FORTIGENT®

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Q Describe your firm, its offerings and its mission.

Fortigent, LLC delivers a fully integrated and customizable outsourced wealth management solution to banks, trust companies, and independent advisory firms. Services include a comprehensive investment platform with particular expertise in alternative investments, a flexible unified managed account program, and consolidated wealth reporting. Fortigent's web-based portal interface allows access to proposal and rebalancing tools, client portfolio reporting and accounting, as well as industry articles, research papers, and other practice management and business development resources. The Fortigent solution is designed specifically for advisors targeting and servicing high net worth investors and families. For more information, visit www.fortigent.com.

Q Describe your investment strategy and how it might be unique.

Fortigent constructs asset allocation models for advisors and firms primarily targeting taxable high net worth investors, and believes in an "integrated wealth management" approach. We combine asset allocation, asset location, and behavioral finance concepts to build portfolios that are quantitatively sound, tax effective, and which target unique investor wealth objectives.

We believe in the "endowment model" of portfolio construction, which to us means:

- Broad diversification across global markets
- An optimal mix of passive and active investment strategies
- A prudent use of alternative investments driven by personal liquidity constraints
- Intelligent, market signal-driven tactical shifts;
- A long-term investment horizon; and
- Investment discipline through full market cycles.

Q Describe how your investment products fit into a well-rounded asset allocation strategy.

Our recommended platform of investment managers and strategies has the necessary breadth and depth to fully support our investment and portfolio construction philosophy. We source, monitor, and recommend multiple investment solutions in each asset class we allocate to, allowing advisors to construct well-diversified portfolios across a spectrum of account minimums and liquidity requirements. We recommend a full array of ETFs, ETNs, mutual funds, separately managed accounts, registered products, and limited partnerships. Our alternative investment recommendations include both single strategy investments and multi-manager funds of funds.

We also offer a Unified Managed Account program that further lowers the investment minimums at which investors can access our recommended managers.

Q How has your firm adapted during the recent economic downturn?

- We increased client communication, analysis of current market events, and economic and investment outlooks;
- We enhanced the "operational" component of our due diligence protocol;
- We negotiated with recommended managers to improve transparency, client communication, liquidity terms, pricing, and investment minimums;
- We increased the amount of "white label" material that advisor clients could privately brand and share with their end clients;
- We launched an "opportunistic series" of investment recommendations designed to capitalize on dislocated markets; and
- We brought to our platform a number of mutual fund hedge fund products to meet client demand for increased liquidity in nontraditional asset classes.

AT A GLANCE

Firm name: Fortigent, LLC
Principals: Andrew Putterman, Scott Welch, David Littleton, Jamie McIntyre, Gary Carrai
Employees: >100
Location: Rockville, MD
Years in business: 17
Assets on Platform: ~$50 Billion
Minimum investment: Please contact a Fortigent Representative