



Emmaus Investor Services  
"Coaching You Can Count On ...."



### ***Your Next Step:***

- Visit our Website at: [www.emmausinvestor.com](http://www.emmausinvestor.com)
- Call us at: **(937) 443-0370** or
- Write to us at:

**Emmaus Investor Services Corp.**  
**117 Fairground Avenue**  
**Dayton, Ohio 45409-2610**

### ***A Final Word:***

Now we'd like to invite you to find out how Emmaus Investor Services Corp. can help you build a secure financial future. Contact us to learn more about our unique money management services. We'd be delighted to assist you!

# Emmaus Investor Services

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## Investing Among Wolves

without

Joining the Pack!





## **Good Advice:**

"Investment Policy [Asset Allocation] is the foundation upon which portfolios should be constructed and managed."

—Charles D. Ellis, "*Investment Policy*"

"No matter what, buying stocks by buying the Market through an index is a good idea."

—David Blitzer, Chief Investment Strategist at Standard and Poor's, "*Outpacing the Pros*"

"Over 90 percent of investment returns are determined by how investors allocate their assets versus security selection, market timing and other factors."

—Brinson, Singer and Beebower, *Financial Analyst Journal*

"But before you jump [into managed accounts], consider the cost : typically, 2percent to 3 percent of your assets per year."

—Jane Bryant Quinn / *Washington Post*

***AND, the investing world has changed ...***



## **The New School of Investing:**

**Exchange Traded Funds (ETFs)** take you to the heart of the stock markets. You have access to asset classes and sectors that give you the ability to invest in a wide variety of specific segments of the market. ETFs give you the power of choice to intelligently craft an investment program tailored to meet your financial needs and goals.

### **ETFs are Smart, Logical, and Practical**

- Lower Costs
- Tax Efficiencies
- Diversification
- Ease of Trading - Ease of Rebalancing
- Distributed Dividends
- Transparency

### **Emmaus Offers You:**

- Independent Advice - No Conflict of Interest
- No Long Term Contracts
- Fee Only Advice - No Hidden Costs
- Fiduciary Responsibility to You
- Asset Allocation Strategies
- Education - InvestWisely Workshops
- Unique Products - Stock Rollovers
- Low cost ETFs vs expensive Mutual Funds