



# RJM Capital Management

## Mission

- ❖ **Superior investing strategy and portfolio management** on a foundation of integrity, performance and prudent investing

## Values

- **Partnership spirit** when managing clients investments
- **Disciplined value investing** for above-market returns at below-market risk
- **Optimal asset allocation** across asset classes based on risk return expectations
- **Candid Communication** at all times

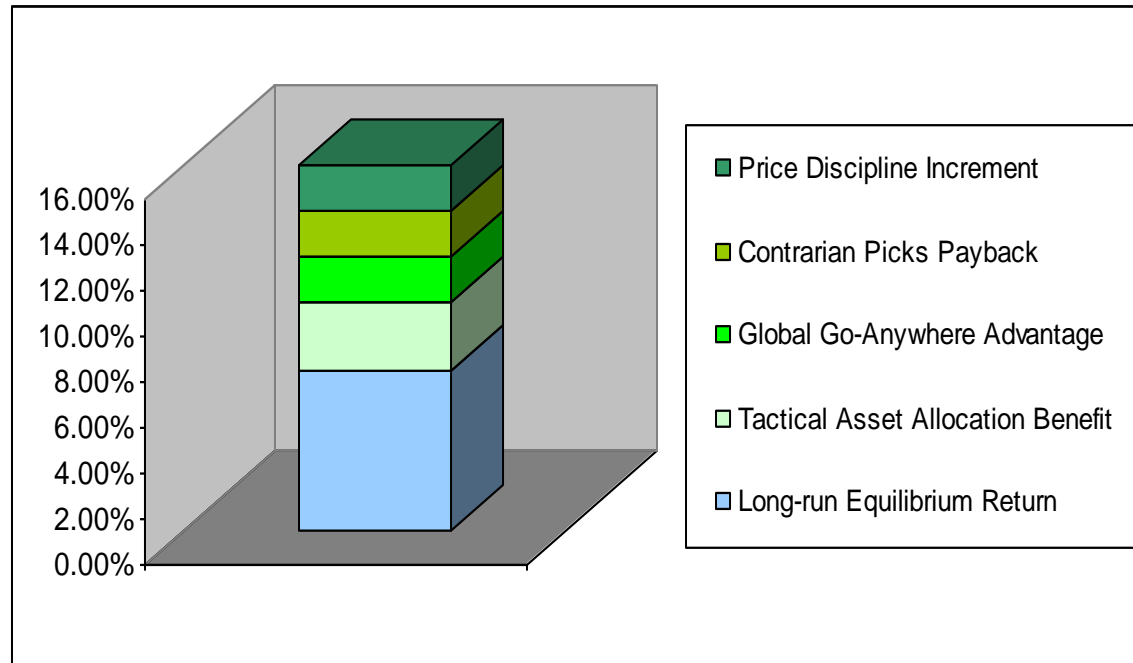
## Strategy

- **Customized asset allocation** per individual objectives and risk tolerance
- **Core** portfolio consisting of ETFs for diversification at lowest cost
- **Focused** portfolio based on *value investing* for market beating returns
- **Multi-factor approach** to buying GARP i.e. growth at reasonable price

## Structure

- **Separately Managed Account** for customization, diversification, tax efficiency and cost effectiveness

# RJMC Active Management Target Return



- 1 **Baseline equities return** over long run
- 2 **Tactical Asset Allocation** adder using low-cost platform
- 3 **Global Go-Anywhere** advantage of seeking values in any market cap
- 4 **Contrarian Picks** payback from solid, undervalued, underfollowed businesses
- 5 **Price Discipline** increment using favorable entry prices

*Future performance is not guaranteed, promised or implied*

# Separately Managed Account RJM Capital Advantage

- Experience & Discipline
  - Founder Rajeev Munjal has 28+ years of investing and business experience
- Full Alignment of Interests
  - 100% conflict-free investing with no commissions or hidden agenda
- Trust
  - Integrity, accountability and personal attention
- Time & Expertise
  - Passion & Profession delivering high performance
- Cost Effectiveness
  - Relentless cost focus e.g. transaction costs saving alone exceeds management fee
- Tax Efficiency
  - Inherent advantage of separately managed accounts over mutual funds

*Resulting in...*

# A Vigorous Portfolio

## RJM Capital Advantage

Example:

Via->	Typ. Fund <sup>1,4</sup>	Core SMA <sup>2,4</sup>	C&F SMA <sup>3,4</sup>
\$100,000 after 10 Yrs	\$215,893	\$259,374	\$324,732
\$100,000 after 20 Yrs	\$466,096	\$672,750	\$1,054,509
\$250,000 after 10 Yrs	\$539,731	\$648,436	\$811,830
\$250,000 after 20 Yrs	\$1,165,239	\$1,681,875	\$2,636,273

1. Assuming long-run 8% baseline return
2. Assuming 2% annual cost savings going into Core SMA return
3. Assuming a 50/50 Core & Focused portfolio with 5% excess return on Focused
4. Future performance not guaranteed, promised or implied

# Steps to Your Separately Managed Account at RJM Capital Management



- No Cost, No Obligation Consultation
- Fill Investor Questionnaire
- Get Portfolio Analysis, Investment Plan Proposal
- Sign Investment Advisory Agreement
- Get Advisor's Brochure, as required by law
- Brokerage Account setup, Fund/Transfer, Get Going

Details at [www.rjmcapital.com](http://www.rjmcapital.com)