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## The science of investing:

Discovering order within the complexity.



Tillman Hartley



### The Science of Investing

Our methods are based on the science of investing. What exactly is the “science of investing”, you ask?

Science of investing is “evidence based investing”. The use of methods—proven through rigorous scientific studies organized by the Dimensional Fund Advisors—that actually work. Not investment decisions made on gut instinct alone.

Dimensional Fund Advisors uses investment strategies—or formulas—based on Nobel prize-winning economic research rather than speculation. This data-driven approach allows you increased returns through a state-of-the-art, customized portfolio design and trade options.

We believe that over time your investments should produce a return equal to the amount of risk you take. Pick “get rich quick” investments and you’ll be playing roulette with a poorly diversified portfolio unlikely to succeed.

As an independent, fee-only advisor, we receive no commissions, third-party payments, or have any financial interest in outside products or services. Since we make no commission on the sale of any investment products, we recommend only programs best suited for your particular needs.

It is our way of establishing and maintaining the level of trust necessary for a successful advisor-client relationship.

## The Scientific Method Customized Just for You

Our primary focus is helping you reach your goals. To do this you must be willing to play an active part. Be ready to speak up about your concerns rather than sit on the sidelines and watch your portfolio as it magically unfolds. Remember, you don't want to be handed a plan then be expected to forget it.

We start the investment process by scheduling an introductory meeting for in person or by teleconference. What ever you find most convenient. Here we discuss whether Tillman Hartley is the best match for you by answering any questions or addressing any concerns you may have.

If you agree to work with us, we gather your data and formulate a strategy using the key elements of your goals, financial situation, and future needs.

Using this framework, we create a portfolio to best serve you. When approved by you, we prepare all account paperwork implement your new portfolio.

And with care taken to minimize the impact of taxes and transaction costs, the resulting portfolio can be adjusted as your needs change. You can also monitor your assets progress through regular statements, on-line account valuation, and telephone or in-office meetings.

**Tillman Hartley, LLC is an independent, full-service investment advisory firm. A mouthful, right? Don't worry...we have you covered.**

This simply means that we help you improve the quality of your life by aiding you in managing your wealth. With our proven scientific and practical approach, we work to diminish your financial concerns. Construct a portfolio of investments designed to capture higher returns. And reduce risk and investment costs by helping you manage your cash flow.

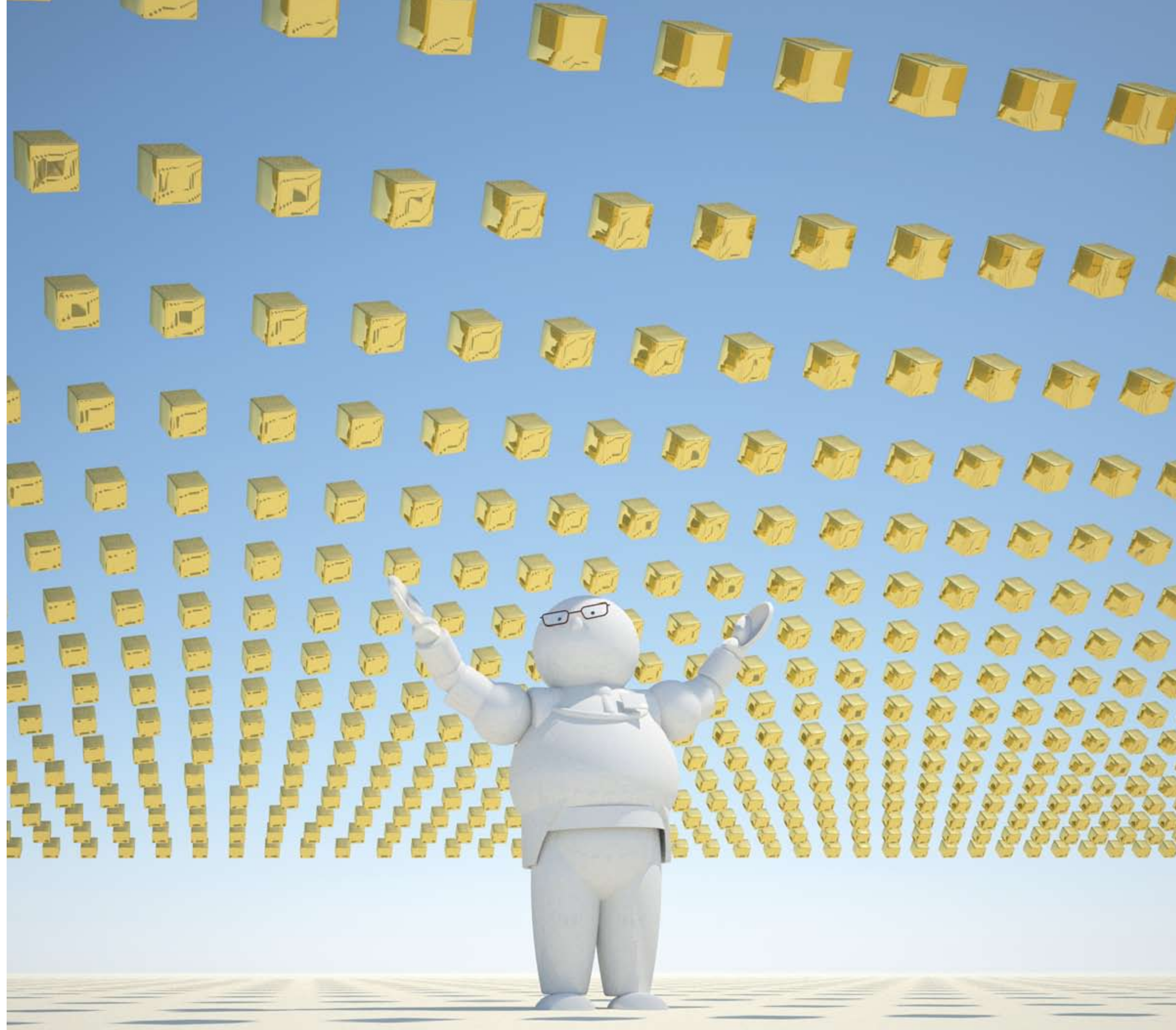
We know that change is difficult, even scary at times.

You don't want to be handed a plan—that you had no say in its development, mind you—then sent on your merry way. Instead, you're seeking a wealth manager who will educate you on the finer details of investing. A manager who will guide you safely through the tangled darkness. Someone you can develop a long-term relationship with; who you can trust.

Change is difficult. But it doesn't have to be.

Because of our personalized attention and genuine interest in their welfare, our clients have entrusted us to manage over \$300,000,000 of their investments. It's because we understand them. It's because we've earned their trust. Intelligence, patience, and well-structured investments helped them achieve their goals.

It's what we call - *investment science simplified*, and it can work for you and your family.



## Expected Results

Although good investing requires a disciplined, scientific process, we like to keep things simple. That helps relieve the stress and confusion of investing with a clear and practical approach.

Investing in “hot stock picks” that everyone else is bidding up doesn't work. Over a period of time you'll earn more by investing in smaller stocks than “hot picks”. Avoid mutual fund sales loads and high-fund management fees. Take advantage of our capital markets know-how. Learn to keep your money where it belongs—growing in your portfolio.

Investing for the future can be complicated. Tillman Hartley can ease this process by helping you plan for major life events like the birth of a son or daughter, saving for college, or planning for retirement. Improve your chances of reaching your goals and gain a financial peace of mind that only competent, professional guidance can offer. This way, you can focus on more important matters. That's keeping it simple.

investment  
science  
simplified



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