



DIETZ & LYNCH CAPITAL
PUT YOUR PLANS IN OUR HANDS



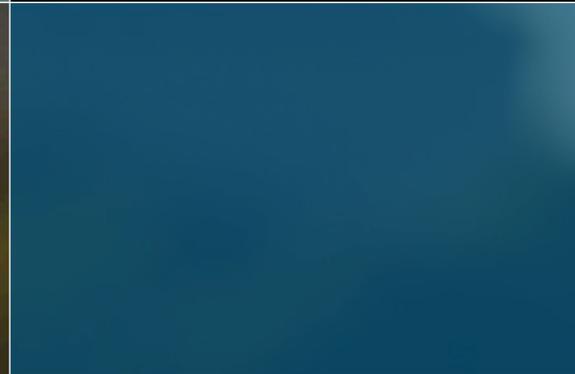
EXPERIENCE
CONFIDENCE





Our mission

We provide individual and institutional clients with sophisticated proprietary risk management services and optimization in the areas of investment management and fiduciary compliance.



The value of independence

As an independent firm, Dietz & Lynch Capital has no obligations to investment product manufacturers and no cross-selling quotas or other home office directives that may lead to conflicts of interest. Our sole focus is on striving to act in our clients' best interests at all times.

We provide unbiased financial planning, investment advice and fiduciary services based on a thorough understanding of your unique circumstances. We offer the benefit of our experience, education and professional training to help individuals and fiduciaries reach their goals.

PUT YOUR PLANS IN OUR HANDS AND EXPERIENCE CONFIDENCE

At Dietz & Lynch Capital, we believe that before setting out for your destination, you should first understand where you are going and how best to arrive. To that end, we work with you to craft a well-designed plan to serve as the foundation of our relationship.

For more than two decades, Dietz & Lynch Capital and its predecessor firms have been providing sound advice and exceptional service to individual and institutional clients. We measure our success, in part, in the length of our relationships—an average of more than ten years on the investment management side of our business and more than five years on the institutional side.

As investment fiduciaries, we put our clients' interests before all else. Since 1989, we have dedicated ourselves to serving individual and institutional clients with a loyalty that inspires and sustains their confidence in our three distinct specialties:

- Versatile and accredited consulting services to pension, profit-sharing, and 401(k), 403(b), 457, and Taft-Hartley retirement plans, as well as foundations, endowments, trusts, and similar accounts.
- Customized investment, wealth management and financial strategies, including access to insurance, non-qualified deferred compensation, and alternative investments, for individuals, businesses and plan sponsors.
- Clear and transparent fiduciary processes managed by a team of professionals with extensive, diverse experience in investments, finance, law, benefits consulting, regulatory enforcement and innovative strategic planning.

Whether you are an individual investor, or are overseeing the investment of institutional assets such as a company retirement plan, foundation or endowment, we provide the same high level of service and expertise. We have experience and a long-term track record of success. We hold ourselves to the highest standards of performance, consistent with reasonable risk and objective evaluation. If an individual, a trustee, a plan sponsor, or a fiduciary has the same standards, we hold nothing back in helping them to achieve their goals.



A FIDUCIARY PARTNER FOR CORPORATE RETIREMENT PLANS

Dietz & Lynch Capital takes pride in offering a comprehensive range of fee-based consulting services to plan sponsors and other fiduciaries of pension, profit sharing and 401(k), 403(b), 457, and Taft-Hartley retirement plans, as well as to foundations, endowments, and trusts. We are the first—and still the only—plan advisor in New England to be certified by the Center for Fiduciary Excellence (CEFEX). Based on ISO-standards, the CEFEX certification is a testimony to quality and objectivity of our services. In addition, we were the first licensed adopter of the 2010 Fiduciary Standard developed and promulgated by the Foundation for Fiduciary Studies.



Under the direction of Ed Lynch, we seek to deliver unbiased guidance and complete fee disclosure to help you manage your funding obligations, establish appropriate investment goals, design investment strategies, control costs and improve performance.

We specialize in creating successful retirement plan experiences for employers and employees by covering the full range of services you may need or require as a plan sponsor, including:

- Plan design review and assistance
- Independent plan benchmarking and RFP services
- Investment review and due diligence, analyzing and monitoring investment fund selections
- Fiduciary practices review and assessment
- Participant communications, education, and investment advice

When you work with Dietz & Lynch Capital, we serve as your Chief Retirement Officer, assuming the fiduciary responsibility inherent in your company retirement plan. Our unique approach helps you minimize personal and professional liability, ensure compliance with complex and changing regulations, derive more value for every dollar spent on benefits, improve employee satisfaction, and reduce costs.

