

Stratos Investment Management

Fixed Income Strategies

A professionally managed portfolio of bonds that is customized to each client's needs, timelines and circumstances

Appropriate Investors: Description:

<p>An individually managed portfolio of bonds may be appropriate for an investor that seeks professional management and an income stream that is more predictable than owning a bond fund</p> <p>At Stratos Investment Management, we understand that each investor's journey is unique. That's why our Fixed Income Strategies are not a one-size-fits-all solution. We work with advisors to tailor the strategy to each client's specific financial goals, risk tolerance, and time horizon.</p>	<p>Research and Engagement</p> <p>Our experienced team scours available inventory from multiple sources to find the individual bonds that best meet your client's needs. We work with each client's advisor to find the right solution with yields, risk profiles and maturities that correspond directly with each client's current financial plan.</p>
	<p>Dedicated Credit Monitoring</p> <p>Not only do we analyze and review credit reports from the largest rating agencies, but the trader and a portfolio manager will also perform bottom-up fundamental analysis to help forecast issuer upgrades & downgrades to seek additional value in the construction of each portfolio.</p>
	<p>Multi-Strategy Approach</p> <p>Our core constraints are the parameters each client's advisor set for us at the outset. This means we can build a portfolio of investment-grade government bonds, municipals, corporates, or a combination in the configuration (Ladder, Bullet, Barbell¹) that makes the most sense for each client.</p>
	<p>Account Support</p> <p>Each advisor will have direct access to the portfolio management team on a periodic basis to understand trends and performance of the portfolio. If client circumstances change, we can make the appropriate adjustments as part of our ongoing consultation.</p>

Individual Bonds	Bond Funds
Has a maturity date	Does not have a maturity date
Fixed interest rate paid annually or semi-annually	Income fluctuates based on underlying portfolio changes
Returns on initial investment depend on the ability of the issuers to pay and may or may not be paid back at maturity	Value will depend on the market value of the units at time of sale

¹ Ladder Strategies target equal investments maturing in each year. Bullet strategies target investing in securities that all mature on/around the same time period. Barbell strategies target investing in short-dated and long-dated maturities, ignoring the intermediate-term.