



INTRODUCTION

Geier Asset Management, Inc. is an independent, Registered Investment advisor and Financial Planning Firm located in Marriottsville, Maryland only minutes from downtown Baltimore. We are registered with the SEC, and our file number is 801-56955.

History

The firm was established in 1991 by President Joe Geier. The number of principals has since grown with the addition of Vice President, Chief Operations Officer, and Portfolio Manager, Tom Geier, as well as the addition of Vice President and Client Manager, Brian Woods. All three principals have over 25 years of investment management, financial planning, and tax planning experience.

Geier Asset Management, Inc. has grown tremendously since it's inception however the philosophy, values, and Geier way has remained.

Commitment, Excellence, Experience, and Reputation serve as the cornerstones to Geier Asset Management, Inc. Our total wealth management services provide financial peace of mind and a relationship built on trust as we are objective financial advisors with over 65 years of combined experience uncontaminated by proprietary products.

We have a proven track record for performing above our benchmarks in various market climates, and creating solutions that encompass savings that span across the financial spectrum to include taxes, budgeting, estate planning, insurance planning, and more.

Securities offered through Triad Advisors. Member FINRA/SIPC."



SERVICES PROVIDED

Portfolio Management

Within our portfolio management department we provide the following services:

- *Portfolio management/trading
- *Strategy and research set forth by our Investment Committee
- *Investment and manager selection and due diligence
- *Portfolio reporting (Quarterly reports)
- *Client Account Maintenance
- *Establishing and reviewing 401K's, 529 plans, annuities

Financial Planning

Within our financial planning department we provide the following services:

- *Budgeting
- *Comprehensive financial plans
- *Financial statements/net worth
- *Estate planning
- *Life insurance
- *Long term care and Disability insurance
- *Retirement planning
- *Education planning
- *Charitable planning

CONTACTS

Financial Planning Analyst—Greg Palacorolla



SERVICES PROVIDED

Family Office

Within our family office we provide the following services:

- *Bill pay and daily monitoring of bank accounts
- *Coordination and assistance in the purchase/sale/refinance of houses and cars
- *Loan acquisition
- *Tracking auto registrations
- *Shipping vehicles
- *Coordinating temporary living arrangements
- *Review and oversight of P&C and health insurance

CONTACTS

Family Office Manager—Cate Holland
Client Service Representative—Marcia Chandler
Client Accounting Specialist—Barb Collins
Client Accounting Specialist—Sandy Peterson
Client Accounting Specialist—James Restivo

Tax

Within our tax department we provide the following services:

- *Preparation of tax returns
- *Review and help with resolution to tax notices and matters
- *Tax projections
- *Tax planning

CONTACTS

CPA—Dan Mules
CPA—Joe Geier
Brian Woods

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INVESTMENT PHILOSOPHY

We always have an objective approach to the financial markets. While we encourage all of our clients to invest for the long term we will always stay conscious of turbulent markets and make proactive changes to our client's portfolios whenever necessary. While we have a lead portfolio manager we employ the minds of several individuals who comprise our Investment Committee. This committee dictates the general direction of how our clients invest and sets parameters for our portfolio manager.

We are strong advocates for the slow and steady conservative approach to investing. 95% of our holdings are mutual funds. Mutual funds provide high quality professional management services by pooling the resources of hundreds of investors, which is crucial in today's complex and volatile market. The fund manager is NOT paid based on sales commissions but rather on how well the fund performs. They have instant access to real market data and are able to make trades on very large securities packages thereby making it extremely cost effective. Mutual funds invest in a wide range of options including bonds, money market securities, and stocks. This diversification is a major advantage due to its inherent power to limit risk. Mutual fund investors are not inundated with large fees and commissions like their stock investor counterparts. Mutual funds provide flexibility and are liquid and easy to withdraw. They can be redeemed at any time in case of an emergency via electronically, using the phone, or writing a check.

INVESTMENT STRATEGIES

We concentrate on three distinct strategies at Geier Asset Management, Inc., which allows us the ability to offer a wide array of models across the risk continuum ranging from conservative to moderate to aggressive.

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INVESTMENT STRATEGIES

Strategic

The first strategy we employ is through our Strategic models. Our goal for these portfolios is ABSOLUTE returns. We target smaller but positive returns over a ten year period as opposed to higher, but potentially deeper negative returns. We use longer time periods because it better reflects the peak to peak historical market, economic, and business cycles.

There are an increased number of trades using this strategy due to the fact that they are actively managed, meaning when an event occurs that undermines the ability of one of our investment strategies to be profitable, we reevaluate it and abandon it if necessary. We strive to avoid losses, knowing that losses require an even higher percentage gain just to get back to break even.

Diversified

The second strategy we use is through our Diversified models. In these portfolios our clients can expect higher returns than our Strategic models due to their 100% equity composition, but also an increased level of volatility associated with a higher risk investment.

Our goal for these portfolios is to outperform the broad market averages over an extended period of time. These models are well diversified with strong allocations spread across large, medium, and small companies as well as value, core, and growth sectors, including international equities.



INVESTMENT STRATEGIES

Diversified

When a client invests in one of our Diversified portfolios, the amount invested is divided equally among a set number of funds (dependent on the dollar amount being invested but usually 10 funds). The portfolios are managed by the individual mutual fund managers within the portfolios. Geier Asset Management, Inc.'s Investment committee reviews the performance of the mutual fund managers every quarter. Client accounts are rebalanced once a year, usually in January back to the equal ten percent weighting.

Focused

Our third strategy is employed through our Focused models. Within these models investments are highly concentrated on a targeted approach. We select sectors or trends that we believe have the most potential for substantial gains over a five to ten year period. There tends to be extreme volatility associated with this strategy due to speculators moving in and out of these sectors at will. We ignore short term volatility and remain invested until we deem the conditions supporting the trend to be no longer valid. These models have the highest risk weighting.



MODELS AVAILABLE

- Strategic Income
- Strategic Capital Preservation
- Strategic Balanced
- Diversified Balanced
- Diversified Growth
- Diversified Aggressive Growth
- Focused Trend
- Focused Opportunity
- Focused Rates & Currencies

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FUND MANAGER SELECTION PROCESS

Factors we consider

- How well does the fund objective match the goal of our own model?
- How long has the manager been with the fund?
- What is his/her support team like?
- What has the performance been over the last year, 3 years, 5 years, or more?
- Has the fund adhered to its portfolio objective per its prospectus?
- How has the fund performed in down markets?
- How expensive is the fund?
- How does the manager choose their investments for the fund?
- How does the fund manager turn over their holdings?
- How easy is it to obtain information regarding the fund?
- Is the fund advisor available for conference calls with our own investment committee?

Fund managers are reassessed on a yearly basis by our investment Committee



KEY CONTACTS

Cashiering Requests: Sharon Poehler
spoehler@geierfinancial.com

Chief Portfolio Manager: Tom Geier
Vice President tgeier@geierfinancial.com

Client Relationship Manager: Melissa Jordan
mnjordan@geierfinancial.com

Client Manager: Joe Geier
President jgeier@geierfinancial.com

Client Manager: Brian Woods
Vice President bwoods@geierfinancial.com

Client Manager: Dan Mules
dmules@geierfinancial.com

Financial Planning Analyst: Greg Palacorolla
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