



Harvey Team
Private Wealth Management

Our Story

The Harvey Team provides focused portfolios for a select group of client-partners. Our talented investment team holds true to fundamental business analysis, un-swayed by mainstream opinion or the short-term action of markets. Our model is one of partnership with like-minded investors—delivered with passion, integrity, humility, and skill for generations to come.

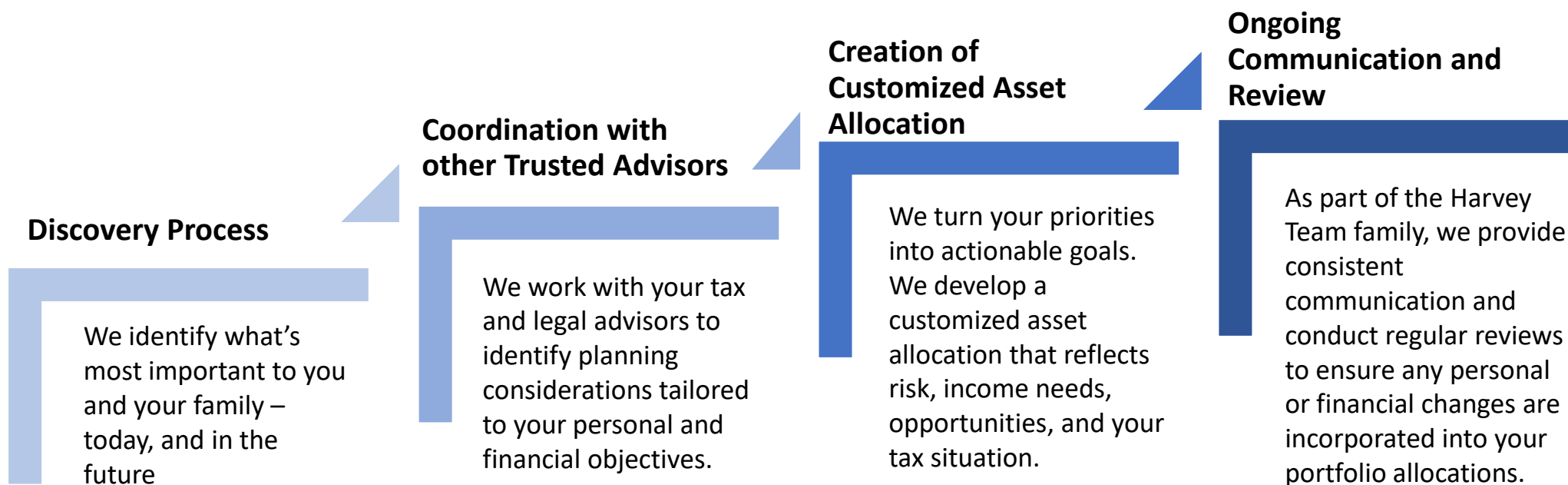
Investment team average industry experience – over 27 years

