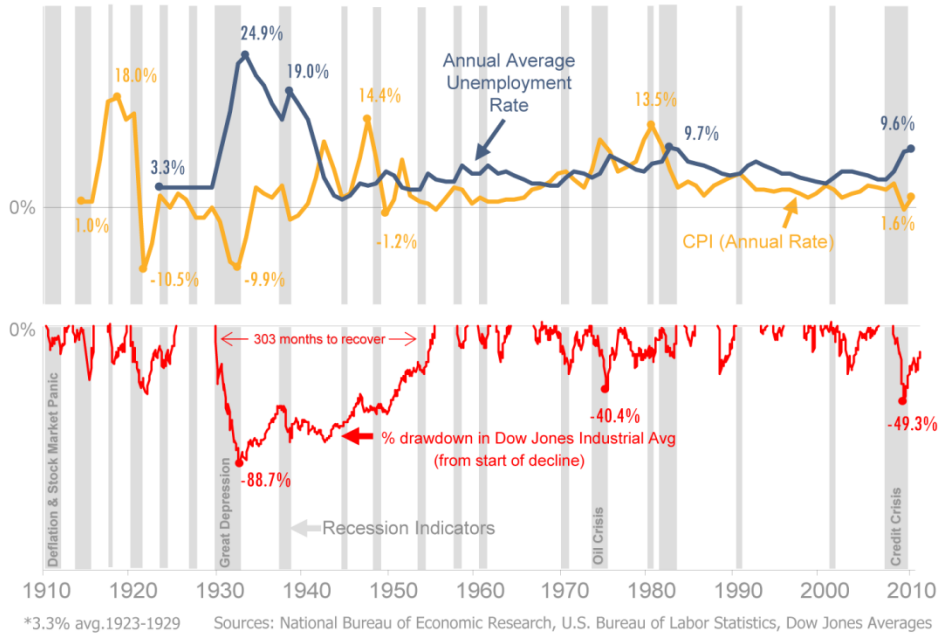


For Your Information...

A Century of U.S. Recessions

Conditions outside of an officially-identified recession can be just as challenging.



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Undoubtedly, more focus is put on investment results during market recessions. However, conditions outside of recessions can be just as challenging. We can help you understand regulatory environment risks, provide safer investment options, and empower your committee and participants through education. Markets will continue to go through periods of volatility, and your preparation is key in delivering competitive investment results.

Bellwether Consulting serves a wide array of institutional clients, ranging from endowments to pension and 401(k) plans. We approach recessions in a systematic way: define goals, assess risks, and identify opportunities for your future success.

Bellwether Consulting is an independent investment advisor serving the needs of retirement plan sponsors and other institutional investors.

For more information please have a look at our website at www.bellwetherconsulting.net, or call us at (646) 205-9346.