

In market environments of uncertainty, fixed income exposure provides investors an alternative for predictable returns. Over the long term, through stable and turbulent markets, fixed income exposure is an integral component of the strategic allocation of financial assets.

OUR APPROACH

IRON Financial combines decades of experience and expertise in fixed income markets. As a fiduciary, we provide fixed income solutions that seeks to deliver high-quality exposure without excessive costs, across the spectrum of the public securities marketplace.

OUR PHILOSOPHY

IRON’s fixed income investment strategies are designed for strategic allocation to the fixed income asset class on a long-term basis. Our portfolio managers use their experience and expertise in the fixed income capital markets to create strategies and build and manage diversified portfolios that match your clients’ goals and objectives, guided by these principles:

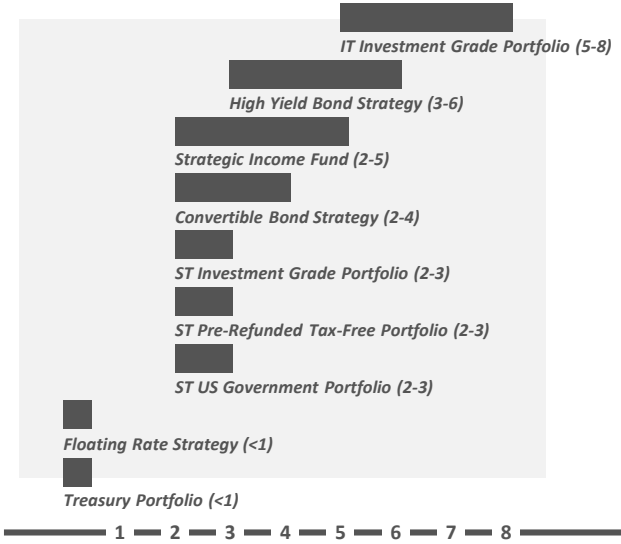
- Eliminate conflicts of interest and provide complete transparency via a fee-only pricing model.
- Seeks to identify the soundest long-term investment opportunities in the marketplace, then construct a portfolio that enables the discerning Advisor and long-term investors to capitalize on these opportunities.
- Focus on principal preservation; and avoid adding incremental risk by “chasing” return.

OUR METHODOLOGY

IRON’s investment process focuses on the following areas:



PORTFOLIO DURATION*



Average Durations of IRON’s Fixed Income Solutions (In Years)

*Portfolio Duration is based on IRON’s separately managed account portfolio as of 9/12/2018. Duration is a measure of the sensitivity of the price, the value of principal, of a fixed-income investment to a change in interest rates. Duration is expressed as a number of years. Bond prices are said to have an inverse relationship with interest rates. Therefore, rising interest rates indicate bond prices are likely to fall, while declining interest rates indicate bond prices are likely to rise. The higher the duration, the more the fixed income security’s price would fall if there is a rise in interest rates. The opposite is true.

FIXED INCOME Solutions

1. IRON Treasury Portfolio

(Duration: 1 year or less)

This is a portfolio for investors who are looking for cash management or simply securities that do not have credit risk. Carries the **Full Faith and Credit Guarantee** of the U.S. government.

2. IRON Floating Rate Strategy

(Duration: Less than 6 months)

This portfolio of **ultrashort** duration securities is designed to maximize yield and minimize interest rate risk through a diversified portfolio of **investment grade** floating rate securities.

3. IRON Short-Term US Government Portfolio

(Duration: 2-3 years)

Seeks to maximize **protection of principal** while striving for yield by investing in a portfolio that may consist of Treasury, US Agency, or FDIC backed securities.

4. IRON Short-Term Pre-Refunded Tax-Free Portfolio

(Duration: 2-3 years)

Seeks to maximize **income free from Federal tax**. This portfolio invests in municipal bonds issued by states and municipalities that have pre-refunded or escrowed their securities with US Treasuries, thus minimizing credit risk.

5. IRON Short-Term Investment Grade Portfolio

(Duration: 2-3 years)

Seeks to provide **current income** with relatively **low price volatility**. Portfolios will be diversified across industry sectors and only hold securities that are considered investment grade quality.

6. IRON Intermediate-Term Investment Grade Portfolio

(Duration: 5-8 years)

Seeks to provide **current income** with **moderate price volatility**. Portfolios will be diversified across industry sectors and only hold securities that are considered investment grade quality.

7. IRON High Yield Bond Strategy

(Duration: 3-6 years)

Seeks to **maximize income** by investing in securities that are below investment grade. Portfolios will be diversified across industry sectors and only hold securities that are below investment grade quality.

8. IRON Convertible Bond Strategy

(Duration: 2-4 years)

Seeks to **maximize total return** through the selection and management of a sector-diverse portfolio of convertible bonds. Convertibles are a true "hybrid" security that can provide investors **downside protection**, and **upside participation** in the companies' stock.



For more information, please contact:
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