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## **Pinnacle Capital Management** – *Building Opportunities through Research and Active Investment Management*

### **WHO WE ARE**

Founded in 2006, Pinnacle Capital Management or “PCM” is an SEC-registered Investment Advisor. PCM is based in Fayetteville, New York and also has an office in Greater Boston. PCM is part of the Syracuse-based Pinnacle Family of Companies that collectively oversees \$1.4 billion of client assets through its Financial and Employee Services entities.

### **WHAT WE DO**

#### **INVESTMENT PROCESS**

As an advisor and fiduciary, PCM actively creates and manages investment portfolios on a discretionary basis for individual and institutional investors utilizing equity, fixed income, and alternative securities. PCM has developed a practice that caters to the individual needs of clients by delivering customized investment portfolios. Additionally, PCM serves as investment manager to three funds – a mutual fund and two private funds.

#### **PRIORITIES**

- Consistent Investment Discipline
  - **Strategy** – Investment strategies designed to identify business models likely to be successful in current and anticipated economic and competitive environments. Permits PCM to place valuations on individual securities and define entry and exit points for stock ownership.
  - **You know what you’re going to get** – Disciplined approach helps PCM avoid “hot” or “exciting” stocks with unsustainable business models. PCM develops a fundamental reason for every investment.
  - **Track Record** – close to 15 years of performance numbers show effective portfolio management in all types of market conditions.
  
- Access
  - **Availability** – PCM is here for advisors and their clients via phone or in person on a regular or on an impromptu basis.
  - **Reporting** – Customizable performance reporting available.
  - **Flexibility** – Able to accept reasonable investment restrictions as well as scheduled and unscheduled distributions.
  
- Efficiency
  - **Research Leverage** – Portfolio Management’s universe of followed companies is applicable across most PCM portfolios, ensuring consistent account strategies and individual client portfolios.
  - **Pricing** – Efficient approach permits PCM to offer competitive fees.

## INVESTMENT PHILOSOPHY

- Success for PCM clients is a result of a simple philosophy. When markets offer sufficient returns given underlying risk, it is appropriate to take on that risk to generate investment returns. When markets do not offer sufficient returns given underlying risk, it is appropriate to forego returns and, instead, strive to protect capital. This philosophy applies to asset classes, sectors, as well as individual securities.
- PCM's success has been the result of its focus on finding opportunities through fundamental bottom-up research, maintaining a consistent investment process and meticulously analyzing risk and business valuations.

## CLIENT ENGAGEMENT & INTERACTIONS

PCM provides portfolio-management services to a mutual fund, pension and profit-sharing plans, private funds, trusts, foundations, insurance companies, charitable organizations, corporations, and other business entities. As client of the firm, **PCM will:**

- Establish a plan for the asset owner's needs and objectives by creating a custom Investment Policy Statement.
- Customize its strategies to suit Financial Advisor needs and his or her clients.
- Keep the asset owner and Financial Advisor informed through regular communication and access to PCM managers, quarterly performance reporting, investment commentary, annual review of client's investment plan, and periodic reviews with PCM Portfolio Managers.
- Accommodate socially conscious investors' requests to impose reasonable stock, sector, or other preferences and restrictions on the management of their accounts.

## INVESTMENT PORTFOLIOS

PCM offers a variety of actively managed portfolios, each corresponding to different investment objectives. Investment options include eight Separately Managed Account strategies, a Mutual Fund, and two Private Funds. Client consultants at PCM can help determine the best portfolio to meet client needs.



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