BST WEALTH MANAGEMENT

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Today could be different for you.

Imagine more life. You don't need to watch the daily Wall Street market report. You've stopped worrying about the forecasts of "market experts." Your plan is in place and it's being followed. The weight of investing has been lifted from your mind.

From day one, working with BST Wealth Management has been different. Your advisors are interested in building a relationship, not just adding an account. They take a genuine interest in your life and objectives. They help you follow a course that pursues your goals, focusing on an intelligent, long-term approach. It is based on decades of academic research that gives you confidence and reduces your stress. Your view on investing has changed.

Imagine the difference.

A sensible approach designed to put you at ease.

Investors like to be secure. So we conduct our business based on values our clients appreciate.

Our principles define the way we work and paint a picture of what it's like to work with us. We focus on you. BST Wealth Management designs every aspect of the process with you and your investments in mind. We get to know your personal goals and your level of risk tolerance.

We create a map and use it. Investors who don't follow a plan often find themselves short of their goals and missing the mark. Together we draw a clear investment map designed to last for years. We follow it closely and keep tabs on progress. We help you remain consistent and disciplined because impulsive mid-course changes can be devastating to your results. Your outcome hangs on your ability to stay the course.

Personal information is private and secure. Our security measures are a priority. All investment funds are kept at Schwab Institutional. We operate with financial transparency. You deserve a proper understanding of your statements and the full range of costs. BST Wealth Management provides fee-only investment management, keeping our interests aligned with yours.

We work as a team. You benefit from the perspectives of advisors from varied backgrounds so you can make sound decisions based on multiple viewpoints. Our goal is to give you an accurate picture of your options and how they will contribute to your plan. The result is an unmatched sense of personal confidence and security.

The best economic thinking — translated into investment practice.

You are looking for a solid method of investing — one that will allow you to confidently build a future. In 1990, three Nobel-Prize-winning economists were recognized for their roles in the development of Modern Portfolio Theory. It helped to explain how markets really work and showed a smarter way to invest.

Instead of active investing, relying upon attempts to time the market or pick future winning stocks, the investor builds and adheres to a disciplined portfolio of diversified passive asset class components. Using this practice, the investor learns the importance of lower costs, effective diversification and creating a portfolio designed to provide the highest expected return for a chosen level of risk. These principles are endorsed by the American Law Institute for the prudent management of fiduciary trusts.

BST Wealth Management places you in the right position to capitalize on asset class investing. We keep a year-round, tax-conscious eye on your investments. To create your portfolio, we provide superior access to exceptional building blocks. You can also take advantage of other services provided within our network of strategic alliances.

Best of all, you get a plan. You know your strategy. You understand the purpose of each step. Our constant objective is to help you meet your long-term financial goals. Our array of services provides a platform from which to grow. These include: maintaining globally diversified investment portfolios; building customized bond portfolios for fixed income investors; planning for retirement and other major life events; managing qualified retirement plan assets; and meeting risk management needs through appropriate insurance applications.

Creative energy fueled by rapport and trust.

Client/team synergy is the foundation for implementing good strategies. So we pay attention to how you get to know us and how we get to know you. Our people are solution providers. They are service-minded and enjoy learning about you and your goals.

When you begin working with BST Wealth Management you meet your primary investment advisor — your point person and the head of your team. Other advisors are added to your team based on their backgrounds and your needs. We have a diverse range of expertise with some of the most respected people in the industry. Everyone is accessible and ready to respond to your particular needs. People from your network of professionals or from ours may also be a part of your team.

We cultivate an environment of learning and exploration, so that you understand your options. You'll feel comfortable asking questions. We give answers in plain English with the level of detail you want. The more you know, the more comfortable you become with the relationship.

Let us put it all to work for you.

We have created a place where investing just feels right. The process we use is understandable. It will give you a new enthusiasm about your future because you'll see its sensibility and appreciate how it eases your investment anxieties.

We want to help you make sense of your financial options. We advise high net worth individuals, families, corporations, qualified retirement plans, partnerships, not-for-profits — anyone with a desire to pursue long-term financial objectives.

Find out how fulfilling it can be to approach investing with a confident vision. Let us show you how BST Wealth Management is different. Call (800) 724-6700. Or e-mail us at info@bstco.com.

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