



Investment Advisory Services

Why Invest?

You work hard and spend wisely in order to provide for yourself and your family. Still, you need to plan for the future and accumulate assets to fund expenses such as college education for your children and a comfortable and fulfilling retirement. Judicious investing can grow your savings by generating substantial returns in excess of the rate of inflation. Investing offers the greatest potential to generate sufficient returns from your assets to ensure that you will not outlive them. During the 80 year period from 1926-2006, small and large company stocks returned 12.7% per year and 10.4% per year respectively. This was far in excess of the returns from corporate bonds, t-bills, and inflation. Fixed Income securities are included in client accounts if their income requirements and risk tolerance make them appropriate choices.

Why Investors hire Investment Advisors.

Financial decisions are becoming increasingly complex and asset markets increasingly fast moving. Consequently, managing your own investments can be a time consuming and frustrating process. Why not allow someone with experience and expertise guide your decision making and secure your future? Research has shown that individuals do not earn the returns that they should because they buy and sell at the wrong times due to natural psychological biases. Some invest solely in passive funds, and they forgo all possible benefits of timing investments appropriately and selecting superior securities. Each Scholtz & Company account is managed by a professional money manager with many years of experience and an outstanding track record. The Scholtz & Company team creates a customized account following a personalized investment plan for each client based on their needs and risk tolerance. Let the professionals safeguard your future, preserve your lifestyle, and grow your assets.

Why Scholtz & Company?

Scholtz & Company was founded in 1994 by our President, Peter Scholtz. For the 15 preceding years he worked at Smith Barney, where he helped launch their customized private account product for high net worth individuals. We believe that we have a superior investment process which combines this high-level experience and the cutting edge quantitative stock selection models that we have been refining for 20 years. We have the knowledge, business practices, and services that will help you achieve your financial goals. We build strong relationships with our clients and we take pride in the high level of customer service that our employees provide. Our clients' assets are custodied at State Street Bank, a highly respected global custodian. We are registered with the SEC as an Investment Advisor and able to do business in all 50 states. There has never been a legal violation or ethical complaint filed with the SEC in our corporate history.

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About Us

Scholtz & Company, LLC is a New York based registered Investment Advisor founded in 1994 by Peter D. Scholtz.



**Peter D. Scholtz,
President**

Peter received his BS in Economics from Ohio Wesleyan University and his MBA from Columbia University in

1978. Before founding Scholtz & Company, Peter worked for Smith Barney, where he was a portfolio manager and created some of the first quantitative modeling for stock selection ever done on Wall Street.



**Phillip Miller, Portfolio
Manager**

Phil joined Scholtz & Company in March of 2000 after working for twenty years for Smith Barney, where he headed

up the nationwide launch of their customized private account product for high net worth individuals.



**Michael W. Griswold, CFA®
Vice President**

Mike graduated from Miami University with a BS degree in Business Economics. Before joining Scholtz & Company, Mike worked as an analyst for Gates

McDonald. He is a Chartered Financial Analyst and a member of both the CFA Institute and the NYSSA.

Investment Strategies

Clients can choose to gear their portfolio to one of three basic strategies. The portfolio is then customized to match the client's investment needs.

All-Cap Equity

Designed for clients who want high growth and have a low demand for current income. Investments are made in equities with superior long term appreciation potential.

Balanced

Employs stocks and bonds in an optimal risk/return tradeoff. Emphasis is placed on income and steady growth.

Income

Maximizes safety and current income by investing in bonds and high dividend yielding stocks.

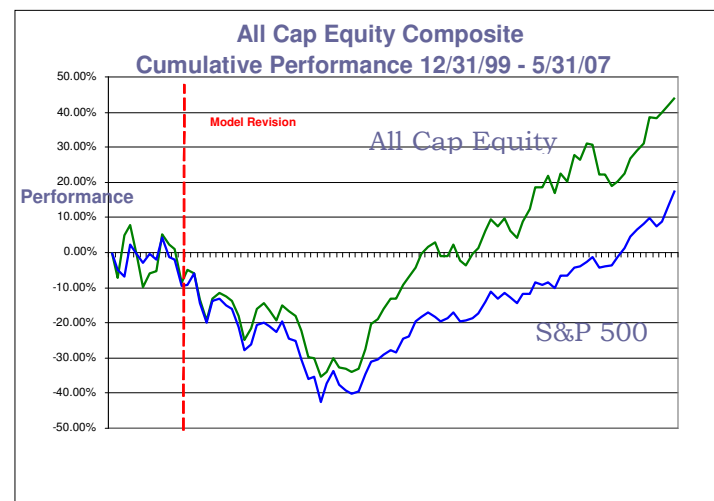
Service Objectives

1. Provide courteous and immediate customer service to our clients.
2. Design a custom portfolio tailored to each client's specific circumstances.
3. Cultivate lasting relationships built on trust and performance.
4. Help clients plan for their future by targeting investment goals and executing developed plans.

Portfolio Objectives

1. Preservation of capital
2. Outperform the S&P 500 while maintaining lower volatility
3. Above market growth potential
4. Above market current yield
5. Intelligently maximize tax efficiency

Our Track Record



We are quite proud of our track record of performance. Since 12/31/99, our All Cap Equity Composite has returned 44.04%, versus a 17.62% total return for our benchmark, the S&P 500. Our clients have outperformed this benchmark in five of the last six years. Our Balanced and Income products have similarly outperformed their respective benchmarks.



Scholtz & Company is proud to be a five star member of the Paladin Registry. Paladin only selects advisors with a clean regulatory track record and customer friendly fees to join its advisor database.