



Integrated | Capital | Management

SCIENTIFIC INVESTING
BRINGING LIFE INTO FOCUS.

INTEGRATED CAPITAL MANAGEMENT... WE BRING LIFE INTO FOCUS.



At iCM, Investment Management is what we know... but it isn't who we are.

We are husbands, wives, fathers, sons & daughters. We are skiers, crossfitters, cyclists, golfers & little league coaches. We are chauffeurs, Band-Aid applicators, and jesters for the enjoyment of 3 year-olds. We understand that investments are more than just money; they are hopes, dreams & futures, as well as, pasts and presents.

We live life. We understand.

SCIENTIFIC INVESTING BRINGING LIFE INTO FOCUS.

Every journey begins with a first step. We invite you to take that first step with us.

Visit us at **icm-invest.com** or scan here
to learn how our uncommon approach
to investing may change your feelings
about investing & capital markets.



OUR INVESTMENT THESIS

Investing at iCM begins with an uncommon but powerful investment thesis. Many investors, both individual & institutional, experience subpar results with their investment programs because they focus on the wrong thing. Investors tend to focus on return and ignore risk until it is too late. This leads to two damaging consequences.

Visit us at icm-invest.com/left-brain#investment
or scan here to learn how we can help
you avoid these & other traps.



INVESTMENT PHILOSOPHY

PHILOSOPHY is crucial to your SUCCESS as an investor, it is essentially the ROADMAP, BLUEPRINT, or even GENETIC CODE of an investment program. It is said an Eastern monarch once charged his wise men to invent him a sentence, to be ever in view, and which should be true and appropriate in all times and situations. They presented him with the words, "And this, too, shall pass away."

Likewise, when presented with a similar challenge,
we venture the motto "VALUATIONS MATTER."



Visit us at icm-invest.com/left-brain#philosophy
or scan here to learn how we apply this uncommon
approach to investing.



OUR PROCESS

iCM's investment process is a manifestation of our investment philosophy. That is, our belief system should be apparent in the implementation of our portfolio.



UNDERSTANDING RISK

Risk is not a single-dimensional challenge, but a multi-dimensional one. Most investors, and for that matter, most investment providers, overlook this. As a result, they stop short of having a true grasp on total portfolio risk. At iCM, risk management is, in the truest sense of the phrase, knowing what you own better than anyone else.



Visit us at icm-invest.com/left-brain#understanding or scan here to learn more about our complete approach to risk management. It is this depth of knowledge that is our commitment to every investor and, by virtue of this understanding, you as our client can have greater insight knowing we are on your side.

"Any person's life told truly is a novel."

-Ernest Hemingway

To us, each of these novels is, in and of itself, a unique work of art that documents our own journey on this adventure called life. We won't lose sight of that, and don't want you to either, because the journey is as important as the destination.

With BIG DREAMS, JOURNEYS & ASPIRATIONS come real emotional attachment. It is also this emotional attachment that keeps us going, allowing us to commit real blood, sweat & tears to accomplishing goals and seeing our dreams become reality.

At iCM, we bring a UNIQUE and PRINCIPLED approach that offers investors an uncommon experience, a clear one.

The anxiety many investors feel, from time to time, is not always driven just by the result, but the path that is being taken. Investors intuitively understand that markets do not always just go up, and the road to their goals will have some bumps. It is the "I don't know" component of investment strategy that leads to real issues along the path to the end destination.

It is the elimination of the "I don't know" anxieties that iCM strives for by delivering a CLARITY of PURPOSE. By working with iCM, investors will know exactly how decisions are made, as well as, how we will behave in both good markets and bad.

Visit us at icm-invest.com/right-brain or scan here to learn how we can give confidence, comfort, and peace of mind while navigating capital markets.



A vertical background image on the right side of the page. At the top, there are large, vibrant splashes of blue and purple paint against a light green gradient. Below this, a woman with short dark hair, seen from behind, is painting a landscape on an easel. She is wearing a white long-sleeved shirt and a patterned skirt. The scene is set outdoors with a bright, hazy sky in the background.

"Any person's life
told truly is a novel."
Ernest Hemingway

It is this uncommon clarity that is our commitment to every investor... and by virtue of this clarity every investor can sleep more peacefully at night knowing that we are on your side.



Integrated|Capital|Management

Investors should seek the advice of their financial advisor prior to making any changes to their investment strategy or purchasing any securities. Investors should note that there are risks inherent in all investments, such as fluctuations in investment principal. Past performance of any index, investment or strategy cannot be relied upon as a guarantee of future results.

There is no guarantee that a diversified portfolio will outperform a non-diversified portfolio in any given market environment. No investment strategy, such as asset allocation, can guarantee profit or protect against loss in periods of declining values. In general, bond markets are volatile, bond prices rise when interest rates fall and vice versa. This effect is usually pronounced for longer-term securities. Any fixed income security sold or redeemed prior to maturity may be subject to a substantial gain or loss. Investments in stocks of small companies involve additional risks. Smaller companies typically have a higher risk of failure, and are not as well established as larger blue-chip companies. They involve investment risk, including possible loss of principal amount invested. Investment return and principal value may fluctuate so that the investment, when redeemed, may be worth more or less than the original cost.

This brochure is for informational purposes only and is not intended to and does not provide legal, tax, or investment advice. iCM is registered with the Securities and Exchange Commission as an investment adviser and acts as an investment adviser. Registration with the SEC does not imply any certain level of skill or training.