PDM Investment Services
An Independent Registered Investment Advisor

Registered Investment Advisor
Client's Interests First
Independent Advice
Management Ownership
Low-Cost Structure
Investor Education

Business Summary

January 2022

General

- PDM Investment Services LLC (2005)
- Registered Investment Advisor in Michigan (2011), Series 65 exam
- Philip Michalek - President, BSEE, 20 years Engineering Management, 15 years IA Experience. Passion for investing, research-driven, client's interest first, trust, caring, ethical, integrity, responsive.
- No Disciplinary Actions
- Independent with Management Ownership
- Communication/Support (In-person, phone, email and web site)

Services

- Financial Planning (Money Guide Pro or a Custom Financial Plan)
  Retirement Transition Planning (Social Security Strategy, Retirement Income Tax Management, RMD)
- Portfolio Design and Management
  (Strategy and the Investment process are based on the Focused Growth Investor Newsletter)
  Portfolio Performance Analysis Reports
  (Market sector performance, your performance to benchmark, performance influences and holdings)
- Focused Growth Investor Newsletter

Investment Strategy

- Tactical Equity Allocation (Active Risk Management) (Moderate Risk Portfolio 60% - 75% - 85%)
  (Fundamental, Valuation, Technical, Market Sentiment and Cycle & Seasonality Analysis)
- Strategic Adaptive Asset Allocation (Active Asset Class & Sector Allocation)
- Diversified Mutual Fund & Sector Portfolios (Active & Passive Mutual Fund and Individual Stocks)

Performance

- Our portfolio management goal is to outperform our benchmark after fees.
- Our model portfolio, the Moderate Risk Diversified Mutual Fund and Sector Portfolio has outperformed its benchmark, the Fidelity Asset Manager 70% FASGX Fund after fees based on its 11-year annual return. See independent audited actual cash portfolio performance on our website.

Structure & Cost

Assets Under Management	Annual Fee		
$300,000 to $500,000	0.9%	$1,300,000 to $2,000,000	0.6%
$500,000 to $1,000,000	0.8%	$2,000,000 and higher	0.5%
$1,000,000 to $1,300,000	0.7%		

The fees include Financial Advice, Administrative Services, Financial Planning, Retirement Planning, Portfolio Design & Management and the Focused Growth Investor Newsletter.
I am no longer accepting new clients.

Business Size

- Assets Under Management $39,621,000 (12/31/2021) (Includes my family AUM)
- Average Household AUM = $1,000,000, Households = 37, Clients = 60, Portfolios Managed = 92

PDM Investment Services, An Independent Registered Investment Advisor
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