participate in the potential growth of the stock market, while limiting the risk to their investments from market downturns.

As a fee-only investment management firm, we receive no sales commissions or referral fees. Your best interest guides all of our investment decisions. The only way we benefit is by achieving your goals with a minimum of risk.

Fee Only

**No commissions—
No conflict of interest**

Objective Investment Advice

**Initial Consultations offered
at no charge or obligation**

**Diversified,
Risk-Managed
Portfolios
for the
Prudent
Investor**



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ACCREDITED ASSET MANAGEMENT SPECIALISTSM and AAMS[®] are service marks of the College for Financial Planning[®]. The AAMS designation indicates satisfaction of course requirements set forth by the College.



CERTIFIED FINANCIAL PLANNER™



The certification marks above are owned by the Certified Financial Planner Board of Standards, Inc., and are awarded to individuals who successfully complete the CFP Board's initial and ongoing certification requirements.

**A Fee-Only
Professional Investment
Management Firm**



APPLEGATE

INVESTMENT MANAGEMENT, LLC

Registered Investment Advisor

Fee-Only Professional Investment Management for Retirees and Individuals Nearing Retirement

Continuous Portfolio Oversight

Change is a constant in life and in the financial markets. A portfolio asset allocation established at one point in your life can quickly become inappropriate. Applegate Investment Management provides discretionary management of your portfolio that allows us to change portfolio allocations in response to changes in the financial markets and your life.

Our investment strategies are conservative approaches based on balanced, diversified portfolios and risk management strategies. We shape those strategies to the individual needs, goals and financial concerns of each client. Unlike fixed asset allocations, our strategies strive to keep your portfolio invested in those asset classes with the perceived potential for appreciation under current market conditions. You can choose to maintain constant market exposure in your portfolio, or give Applegate Investment Management the flexibility to move your portfolio partially or in whole to the protection of money market funds in uncertain or declining market conditions.

While our strategies are executed primarily through mutual funds, we also offer separately managed portfolios utilizing individual securities. All assets are held in your name at an independent custodian. Our authority over your account is limited to designating how assets are invested.

Expertise in Financial Issues for Retirees

Retirement is surprisingly complicated when it comes to financial issues. As specialists in retire-

ment planning, Applegate Investment Management has the knowledge and experience to help you answer key questions, such as:

- ◆ Can I retire now or should I wait?
- ◆ Is my portfolio properly diversified to minimize risk?
- ◆ How can I avoid outliving my assets?
- ◆ What rate of return do I need on my investments?
- ◆ How and when should I take my retirement plan distributions?
- ◆ How can I minimize income and estate taxes?
- ◆ How should my account be structured to optimize its value to my heirs?

Founded on the Principles of Integrity and Accountability

The founder and Chief Investment Officer of Applegate Investment Management is James H. Applegate, CFP® and AAMS.® Jim's professional life has focused on risk management — from his service in the U.S. Air Force as an air traffic controller to subsequent civilian air traffic control positions and as a financial professional for the past two decades. The role of the air traffic controller, with its need for non-emotional, critical thinking and the ability to evaluate, analyze and anticipate potential outcomes, is mirrored in the requirements for successful investment management.

Jim holds a bachelor's degree cum laude. He earned his Certified Financial Planner™ designation in 1990 and in 1994 was elected President of the Financial Planning Association of Southwest Florida. During his term as president, he organized the Ft. Myers

New-Press/FPA Financial Planning Hotline, an annual public service event offering free financial planning advice to the general public that still continues a decade later. In 2003, he achieved the additional designation of Accredited Asset Management SpecialistSM from the College for Financial Planning.

Jim is an active member and serves on the board of directors of a national association of investment advisors dedicated to the management of risk in investment portfolios. He has served as a director of his Rotary Club and is active in community events. His investment perspectives have been quoted in local and national publications and featured on radio.



"The decisions I make impact the lives of individuals. It is a responsibility I have always taken very seriously and one that forms the basis of Applegate Investment Management."

James H. Applegate,
CFP®, AAMS®

Objective Financial Advice, Investment Management that Puts the Client First

Applegate Investment Management is located in Fort Myers, Florida and is registered as an investment advisor with the State of Florida. There are no charges for initial consultations. Financial planning services are available on an hourly basis while investment management services are based on a percentage of assets under management.