



Life the way you planned it.

At **Johnston Investment Counsel** we understand that managing your financial affairs can be a complicated and challenging task. With all the rules, regulations and choices, it can seem overwhelming. Add the complexity of choosing a competent, non-conflicted advisor you can trust, and managing your finances can become an all-consuming task.

We can help alleviate your concerns so you can refocus on life's more important activities. Johnston Investment Counsel is a true financial partner solely focused on your best interest. As a fee-only comprehensive financial planning and investment management firm, we provide a wide range of integrated services concentrated on achieving your financial goals and objectives. Find the security to achieve what you really want out of life with Johnston Investment Counsel.

Johnston Investment Counsel's Commitment to You



Thank you for your interest in learning about the services of Johnston Investment Counsel (JIC).

This brochure is designed to summarize JIC's various services and describe our differentiating characteristics. In combination, we believe these characteristics are not only extremely important, but are fairly unique to JIC. The folder pocket and CD includes more detailed descriptions of our services and approach.

Our mission is to provide exceptional investment management and financial planning services by well educated, continuously trained professionals that serve as fiduciaries and operate in a independent and conflict-free environment.

While we believe there are tangible differences between JIC and its competitors, your decision will likely be influenced by other intangible factors: do I feel comfortable with the person — their approach, background, and it should go without saying, their integrity and competence. I am confident as you read about JIC, you will gain an appreciation for how passionate we are for this business — conducting independent research, our emphasis on continuing education, exceeding client expectations, and always putting our clients' interests first.

Gregory A. Johnston CFA, CFP®, QPFC, AIF®
President & Chief Investment Officer
Johnston Investment Counsel

About Johnston Investment Counsel

We know that selecting the right advisor can be a difficult task. So many people sounding the same, and on the surface, seem indistinguishable. But there is a difference. Johnston Investment Counsel's unique attributes provide our clients with distinct benefits.

<i>Attribute</i>	<i>Client Benefit</i>
100% Fee Only	We do not sell product – with its inherent conflicts of interests – but instead charge a fully disclosed fee.
Fiduciary Relationship	As a fiduciary, Johnston Investment Counsel must always act in our client's best interest.
100% Independent	We answer solely to our clients. Since we are an unaffiliated organization, we have no conflicts of interest and provide our clients with totally unbiased advice.
Comprehensive	By understanding a client's entire financial situation, we can provide better, integrated advice and recommendations.
Experienced & Credentialed	We are well trained and undergo significant continuing education requirements to provide proactive advice and recommendations.
Customized Portfolio Solutions	JIC's portfolios are custom designed to meet each client's specific risk and return characteristics. Many investors have concentrated holdings or low-cost basis stock within their portfolio. JIC will work with you to integrate existing portfolio holdings into JIC's current portfolio strategies.
Employee Owned	Employees reap the rewards of keeping clients happy.
Conduct Proprietary Research	We focus on improving client returns.

Our services

Johnston Investment Counsel offers a comprehensive and integrated range of services to assist you in achieving your life's goals.

Comprehensive Financial Planning

Each day you work hard to achieve what you want in life. As life changes and your success grows, additional issues begin to weigh on your mind –

- Will I have enough to pay for my child's college education?
- How much do I need to retire?
- Am I taking enough or too much risk with my investments?
- How do I ensure my family will be protected against unforeseen events?

With Johnston Investment Counsel, you can ease the uncertainty and relieve the stress of managing an increasingly complicated financial situation. We will review your finances in an integrated and comprehensive way, providing sound, unbiased advice and an inclusive strategy to achieve all your life's ambitions.

Investment Management

At Johnston Investment Counsel, we believe successful investment programs are built on appropriate diversification, effective cost management and reasonable flexibility, all with a focus on providing value-added results. Following a thorough review of your current financial situation, future goals, and risk tolerance, we will construct an investment strategy suited to your specific situation. Then, we will constantly monitor the investment landscape to ensure your portfolio is appropriately structured, so you are free to focus on the more important things in life.

401(k), IRAs, and Other Retirement Plans

For Businesses As an employer sponsoring a retirement plan, your responsibility to manage the plan effectively may seem daunting. Johnston Investment Counsel can be your partner in implementing a highly effective and cost-efficient retirement plan that not only meets the organizations' objectives but those of plan participants as well. Through plan design, investment selection, pre-defined portfolios, participant education and ongoing fund monitoring, Johnston Investment Counsel can help structure your retirement plan to bring the greatest benefit to company owners and employees.

For Individuals Individual retirement accounts have become most investors' largest retirement asset. Johnston Investment Counsel will integrate your IRA into its portfolio strategy to create a total portfolio that is as tax efficient as possible. We will also assist in navigating the many rules and regulations associated with IRA accounts.

Institutional Investment Consulting

For corporations, endowments and foundations, Taft-Hartley funds, and other not-for-profit entities, trustees must be assured the institution's investment portfolio is being efficiently and effectively managed. Johnston Investment Counsel provides an independent, third party analysis of your investment program including: asset allocation and investment policy development, portfolio construction, manager selection, and ongoing performance evaluation. Johnston Investment Counsel's non-discretionary investment consulting services will help ensure the investment portfolio is properly aligned with the institution's financial goals.