

CHATHAM CAPITAL GROUP



DEDICATED TO CLIENT SUCCESS IN
MANAGING PRIVATE WEALTH

After three decades of managing portfolios for institutional clients, Chatham's founders established this firm in 1996 to provide highly skilled and unbiased wealth management advice to individuals, families and their related foundations, as well as managing their own financial affairs.

Today, after adding a second generation of principals, Chatham remains 100% employee owned, and operates as a fee only Registered Investment Adviser. Based in Savannah, GA, the majority of Chatham's client relationships are regionally located within a handful of southeastern states.

OUR APPROACH TO WEALTH MANAGEMENT

Chatham's objective is to structure investment strategies designed to meet a client's financial needs as contrasted to performing against an arbitrarily defined benchmark. Successfully meeting needs requires thorough financial planning at the outset between the client and Chatham, then continuous monitoring of progress along the way.

The planning process incorporates all assets — liquid and illiquid — along with tax, business, family, and estate considerations. Once committed to a written policy statement, we coordinate client objectives with appropriate diversified portfolios that offer the best opportunity to meet client needs while minimizing risk over the long term.

Our investment process produces return and risk expectations for a variety of asset classes such as cash, bonds, equities, real estate, and gold. Assessment of economic and financial data, valuation and comparison of historical conditions versus current ones form the basis of our analysis. As capital market conditions change, return opportunities and risks shift among asset classes. We assess these changes for their potential impact on the current portfolio and take action when appropriate to realign asset classes.

The focus of our firm is to serve our clients, and we maintain a culture that embraces the highest standards of professionalism in all of our activities. Our organizational structure assures complete alignment of the clients' success with that of the firm. Because the principals own the firm, Chatham has stability among its people and unquestioned motivation to succeed in executing its fiduciary responsibilities on behalf of clients.

SIX REASONS TO SELECT CHATHAM

- **We are staffed by investment professionals**
Our principals have over 100 years of collective experience.
- **We view Chatham as an investment practice and not as a business**
Possibly a subtle difference — we allocate a majority of our time and resources to investment thinking and tailoring client portfolios, compared to finding new clients.
- **Our expertise in asset allocation**
Market valuations and economic conditions are too volatile to maintain a static asset allocation policy. We modify exposures based on insights into changing risk and return environments, using a one to three year market outlook.
- **Portfolio customization**
Portfolios are tailored by integrating our best investment ideas with a keen sense for each client's total asset profile, risk tolerance, tax circumstances, family/estate considerations, and investment time horizon.
- **Fair and transparent fees**
We do not allow our fees to be a barrier in our client's ability to compound wealth. Though our objective is not to be the "cheapest" in our industry, many competitor fees are two to three times what we consider to be appropriate.
- **We own the firm**
A key factor that fosters stability and motivation within our team, provides us with the ability to think independently, and generates significant pride in the organization.

THE FOUNDERS



FREDERICK L. MULLER, CFA®, a founder of Chatham, focuses on investment activities at the firm. Ted was at Atlanta Capital Management from 1972 to 1996 where he served as president and CEO and was the major shareholder. After selling the firm in 1990 to Hill Samuel Investment Management of London, he served on its board. Ted earned a B.A. from the University of Pennsylvania and received an M.B.A. from George Washington University while completing active duty as a U.S. Naval officer. He is a past Chairman of the CFA Institute and has been awarded four of its highest professional honors. Over the years Ted has served in an officer and board member capacity with a number of professional, business, civic, and academic organizations located in the U.S. and overseas.

BRUCE D. FIELITZ, CFA®, D.B.A., is a founder of Chatham. Bruce's expertise at Chatham focuses on quantitative investment strategies and portfolio management. Before Chatham, he was the Chief Investment Officer of Atlanta Capital Management in Atlanta. Prior to that, Bruce was Research Professor of Finance at Georgia State University. Bruce holds a B.A. from the College of Wooster, and M.B.A. and D.B.A. degrees from Kent State University.



L. GUY PALMER, II, who passed away in early 2010, was a founder of Chatham. His prior experience was as a founder and President of Davis, Palmer & Biggs, a private investment counsel firm in New York. Guy was also the director of Internal Asset Management for the General Motors Pension Fund and served on various boards including the Dana Foundation. Guy held a B.A. from Yale University.



THE SECOND GENERATION



FREDERICK R. MULLER, CFA®, joined Chatham in 1998 and is responsible for portfolio management and investment strategy. Prior to Chatham, Rick led the equity research effort at Crawford Investment Counsel in Atlanta from 1995 to 1998. From 1993 to 1995, he was an equity research analyst at Merrill Lynch in New York. Rick received a B.A. in economics from The College of William & Mary in 1988, where he was on a full football scholarship, and obtained his M.B.A. from Columbia University in 1993. He has served in numerous volunteer activities at The Savannah Country Day School, including Treasurer and member of the Board of Trustees.



PHILIP B. PALMER, CFA®, joined Chatham in 1998 and is responsible for investment strategy and portfolio management. From 1991 to 1998, Philip managed investment portfolios for the Rockefeller family and other select high net worth families at Rockefeller & Company. He worked as a financial consultant with Merrill Lynch in New York from 1985 to 1989. Philip received a B.A. from Yale University in 1985 and received an M.B.A. with High Distinction from the University of Michigan in 1991.

WILLIAM J. FIELITZ, CFP®, CHFC®, joined Chatham in 2003. Bill focuses on financial planning and portfolio management. From 1997 to 2003, Bill worked in the investment industry as a financial advisor for Prudential Securities and AG Edwards & Sons. Bill received his B.A. degree in finance from Birmingham Southern College in 1989. Afterwards, he was a professional baseball player in the St. Louis Cardinals organization. Bill is a member of the Financial Planning Association.



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