

WHY WE BUY INDIVIDUAL STOCKS

1. Control

Have the flexibility to make changes that easily meet your needs

2. Lower Expenses

Compared to alternative professional management... none better

3. Valuation Inefficiencies

Can buy undervalued stocks; dollar cost averaging into cheap stocks

4. True Long-Term Time Horizon

Can hold positions forever, most funds do not

5. Tax Loss Harvesting

In taxable accounts, a true benefit

6. Ease To Implement Our Dividend Based Income Strategy

When time to pivot to income first, easy to do... a comfortable income approach

7. Proper Diversification

Diversify with a purpose

8. Dividend's Grow

Annual increases help combat inflation

