

Why Work with Us?

- **We Put Our Client's Interests First**

PDM Investment Services is a Registered Investment Advisor with a fiduciary responsibility to put its client's interests first. We focus on problem solving, not sales. We act with skill, care, diligence and good professional judgment. We will not mislead you and avoid conflicts of interest. If you are not happy with your financial advisor due to poor performance, high fees, poor service or lack of trust, it is time to change advisors.

- **Customer Service & Integrity**

We strive to serve our clients with the highest standards of ethics, integrity and professionalism. We focus on your needs, offering different levels of service to meet individual needs and budget.

- **Independent Advice**

We are an independent firm, not linked financially with any bank, insurance company or brokerage firm. Since we are independent, we are not pressured into pushing high cost commission products like loaded mutual funds and annuities. Our income is derived from only portfolio management fees.

- **Investor Education**

We focus on educating our clients and our youth so they can make better investment decisions.

- **Open Architecture & Transparency**

Our open architecture allows us to purchase the best stocks and mutual funds, without limitations. Your investments are held with a discount broker as custodian for transparency and low cost.

- **Management Owns the Products Recommended to Clients**

President, Philip Michalek, invests his own personal money in our strategy along with our clients.

We put our clients interest first, investing our client's money in the same investments we invest in our own portfolios. Performance is monitored and verified by an independent party.

- **Liquidity**

We do not invest in illiquid investments like limited partnerships, penny stocks and hedge funds.

- **Low Cost Structure**

We invest in low cost strategies using a discount broker as custodian, purchasing no-load mutual funds with low transaction fees and paying reasonable portfolio management fees.

- **Investment Strategy**

1. Our Long-Term Market Indicator sets up the stock market exposure for our portfolios around there define base risk level. We attempt to reduce stock market exposure during periods of high risk and recessions and raise exposure during periods of low risk. We also use other top timing models to confirm our model signals.

2. Our Strategic Asset Class & Sector Allocation Model sets up the percent of cash allocated to each asset class and sector in a portfolio.

3. Our Mutual Fund Selection Model rates each active managed mutual fund and passive managed exchange traded fund. Portfolios are designed and managed using higher rated funds and market leaders.

- **Simple Portfolio Performance Reports**

Each quarter you receive a simple portfolio performance report that contains market analysis, portfolio performance & analysis, investments, asset allocation, cash movements and management fees. Our model portfolio performance is reported and verified annually by an independent party.

- **Different Product Levels to Meet Your Individual Needs and Budget**

Do-It-Yourself Investor Support. (Investor Education, Focused Growth Investor Newsletter)
Wealth Building Plans with Portfolio Management Services.

- **Advantages of Working with a Small RIA (NAAIM 2016)**

More satisfying experience, greater responsiveness, personal level of attention, work with founding manager, portfolio models for smaller accounts and client-centric service model.

- **We Manage the Portfolios We Recommend, Not Outsource Them**

PDM Investment Services