

Investing with

Pillar Capital

INVESTING, PLANNING, RETIREMENT.

Rather than struggling with these challenging decisions on your own, find out how working closely with a trusted advisor can help you attain financial peace of mind and confidence in the road ahead. . .

Pillar is DIFFERENT...



No Brokers or Salesmen:

We do not use commissioned products or use “one size fits all” annuities or insurance products packaged as investments. These products are very rarely in the best interests of those who are sold them. We also refuse to chase the latest investment fads—or make promises of some special ability to predict the future direction of markets or pick the next great winning stock. These are time honored sales pitches from brokers and insurance salesman adept at separating you from your money.

Responsive:

One of the many problems with working with commissioned salesmen or brokers is that they are paid up front—meaning that they can essentially be done once the sale is over. Pillar is fee-ONLY, meaning we must continually provide guidance and expertise which clients value. You can expect us to regularly communicate and educate as well as quickly respond to phone and email inquiries.

Customized:

Every individual and family have a unique story. We feel its critical to identify what is important to you both financially and emotionally. Then we match you with a portfolio which is most likely to help you achieve all that is important to you. Pillar then provides **continuing expert advice** and guidance ensuring that all major financial decisions encountered by our clients throughout their lifetimes are addressed appropriately.



Pillar Capital

Investment Science—Not Speculation

www.pillarcapital.com

801-770-3301

Investment Discipline

Pillar Capital's philosophical foundation is respect for free market capitalism and a fundamental belief that markets are the most efficient way to allocate resources. We then leverage the research of Nobel prize winning academics to identify what really matters when it comes to investing:

- ***Diversification is the ONLY free lunch*** You can get higher expected returns and lower risk by diversifying.
- ***Asset Allocation explains returns*** Owning companies (stocks) generates a higher expected return than does owning debt (bonds). The return you can expect is determined by the mixture you own.
- ***Risk Factors*** We target risk factors which academic research indicates produce better returns. Our clients have the advantage of our access to the highest quality tools (DFA Funds) available.

Pillar Capital

Where the Rubber Hits the Road

- Pillar works with you one-on-one to determine your specific investment needs and objectives. We construct a portfolio based on your unique needs. We utilize the latest in academic research on asset classes to determine the best way to meet your goals given your tolerance for risk. We help you identify any changes you may need to make to reach your goals and help you have confidence in your path going forward, knowing you have an experienced partner with tools and expertise at your side.
- We implement your portfolio allocation using DFA Funds—exceptionally high quality Evidence Based Investing funds which are used only by institutions who have been approved to use them. DFA funds utilize the academic work of Nobel prize winning economists. Their work identifies risk factors which produce higher returns. This approach leverages the latest in academic research of financial markets - “science as opposed to speculation”. A far superior approach than relying on conflict ridden brokerage relationships and expensive speculative approaches used by most brokers and financial advisors.



Pillar has the tools, experience, and investment platform to help you achieve your family's unique goals.