



**Ark Financial Management** is an independent registered investment advisor that provides customized investment management to a wide variety of clients. All investment decisions are made by Robert Wiedemer and Cindy Spitzer, both registered investment advisors. Dave Wiedemer, our Chief Economist, provides the macroeconomic analysis and outlook for Ark.

Robert Wiedemer, David Wiedemer, and Cindy Spitzer are coauthors of ***America's Bubble Economy*** and the ***Aftershock*** series of books, which correctly predicted the global financial crisis of 2008 and foresees additional economic and investment challenges ahead.

In addition to our longer term macroeconomic perspective described in *Aftershock*, the authors have developed a proprietary trading system that is designed to identify and take advantage of shorter term trends, regardless of whether markets are moving up or down. (More information about the **Ark Portfolio Navigation System** is available on request).

Robert, David, and Cindy are further supported by investment analyst Matthew Piepenburg. Together, the Ark Financial Management team has decades of experience managing and allocating billions of dollars in assets.

**Our Investment Philosophy** is probably unlike anything you have encountered before. We are not conventional managers who simply allocate funds to a standardized mix of various stock and bond funds based only on your age and risk tolerance. While this may have worked to some degree in the past, we strongly believe the conventional approach has become increasingly dangerous and will not work in future investment environments.

On the other hand, we are not perpetually afraid that the sky is falling. Neither blind bulls nor perma bears, we are realistic opportunists with who know how to capitalize on both up and down markets. We keep a clear strategic eye on the longer term fundamental drivers of the economy as outlined in our *Aftershock* books, but we also seek to take advantage of tactical opportunities provided by shorter term trends. This powerful combination of our proven macroeconomic views and our proprietary Ark Portfolio Navigation System gives our clients an advantage no one else has.

**Active Portfolio Management** is an ongoing process that evolves as the investment environment changes. We protect and grow our client's investments by investing in long and short positions in stock market indices, market sectors, or specific industries, typically using ETFs. In addition, we may hold commodities, gold, and bonds as needed to protect against turbulent stock markets or to take advantage of short and long term trends. The Ark Portfolio Navigation System is designed to identify potentially profitable entry and exit points for all asset positions we actively manage.

**Our Typical Client** generally seeks a less volatile investment strategy than a conventional stock and bond portfolio, with protection from long term declines in the stock and bond markets while taking advantage of investment opportunities in the shorter term.

**We Make it Easy** for you by using a secure and transparent custodial network to ensure our client accounts are safe. The majority of Ark's clients maintain assets in their own individual name in a brokerage account with Charles Schwab Institutional, a division of Charles Schwab & Co., Inc. (We may, on a case-by-case basis, manage client assets at a qualified custodian other than Charles Schwab). Clients then grant Ark Financial Management authority to invest and trade their accounts on their behalf.

As investment advisors (not brokers), we have a fiduciary responsibility to act in what we believe is our clients' best interests. We never have direct access to client funds and securities, except to deduct advisory fees with their prior written authorization. Clients can see exactly what Ark is doing by accessing their accounts online 24/7. Charles Schwab also sends monthly statements, trade confirmations, and tax reporting documents. In addition, Ark provides in depth quarterly reports. And, of course, clients may call us at any time.

***We look forward to welcoming you aboard the Ark!***

