# CARNEGIE INVESTMENT COUNSEL

Carnegie Investment Counsel understands you need to feel comfortable and confident with your portfolio manager. We dedicate much time, energy, and resources to customize an investment strategy that matches your financial needs and goals. With a portfolio designed for your personal success, you can have more peace and freedom to enjoy life.

Carnegie
INVESTMENT COUNSEL
since 1974

# FIRM OVERVIEW

Carnegie Investment Counsel is an SEC Registered Investment Adviser (RIA), providing custom-built investment and financial strategies. As a fiduciary, Carnegie has a legal responsibility to ensure investment decisions are made in your best interest and minimize and disclose any potential conflicts of interest. Our experienced professionals work to understand their client's unique circumstances.

Carnegie has an extensive history in investment management, having been started in 1974 by Prescott, Ball, and Turben. At the time, Prescott was one of the largest independent brokerage firms in the country, with offices in Cleveland and New York City. Carnegie became its own entity in 1991 as an independent and privately owned RIA focused on providing unbiased investment management and financial advice for individuals, families, nonprofits, and businesses.

As a fee-only RIA, we are compensated based on a percentage of assets managed, which is an agreement made before starting service. This transparent model promotes trust and puts you and your Portfolio Manager on the same side of the table.

**Independent**
Locally owned and operated with no outside shareholders to serve.

**Fiduciary**
The standard required by law to place client objectives above company gains.

**Fee-only**
A straightforward, transparent fee model that promotes trust and aligns client and portfolio manager interests.

**Safeguarding Assets**
Third-party custodians hold client assets for added security against loss or theft.

## WE SERVE

INDIVIDUALS & FAMILIES | NONPROFITS, ENDOWMENTS & FOUNDATIONS | BUSINESS INSTITUTIONS

# OUR MISSION

***To provide clear and personalized investment guidance to help you thrive. When you have financial confidence, you are freer to enjoy life.***

## CARNEGIE'S PHILOSOPHY:

### ACCOUNTABILITY

Carnegie does not outsource or hire third-party managers for investment management. We take full responsibility for the investment decisions and performance.

### TRANSPARENCY

Carnegie believes in total transparency in our relationships. This includes fees, the investment tools we select, and your investment team.

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# INVESTING WITH CARNEGIE

**You've built your wealth through tenacity, perseverance, and patience. We apply those behaviors to manage, preserve, and grow it.**

**Custom Portfolio Construction**

At Carnegie, we work to thoroughly grasp your unique combination of risk tolerance, cash flow needs, and personal values. Then, we develop a customized investment plan using individual securities to keep costs low, manage risk, and leverage new opportunities.

We built our investment philosophy upon a commitment to investing in high-quality companies with exemplary management teams at a minimal cost to clients. Our approach encompasses a strong emphasis on solid fundamental research, combined with the experience of our tenured investment professionals, to consistently identify attractive equity and fixed income securities that meet your desired criteria.

There are many benefits to building a custom investment portfolio:

- Structure your investment portfolio to meet your financial requirements and match your priorities.
- Incorporate a financial plan that will help you achieve financial objectives while adjusting for life circumstances.
- Match your desired level of risk with your portfolio structure.
- Exclude investment selections that may conflict with your values and beliefs.
- High liquidity, so you can access your money when you need it.

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# INVESTING WITH CARNEGIE

**Carnegie's Investment Committee**

Carnegie's Investment Committee is comprised of highly experienced Portfolio Managers and Wealth Advisors. These members meet multiple times each week to analyze performance and identify opportunities in the marketplace. We select securities through a combination of third-party research, internal analysis, and collective agreement among the Investment Committee members.

**Team Approach with a Personal Touch**

As Carnegie has grown over the years, so has the variety and depth of skills of its investment professionals. By applying time-tested disciplines with an eye toward the quickly evolving marketplace, we can be nimble in our investment approach. And as the pace of change accelerates, Carnegie's dedicated investment team looks to position its clients to benefit from growth.

# GETTING STARTED

**With an investment strategy built for personal success, you can have more peace and freedom to enjoy life.**

1. DISCOVERY MEETING
   We seek to learn about you and your financial objectives relating to your investment strategy.
2. PLAN DEVELOPMENT
   We provide a thorough analysis, then propose steps to help you achieve your objectives.
3. IMPLEMENTATION
   We partner with you to actively monitor and adjust your portfolio while communicating performance.

## BOOK A MEETING


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