

Tactical Opportunities

At Evermay, we strongly believe in a long-term investment strategy that emphasizes diversification and discipline over market timing. However, we also believe in taking advantage of opportunistic investments that we deem attractive and timely given prevailing market conditions.

Specifically, we look for opportunities that:

- Possess strong absolute or relative return potential
- Have expected equity-like returns (at least 10% annualized) looking forward six to 18 months
- Represent a significant relative opportunity within a comparable asset class
- Can be implemented with a mutual fund and/or exchange traded fund. Separate accounts or limited partnership mandates will only be considered in appropriate situations.

In addition to providing you with asset allocation and implementation guidelines for these opportunities, we continually track their performance and update our recommendations accordingly on an as-needed basis.

The strategic use of opportunistic investments can enhance your portfolio performance as part of a disciplined, long-term investment plan.