LVMcapital
MANAGEMENT LTD

Stewardship | Stability | Success

...more than Wealth Management

stewardship

LVM Capital provides wealth management services on a fee-only basis. As our client, you have our exclusive allegiance. Our success is driven by yours.

LVM Capital Management was founded in 1988 by Russ Leonard and Craig Vander Molen as a research-intensive investment management firm. We expanded our services by adding more comprehensive financial planning, rounding out a wealth management solution for clients. While our capabilities have grown, our mission has remained true to the original philosophy of our founders—to ensure our clients' ongoing financial success through a combination of unparalleled personal attention, creative planning, and experienced investing.

As stewards, we take seriously the careful and responsible management of assets entrusted to our care. We do not sell products. Rather, we utilize a personal advisory approach that is service-based and fee-only. This sets the stage for the optimal wealth management relationship with clients because our interests are aligned. Client confidentiality is paramount and strong communication essential. LVM puts client interests first, from the design of our business model to the day-to-day details of answering questions and solving problems.

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stability

LVM understands that wealth management is more than numbers. It is about success that comes from discussions, experiences, and dreams shared between clients and their wealth managers. It is about being one of a limited number of clients. It is about a thoughtfully invested portfolio that meets your specific objectives, measured over time. It is about the stability that comes from using a time-honored investment philosophy applied through many investment cycles. It is about the peace of mind that results from trust that is earned.

As a service provider, our greatest asset is our long-tenured staff. Our expertise is rooted in academics, seasoned with experience, and enhanced by ongoing education. From a helpful, live person on the phone to a highly credentialed wealth management team, our energies are focused exclusively on serving client needs. Clients who have been with us for more than 20 years are still talking to some of the same folks they were with at the start of our relationship. We also enjoy stability with our clients' families, often working with two or more generations of the same family.

The diverse ages of our long-tenured wealth management team provide fresh ideas today and smooth transitions in the years ahead.

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Success for LVM clients comes in many forms. Clients have their own specific objectives and, as such, their own measures of success. Some clients require absolute returns. Others need a specific level of income to meet living expenses, while other clients are looking first to stay ahead of inflation but can tolerate annual volatility. Planned charitable giving, tax-efficient generational wealth transfers, retirement savings projections, insurance analysis, estate-planning guidance and minimizing taxes are other common objectives.

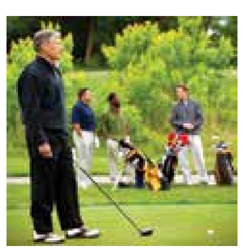
Achieving your goals and maintaining active communication with you is how we define success. We take great care in collectively working with you to articulate your expectations, objectives, special circumstances, and risk tolerance level. The information gleaned from this process is written into your Personal Investment Policy Statement—a living document that, when integrated with your Personal Wealth Plan, becomes the core documentation of our wealth management relationship.

Using our time-tested approach to the capital markets, we identify asset classes and individual securities that are undervalued and utilize them in a well-diversified portfolio designed to achieve your goals. Our research is conducted in-house by our seasoned team of Chartered Financial Analysts. At LVM, we manage portfolios on a discretionary basis, which allows us the latitude necessary to carry out our investment process in today's dynamic markets.

success

As your wealth manager, we will meet with you regularly and keep you informed of our thinking on all facets of wealth management.

From retirees to widows, entrepreneurs, and professionals—along with those facing other life transitions—our wealth management team is here to serve you. Please feel free to call or e-mail us at any time. We welcome the opportunity to serve you.



The growth of our firm has come largely through referrals from current clients and their professional advisors (CPAs and estate planning attorneys), which we believe is a testimony to our success in achieving our clients' goals.

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Dear prospective client,

On behalf of our team of professionals at LVM, I thank you for your interest in our firm. We were founded in 1988 with the goal of helping people achieve their dreams by guiding and directing their financial decisions throughout the various phases and transitions of life. All of us take seriously the stewardship entrusted to us, and we work together as a team to honor our commitment to our valued clients. You will find we have an extremely competent staff of professionals at LVM, dedicated to achieving your goals.

We encourage you to learn more about LVM Capital Management, and we would welcome the opportunity to add you to our select group of clients.

Please feel free to contact me anytime with your questions or concerns.

Sincerely,

Craig A. Vander Molen
Company Cofounder and Managing Director

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