

Private Client Services

WHY KIBBLE & PRENTICE

The Private Client Group of Kibble & Prentice is one of the most respected investment consulting practices in the Pacific Northwest and is one of the largest independent advisors. With approximately \$2 billion dollars under management and one of Schwab Institutional's top partners, our firm is unique to other investment advisors you may currently be considering.

NOT JUST AN INVESTMENT CONSULTING FIRM

We are experienced in assisting our clients with retirement and investment planning, life insurance, estate planning, property and casualty insurance, health insurance, long-term care insurance, and aspects of wealth management and planning that other firms typically do not offer their investment clients.

UNBIASED, INDEPENDENT ADVICE

Unlike style-specific money managers, banks, brokerages, trust companies, and/or other financial services companies, we are an independent advisor without affiliations to any one investment company, product, or service. Our compensation is not derived from any of our investment recommendations, nor do we charge commissions, offer proprietary mutual funds, use loaded funds, or use funds with 12b-1 fees.

WHILE OFFERING A GREATER DEPTH OF SERVICES, OUR FEES ARE BOTH COMPETITIVE AND TRANSPARENT

Bank, brokerage, and trust company investment programs typically charge fees of 1.00 – 1.50% for smaller accounts, and between .50 – 1.00% for larger accounts. Additionally, many fees or cost can be hidden or undisclosed. At Kibble & Prentice, the opposite is true: our costs are fully disclosed and transparent and we educate our clients on exactly what costs/fees they are paying.

Contact Derek Crump for further information at derek.crump@kpc.com or **(206) 441-6300**.

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ACCESS TO INVESTMENTS YOU CAN'T BUY JUST ANYWHERE

Quoted as "the best mutual funds money CAN'T buy," the low cost funds of Dimensional Fund Advisors funds (DFA) have achieved stunning performance in good times and bad. They have outperformed other passive investments such as Vanguard Funds, Russell Funds and select exchange traded funds (ETF's). Kibble & Prentice is able to help you invest in these funds: banks, brokerages, and trust companies cannot.

WE BELIEVE IN SCIENTIFIC MONEY MANAGEMENT STRATEGIES USING TAX EFFICIENT AND LOW-COST VEHICLES

Banks, brokerages, trust companies, and various money management firms typically use active money management strategies. While Kibble & Prentice can use such strategies as well, we typically do not for the simple fact that structured money management (using low cost, diversified vehicles) – when compared against active money management strategies in terms of risk, cost, and tax efficiency – has historically been the better performing strategy.

OUR PERFORMANCE REPORTS ARE SECOND TO NONE

Our performance reporting is more transparent, more inclusive and more comprehensive than any we've seen in the Northwest and a sample performance report is available for your review.

