



WHY BLUE CHIP PARTNERS?

We are very mindful of the important role Blue Chip Partners plays in our clients' financial futures. We view each client relationship as a personal responsibility and strive to use our knowledge and abilities to make a positive difference in their life. In our effort to constantly improve, we spend a considerable amount of time analyzing other firms and we have made a concerted effort to identify what we believe makes Blue Chip Partners a client centered firm.

Credentials

Clients look to their advisors for guidance on a wide variety of matters. The quality of advice they receive is directly related to the knowledge and experience of the person providing the recommendations. The three Advisors at Blue Chip Partners collectively carry the credentials/degrees of Certified Public Accountant (CPA), Attorney (JD), Chartered Financial Analyst (CFA) and Certified Financial Planner (CFP®). Our team approach ensures that clients benefit from the collective expertise of the firm. **We believe our credentials are a testament to our expertise and a reflection of our commitment to excellence for clients.**

Investment Strategy

While we believe that a portfolio must be diversified, the current prevailing trend in investment management has taken diversification to a whole new level. It is not uncommon for us to review portfolios with over twenty-five different investment managers - each running a portfolio that represents a specific subset of the market. Under this approach, the advisor's role is to act as “manager” of managers and find the most suitable manager in each segment of the market. We feel this strategy ends up being an expensive way to own the entire market. Our domestic equity strategy is to directly own individual stocks of industry-leading companies that represent the backbone of the United States economy. **We feel that a portfolio comprised of individual stocks of high-quality, market-leading companies with a track record of consistently growing their dividends provides our clients with an investment strategy they fully understand and can commit to through full market cycles.**

Fees

Investors should be mindful of the overall fee structure of their portfolio. Oftentimes, fees such as “internal expense ratios” of investment managers are overlooked. When added to an advisory fee, investors only utilizing a multi-manager asset allocation strategy will pay two “layers” of fees on their entire portfolio. On the other hand; there are no internal fees associated with directly owning shares of stock.

www.bluechippartners.com

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Therefore, our strategy of directly owning high-quality dividend-growing companies eliminates a layer of added expenses for a large part of your portfolio.

Support Team

There are many service needs that will not directly involve your advisor. It is critical that your advisor's support team is intelligent, service-oriented, exhibits excellent attention to detail and outstanding follow-up. We are very proud of our staff that comprise our service team (Cynthia Steinberg, Robbin Love, Beth Kelly, Liz Fabien, Danielle Titus and Laura Polando). All have a bachelor degree, two have advanced degrees and four are securities-registered. **We feel our support team is uniquely qualified to address the personal needs of our clients.**

Technology

Technology plays a critical role in all facets of an advisory practice. It is our experience that most advisors rely on their custodian or broker/dealer for their technology. We have made significant investments of both time and firm resources to implement a high-level, personalized technology platform. Our first major investment was a Bloomberg terminal. As our primary vehicle for research and stock screening, Bloomberg places the research of Blue Chip Partners on par with much larger, more prominently recognized, Wall Street firms. Our second major investment was in Tamarac Advisor View suite. Tamarac Advisor View provides portfolio rebalancing, seamless trading and reconciliation, quarterly reporting and client relationship management (CRM). It is used by many of the largest independent investment advisory firms in the country. **Our technology is impressive, and we encourage you to schedule a visit for a personal demonstration of how it allows us to better serve your needs.**

Sincerely,

Robert K. Steinberg, JD, CPA, CFP®

Daniel E. Seder, CFP®, CFA®

Rachael A. Russell, CFP®

Any opinions are those of Robert K. Steinberg and Daniel E. Seder and not necessarily those of RJFS or Raymond James. Expressions of opinion are as of this date and are subject to change without notice. The information has been obtained from sources considered to be reliable, but we do not guarantee that the foregoing material is accurate or complete. Dividends are not guaranteed and must be authorized by a company's Board of Directors. There is no guarantee a dividend strategy will be successful. Diversification does not ensure a profit or protect against a loss. Investing involves risk and investors may incur a profit or loss. Every investor's situation is unique and you should consider your investment goals, risk tolerance and time horizon before making any investment. Prior to making an investment decision, please consult with your financial advisor about your individual situation. Past performance does not guarantee future results.

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