



## How can you plan for the future if you don't know where you are or where you have been?

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# Investment Record Keeping

We recognize that many investors are too busy to keep accurate investment records. This lack of organization often leads to an unwillingness to make a new start, along with inadequate and poor investment decision making.

We also recognize that investors who understand what they own, and why they own what they do, are much better investors. With this in mind, **The Willms Group** provides personalized investment record keeping. Our goal is to help you get organized, helping you to understand what you own, while leading you to better investment decisions.

Our experience as investment advisors, and as developers of a globally utilized investment management software program, provides us with the unique skills to accomplish this task. Using the nationally acclaimed NAIC® Portfolio Record Keeper investment management and record keeping software, we will organize and reconcile your investment records:

- Record security transactions (purchases, sales, dividends) for your current investment holdings gathered from your statements, confirms, or other available sources.
- Research and record historical transactions that have affected your current security balances including stock splits, spin-offs, mergers, etc.
- Provide summary accounting statements of your security holdings showing quantity held, costs, current value, and unrealized gains/losses.
- Provide tax-accounting statements showing investment income received including realized gains or losses, dividend, or interest income.
- Provide summary statements showing asset allocation, portfolio diversification, common stock diversification by industry and size and mutual fund diversification by investment objective.
- Provide performance statements of your investment portfolio.
- Provide your investment information on a data disk for optional use with the investment software program NAIC Portfolio Record Keeper.

Call us today for more information or to schedule a personal appointment.



## Long-term success requires a sound plan supported by knowledge, tools and technique.

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# Investment Advisory Service

Many investors don't have the needed investment education to make sound long-term investment decisions. They find themselves overwhelmed when deciding on how to best match their profit expectations with their risk tolerance.

For those investors seeking investment advice in addition to record keeping, **The Willms Group** provides objective **Fee Only** investment advisory services. Our years of investment experience, coupled with multiple sources of information including corporate reports, third party research, Internet-based investment tools, and sophisticated investment software, provide us with the tools and techniques to keep clients focused on long-term investment goals. And, knowing that we are experienced fee only investment managers, you can rest assured that our objective advice is offered without conflict of interest. Simply stated, we work for you.

We'll help you to build portfolios that match your risk tolerance, while focusing on your long-term investment goals. The hourly consulting we provide includes portfolio analysis, security selection, retirement account reviews, and annual portfolio checkups.

- Objective and personalized security analyses and recommendations based on fundamental and quantitative research tools.
- Individualized portfolio construction based on investment goals and risk tolerance.
- Portfolio asset allocation and diversification analysis.
- Quarterly, semi-annual, or annual rebalancing decisions for taxable or retirement accounts to match current allocation weightings with benchmark target allocations.
- Tax efficient investment decision-making.
- Performance measurement and analysis to identify what changes, if any, are necessary to meet long-term performance goals.

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## Are you too busy, or do you lack the skills needed, to actively manage your investments?

# Portfolio Management Service

Even with the best intentions, many individuals just can't seem to find the time necessary to effectively manage their investments. And for those few that do find the time, decisions are often made without adequate research of both the investment itself, and how this investment will compliment — or conflict — with existing holdings. If you find yourself struggling with these decisions, you'll be interested in the portfolio management services offered by **The Willms Group**.

Available for investment accounts with values of \$500,000 or more in assets, our active portfolio management service will take over the day-to-day management of your investment portfolio. As part of this service, **The Willms Group** will provide:

- Portfolio design, construction, and implementation based on your investment goals and risk tolerance.
- Security trading as necessary to remain consistent with client objectives, directed through the broker of your choice.
- Tax efficient investment decision-making.

As part of our active portfolio management service, each month you will receive:

- Summary statements of your security holdings showing quantity held, costs, current value, and unrealized gains/losses showing all holdings, their values, and gains or losses.
- A detailed listing of all security transactions that have occurred in your account.
- Tax-accounting statements identifying investment income received including realized gains or losses, dividend, or interest income.
- Summary statements showing portfolio diversification and asset allocation.
- Performance statements of your investment portfolio.

Call us today for more information or to schedule a personal appointment.



## Fee Schedule

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# Fee Schedule

### Data Entry and Record Keeping

**The Willms Group**, a division of QUANT IX SOFTWARE, Inc., will organize and record all security transactions for your current investment holdings gathered from your statements, confirms, or other available sources as provided by you. As part of this service, we will provide reports of your security holdings listing quantity held, costs, current value, unrealized gains/losses, investment income received, realized gains/losses, portfolio diversification, and performance results.

### Investment Advisory Service

As an enhancement to our data entry and record keeping service, **The Willms Group** offers a more detailed investment advisory analysis of your securities and portfolios. Our advisory service will examine your portfolio asset mix, and analyze the specific securities you own. We will provide investment recommendations supported by our analysis, based on your investment goals and your risk tolerance.

#### Hourly Rates:

Data Entry and Record Keeping	\$100.00/hour
Investment Advisory Services	\$200.00/hour
➤ Fees are payable upon completion of the service	
➤ Frequency of service is based on client demand	

### Portfolio Management Service

Available for investment accounts with values of \$500,000 or more in assets, our active portfolio management service will take over the day-to-day management of your investment portfolio. As part of this service, **The Willms Group** will provide portfolio design, construction, and implementation based on your investment goals and risk tolerance. This is our “all inclusive” service designed for the investor not able to effectively manage their investments independently.

