

Linea Investment Philosophy "to be consistently good, not occasionally great"

- · Build with the end in mind.
 - Without a clear destination, there is no way to map an appropriate route.
 - Determine what rate of return is needed to reach your destination, in a reasonable timeframe.
- Risk Management is just as important as long-term growth.
 - Substantial drawdowns can derail the plan, as many clients aren't able to withstand the temporary losses.
 - Risk (loss) tolerance has to be considered as part of any return expectations.
- · Build a foundation and keep it simple.
 - Markets go up over time, just not all the time.
 - Most asset markets are rationale, and all available info is priced in at all times.
 - No one can beat the market over time by timing or tactical changes.
 - The "core' portfolio should be low-cost, tax efficient and should simply keep up with markets over time, on a risk adjustment basis.
- Add "Alpha" through non-traditional investments that have stood the test of time.
 - Outperformance can be achieved by winning more, losing less or both.
 - · Risk management can add alpha in flat/negative markets.

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