



SOME THINGS
YOU CAN
ALWAYS
DEPEND UPON


WESTOVER
CAPITAL ADVISORS®, LLC

Asset Management and
Investment Counsel

WestoverCapital.com
302.427.9600



Wealth Management & Investment Counsel

Founded in 1999, Westover Capital Advisors is an independent, SEC-Registered privately-owned investment and wealth management firm with a mission to protect and grow our clients' assets.

We provide individuals, families, and foundations with consistently thoughtful advice and sophisticated investment management, enabling them to build and enjoy fulfilling lives for themselves, their families and their charitable interests.

Westover's Philosophy

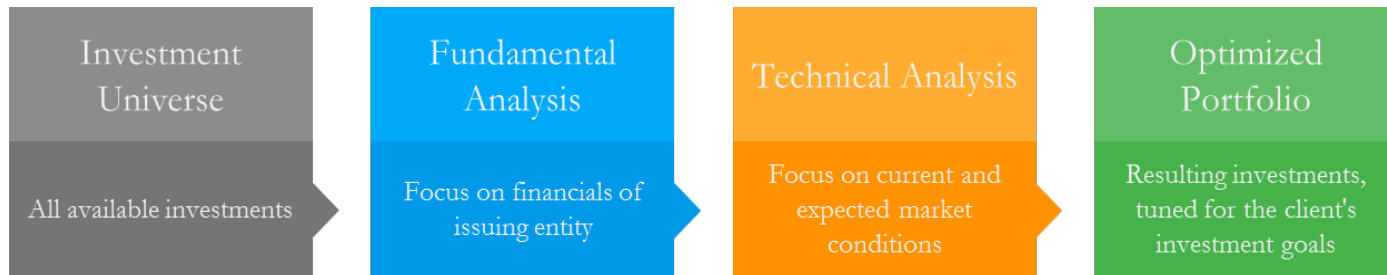
- ❖ We believe in building client relationships for the long-term, providing individuals, families and foundations with professional investment advice and thoughtful wealth management solutions.
- ❖ We simplify our clients' lives. We act as their advocate for all their wealth matters.
- ❖ We limit the number of clients we serve so we can deliver a high level of personalized service to them.
- ❖ We are committed to providing a roadmap that encompasses sound ethical advice, thoughtful planning and strong, stable investment results for the individuals, families and foundations we serve.

Westover's Investment Approach

Our goal is to deliver long-term capital appreciation and limit risk by:

- targeting large, medium and small-cap equities with above-average return potential.
- utilizing fixed income instruments (bonds, cash and cash equivalents) to manage portfolio volatility and provide income and total return.
- ❖ We do not subscribe to any one size, style or philosophy of investing, and adjust portfolios as market cycles and conditions change.
- ❖ Using quantitative tools and qualitative scenario analysis, we evaluate risk and, if needed we'll apply tactical changes to strategic asset allocation choices.

Westover's Investment Process



EQUITIES

- | | | | |
|--|--|---|---|
| <ul style="list-style-type: none"> • Public companies • Trading in U.S. markets • Liquidity • 3rd-party independent research (no sell-side research) | <ul style="list-style-type: none"> • Quantitative (EPS, P/E ratio, PEG ratio, yield, earnings growth, valuation) • Qualitative (business model, brand, management, corporate governance) • Financial (income statement, balance sheet, cash flow) • Market & company-specific risk | <ul style="list-style-type: none"> • Charting analysis • Trend, volume, moving averages, support, resistance • Optimal entry and exit points | <ul style="list-style-type: none"> • 30-40 core equity holdings • Fully diversified (sectors, size) with tactical allocation weightings • Domestic and international • Dividend focus |
|--|--|---|---|

FIXED INCOME

- | | | | |
|--|---|---|--|
| <ul style="list-style-type: none"> • Corporate, muni and government • Investment grade | <ul style="list-style-type: none"> • Financial strength, credit rating • Credit quality and liquidity • Industry sector allocation/rotation • Capital structure | <ul style="list-style-type: none"> • Duration • Volatility • Economic market and interest rate outlook • Fed policy • Inflation expectations | <ul style="list-style-type: none"> • Diversified • High quality • Balance sheet strength • Risk averse • Portfolio stability during interest rate or credit spread volatility |
|--|---|---|--|

Westover's Wealth Advisory Approach

We strive to integrate investment and wealth management planning and enhance each client's "Return on Life" through:

Organization – bringing order to their financial life

Accountability – working together to follow through on their financial intentions

Objectivity – providing unbiased insight to avoid emotionally driven decisions

Proactivity – preparing them financially for life's transitions

Education – offering a thorough explanation of their options and risks

Partnership – collaborating with them to achieve the best life possible for them, their children and other loved ones

Westover's Wealth Advisory Services



Investment Management

Comprehensive investment management and portfolio building



Wealth Planning

Services that include retirement, cash flow, tax, estate planning and risk management



Family Services

Lifestyle and concierge services including property management, real estate support, family business and partnership counseling, personal property record-keeping, private travel management



Senior Services

Evaluate, coordinate and monitor resources including financial feasibility of care, financial predator protection, long-term care, reporting to family members, future need assessment



Bill Pay

Transaction processing and management of bill payments



Document Vault

Creation and maintenance of a library containing all of your important documents



Advisor Coordination

Coordinating the activities of your various specialty advisors



Philanthropic Support

Support for establishing charitable entities, due diligence, and grant processing

Murray Sawyer – President & CEO



Murray Sawyer is founder, President and Chief Executive Officer of Westover Capital Advisors, LLC, an independent, privately-owned investment advisory firm exclusively focused on investment and wealth management. He is involved in all facets of the firm’s business and oversees day-to-day operations including serving as Westover’s Chief Compliance Officer.

Murray has decades of estate planning and wealth management experience. He practiced law for many years, the last twenty of which were in the estate planning field. He founded Westover Capital Advisors in 1999.

- Bachelor of Arts degree, University of North Carolina at Chapel Hill
- Juris Doctor, Vanderbilt University

Chip Sawyer – Vice President & CIO



- Bachelor of Science degree, University of North Carolina at Chapel Hill
- Masters of Business Administration, UNC Kenan-Flagler Business School

As Westover’s Chief Investment Officer, Chip is responsible for overseeing the firm’s investment strategy and research. In addition, he works directly with private clients, endowments and foundations to preserve and grow client assets while helping them achieve their investment and wealth planning goals.

Chip has more than 20 years of investment industry experience. Prior to joining Westover, Chip served as the principal research analyst at Tucker Capital Management in Durham, North Carolina and as lead equity trader at Jurika & Voyles, a multi-billion dollar investment management company in Oakland, California.

Chip has been awarded the Chartered Financial Analyst (CFA) designation from the CFA Institute.

Matt Beardwood – Director of Wealth Management



- Bachelor of Science degree, Hobart and William Smith Colleges

Matt Beardwood serves as Director of Wealth Management at Westover Capital. A newly created role, Matt's primary responsibilities include oversight and delivery of wealth management advice. In addition, he manages the development and implementation of firm-wide initiatives, strategies and best practices to deepen and broaden Westover's client base.

Matt has over 20 years of financial services and investment industry experience. Prior to joining Westover, Matt served as Business Development Director and Relationship Manager with Glenmede in Wilmington, Delaware, responsible for client development of endowments, foundations, tax-exempt entities and high-net-worth families. Prior to his position with Glenmede, he was Director of Wealth Management Sales for Valley Forge Asset Management.