Client service team average experience – over 25 years

75% of private wealth clients with Poplar Forest – over 10 years

It All Starts With You

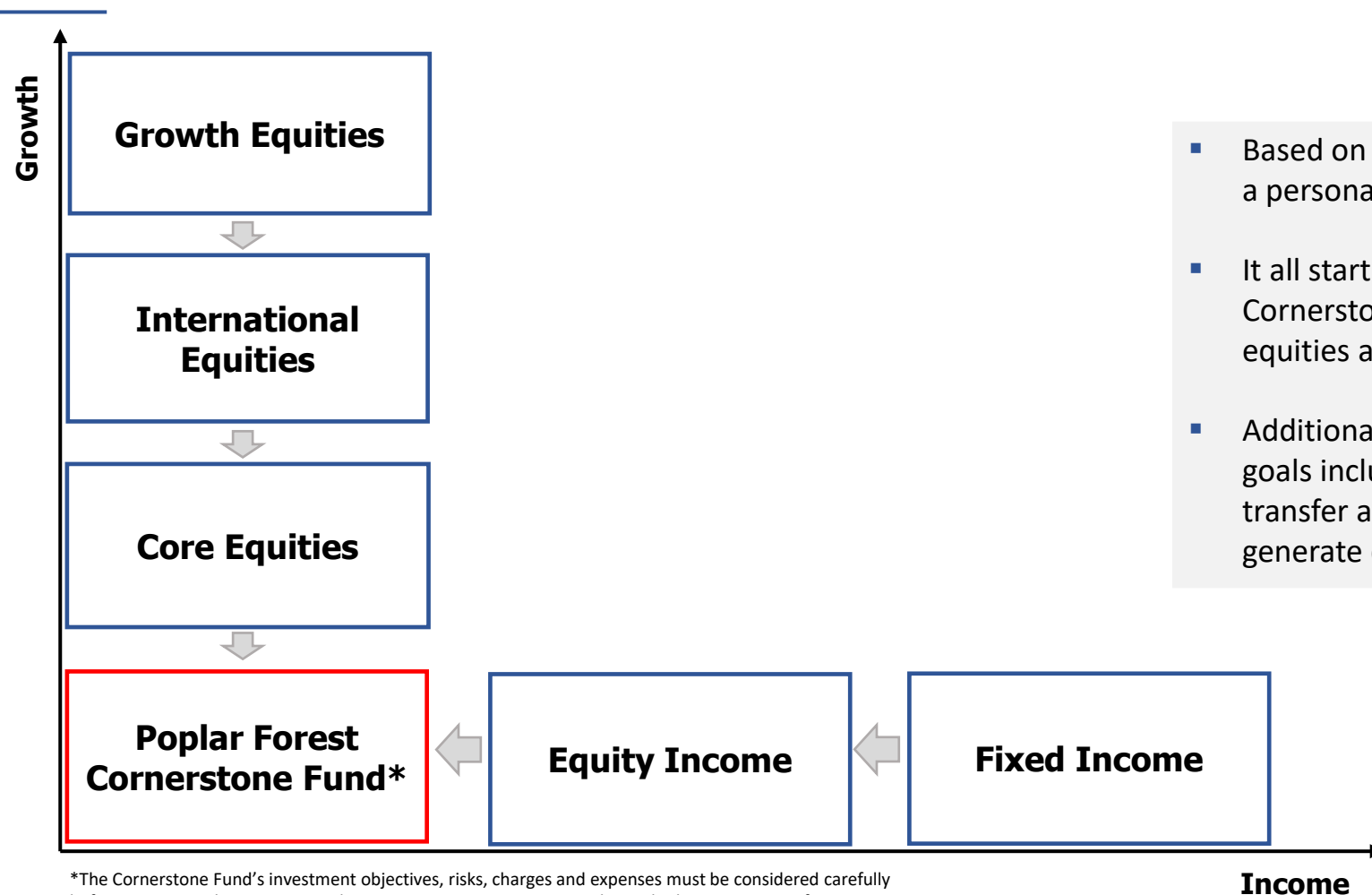
Our purposefully low client-to-advisor ratio allows our advisors to focus on you, your objectives, and your aspirations. To us, you aren't an account number, you're a member of the family.



Numbers Matter, but Your Needs Matter More – What's Most Important to You?

- **Lifestyle needs** – How much money do you need per year to maintain your lifestyle? How much income do you need from your portfolio?
- **Anticipated changes in next 1 – 2 years** – What changes to income (retirement, inheritance, bonuses, etc.) or major expenses (home remodel, significant travel, etc.) do you expect in the near term?
- **Risk tolerance** – What percent of paper losses can you handle and what is too much?
- **Capital preservation** – How much do you need in lower-risk assets to sleep well at night?
- **Time horizon** – In how many years do you anticipate needing to take distributions from your portfolio?
- **Tax considerations** – Are there tax considerations (large capital gains or losses) that need to be factored into your investment planning?
- **Legacy goals** – What are your objectives for leaving assets to future generations or charitable causes?

Building Your Portfolio Allocation



- Based on your unique needs and objectives we build a personalized portfolio to meet your goals.
- It all starts with a cornerstone – Poplar Forest’s Cornerstone Fund*— a balance of high-quality equities and bonds.
- Additional asset classes are added to endow lifetime goals including, to create growth for future wealth transfer and to meet philanthropic objectives, or to generate current income.

*The Cornerstone Fund’s investment objectives, risks, charges and expenses must be considered carefully before investing. The summary and statutory prospectuses contain this and other important information and can be obtained by calling 1-877-522-8860 or by visiting www.poplarforestfunds.com.

We Serve to Simplify Communication with Your Other Trusted Advisors

- To ease implementation and ongoing management, we coordinate with your other trusted advisors.
- We simplify the number of calls you need to make – only one. We serve as your communication hub with trust and estate attorneys, tax advisors, and other professionals.



Purposefully low client-to-advisor ratio

- We have the time to get to know you and what's most important in your life. We're able to communicate regularly and personally. After all, you're a member of the family.

Wisdom of an experienced team

- Investment environments are ever-changing yet are rarely "different this time." We use our decades of experience to guide your portfolios to meet your goals over time.

Tailored portfolio diversification

- You and your objectives are unique. Your investments should be too. We create portfolios to meet your needs, not to fit you into a pre-determined box.

True value approach

- In a relative value world, we are steadfast in our commitment to a contrarian value approach. We don't adjust the definition of value as market multiples expand.

Consistent investment approach

- While investor emotions – both positive and negative – drive market returns in the short run, we believe keeping a level head and focusing on business fundamentals are the foundation of long-term investment success.

Bespoke client portfolios that balance growth of capital and income generation based on individual client circumstances.

- Institutional Investment Management
 - Selective Client Engagement
- Coordination with Other Trusted Advisors
 - Custodial Wealth Management

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