#### Portfolio Management Service Rate:

1% of assets under management per year, based on quarterly valuations.



## The Willms Group

State of Wisconsin Registered Investment Advisors  
- additional information

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# ADV Form, Part II Addendum

### Other Business Activities:

**The Willms Group**, a division of QUANT IX SOFTWARE, Inc., also develops investment management and record keeping software. Our program, the NAIC Portfolio Record Keeper, has been available since 1985. During 1994, the National Association of Investors Corporation (NAIC<sup>®</sup>) selected the Portfolio Record Keeper program as the official record keeping software solution for recommendation to their membership. The National Association of Investors Corporation markets this program on behalf of QUANT IX SOFTWARE and QUANT IX SOFTWARE shares in the revenue for each copy sold. NAIC currently charges \$89.00 for the NAIC Portfolio Record Keeper.

*We encourage our investment advisory clients to purchase the NAIC Portfolio Record Keeper investment software from the NAIC. If purchased, we will be able to provide to the client their data on a disk that can be used with the Portfolio Record Keeper program.*

### Participation in Client Transactions:

Both Matthew K. Willms and Peter D. Willms invest personally in the financial markets. Their investments include, but may not be limited to, investing in publicly listed securities. It is therefore likely that investment recommendations made to clients will include public securities currently held by Matthew K. Willms and Peter D. Willms, and in the investment accounts of family members.

### Brokers Suggestions to Clients:

We anticipate that our clients will ask us to recommend discount brokers to handle their security transactions. **The Willms Group** will not receive any value for these recommendations. **The Willms Group** does not anticipate, that any clients acting upon a broker recommendation, will be treated any differently than any other client of the recommended broker.



## The Willms Group

### Portfolio Management Accounts

- additional information

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ADV Form, Part II continued...

#### **Conditions for Portfolio Management Accounts:**

The minimum account size in order to qualify for the portfolio management service provided by **The Willms Group**, a division of QUANT IX SOFTWARE, Inc. is \$500,000. Additionally, any client selecting this service will have properly executed The Willms Group's Portfolio Management Agreement.

#### **Review of Portfolio Management Accounts:**

Clients who have selected the Portfolio Management Service provided by **The Willms Group**, a division of QUANT IX SOFTWARE, Inc. will have their accounts monitored and reviewed as a course of our normal day-to-day business by either Matthew Willms, President of The Willms Group, or by Peter Willms, Vice President of The Willms Group. Both Matthew Willms and Peter Willms are licensed investment advisors with the State of Wisconsin.

**The Willms Group** does not anticipate having more than \$25,000,000 assets under its direct management through its Portfolio Management Service.

Clients can expect a monthly accounting statement showing of any material changes in their account holdings, as well as a monthly valuation of the securities as of the final trading day of the month.

At the end of each fiscal year, **The Willms Group** will provide portfolio management clients with annual accounting statements showing positions held, trading activity in the account, any realized investment gains/losses for the period, any investment income received for the period, and an annual performance report showing the time-weighted internal rate of return of the portfolio for the period. All of the reports provided by **The Willms Group** will be generated using the NAIC Portfolio Record Keeper investment software program.



## About The Willms Group

**The Willms Group, a division of QUANT IX SOFTWARE, Inc., is a State of Wisconsin licensed and registered investment advisory firm. The principals of the firm are Matthew K. and Peter D. Willms.**

### **Education and Business Background:**

#### **Matthew K. Willms, President**

Matthew Willms has been involved in the securities and investment business for more than 20 years. Matthew earned a Bachelor of Science degree from the University of Wisconsin – Lacrosse in 1983, and a Master’s in Business Administration in 1989 from the University of Wisconsin - Milwaukee. In 1987, Matthew received a State of Wisconsin Investment Advisor Representative license, and joined the firm Peter co-founded, providing investment management and portfolio analysis specializing in quantitative investment analysis. In 1985, Matthew and Peter formed QUANT IX SOFTWARE, Inc., to develop investment management and record keeping software.

#### **Peter D. Willms, Vice President**

Peter Willms has been involved in securities and investment business for more than 25 years. While working on his undergraduate degree in finance, Peter worked as a securities back office operations auditor, specializing in account reconciliation. Upon receiving his undergraduate degree (1979), he was employed as a SEC licensed Registered Representative. In 1983, Peter co-founded an investment management and portfolio analysis firm specializing in quantitative investment analysis. Later in 1985, Peter and his brother Matthew formed QUANT IX SOFTWARE, Inc., to develop investment management and record keeping software.

#### **About QUANT IX SOFTWARE, Inc.:**

QUANT IX SOFTWARE, Inc. is a privately held company formed in 1985 specializing in the development of investment software for portfolio management and record keeping. Our Portfolio Record Keeper software became the official investment software tool of the National Association of Investors Corporation (NAIC®) in 1994. NAIC is a not-for-profit organization devoted to investor education.

# Biographies