UNDERSTANDABLE WEALTH MANAGEMENT THAT IS INNOVATIVE, ACTIVE AND DELIBERATE

Whether looking after your own money or someone else's, the most important things to avoid are surprises and distractions. Dietz & Lynch Capital offers a focused, proven investment discipline coupled with a full range of wealth and financial planning services.

Our approach to wealth planning has three steps:

- **Step 1:** Before we can recommend, we need to listen. By understanding you, we can identify appropriate goals and help you develop a plan to reach them.
- **Step 2:** Once we've gotten to know you, we analyze, evaluate, and prepare a personal review which looks at the "big picture" and lays out a clear road to your goals.
- **Step 3:** Finally, we execute, and stay by your side as you travel down your road.

A Proven Proprietary Investment Process

We employ a proprietary strategic model to manage investment assets developed by managing director, Neal Dietz. Mr. Dietz draws on more than a quarter century of experience in analyzing relative strength among securities and market sectors.

We manage assets in traditional long-only portfolios, as well as a long/short, sector rotation, and strategies that focus on a specific investment style or market sector. In addition to our own internally managed investment portfolios, we offer a full spectrum of securities, funds, and other investment strategies through our affiliation with LPL Financial.

OUR MANAGEMENT TEAM



Neal Dietz, *Managing Director and Chief Investment Officer*

Since 1983, Neal Dietz has offered a distinctive blend of professional investment guidance and personal service. His nearly 30 years of managing individual equity, mutual fund, and derivative portfolios gives clients a direct line of communication to their own personal, professional wealth manager.

Mr. Dietz's extensive study of technical analysis has guided him in doing extensive work with Relative Strength Investing and how it relates to the markets. This work is the foundation of the investment strategy provided exclusively to the clients of Dietz & Lynch Capital.

A graduate of Boston University, Mr. Dietz holds the National Futures Commodities Exam (Series 3), General Securities Sales Supervisor (Series 8), and Series 65 registrations with LPL Financial. In February 2010, he was recognized as a top financial advisor and named to the LPL Financial Chairman's Club by LPL Financial. Mr. Dietz has been interviewed extensively and is featured in the book *"Traders' Secrets"* (Target Press, 1999).

Edward M. Lynch, Jr., AIFA[®], *Managing Director and Chief Retirement Officer*



Edward Lynch, Jr. has worked with ERISA-qualified plan sponsors and designated fiduciaries in most aspects of plan development and maintenance since the early 1980s. In 2009, Mr. Lynch was voted by his peers as one of the 40 "Most Influential Retirement Plan Advisors" in the United States in a national survey conducted by the 401(k) Wire, the 401(k) Exchange and The Boston Research Group. He has held the AIFA (Accredited Investment Fiduciary Auditor) designation since 2003.

A graduate of Gordon College, Mr. Lynch is a member of a number of professional and employee benefits organizations. He has served as an Expert Witness in ERISA-plan related litigation and is a Contributing Editor for *Pension Governance LLC*.



**Independence powered by
LPL Financial**

Dietz & Lynch Capital is powered by LPL Financial, the nation's largest independent broker/dealer.* The firm provides a comprehensive array of tools and resources to independent financial advisors, enabling them to provide objective financial guidance to their clients. LPL Financial has no proprietary products.

*As reported by *Financial Planning* magazine, June 1996–2010, based on total revenue.

Dietz & Lynch Capital

The independent professionals of Dietz & Lynch Capital always put client interests first. Talk to us about the importance of long-term planning with a focus on safety and capital preservation. Discover the value of experience, personal service, and unbiased, independent advice. We'll do our utmost to serve you.



Retirement Plan Advisory Group

The Retirement Plan Advisory Group comprises 600 advisors who represent 250 firms in 45 states and is dedicated to serving over 15,000 retirement plans. Our strategic, expertly crafted consulting services have been honed through steadfast management of more than \$40 billion in collective retirement assets. Our ingenuity is supported by cutting-edge technology, systems, and services, in an effort to drive and enhance plan performance.



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