

## BUILDING RELATIONSHIPS

The key to success is in building lasting relationships with satisfied clients.

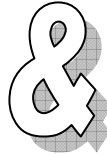
With assets under management of less than five million dollars, C & R Management Services does not chase assets to be turned over to a third party to manage. We leave that to sales-oriented firms. We believe that an investment advisor should have the acumen to build and maintain a portfolio designed with the client in mind.

The **custodianship** of your assets should be handled by a well known financial institution in our opinion, but the actual **management** of those assets should be done by the people you initiated business with in the first place.

## YOUR ADVISOR

C & R Management Services was incorporated in the State of Florida in 1990 and became a Registered Investment Adviser under the authority of The Securities Exchange Commission in 1992. The firm subsequently registered with the State of Florida in 1997.

The principal of the firm is Ruel C.Samuels who holds a masters degree in finance from Florida International University.



# C & R Management Services Inc.

**C & R Management Services, Inc.**

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*Registered Investment Advisor*

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***Appropriate Solutions***

***for***

***Challenging Times...***

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# INVESTMENT MANAGEMENT SERVICES

Most of our time and resources are directed toward the management of client assets in the financial markets, as well as to the preparation of their income tax returns.

## OUR APPROACH

Based on the input you provide and applying the concepts of *Modern Portfolio Theory*, a portfolio will be created that puts your assets to work tempered by your appetite for risk.

Several qualitative and quantitative factors influence the selection of securities that comprise your account. Each investment is selected based on a mix of perceived value and incremental effect on the overall risk to the portfolio. Your account is uniquely designed to meet your risk profile. Please note that the emphasis is on individualizing your account instead of lumping you into a generic pool.

Stocks, mutual funds, treasury & corporate bonds, are among the vehicles used to serve the needs of individuals and corporate entities (profit and non-profit organizations.) We do not employ options and futures as they are considered unsuitable for the kind of investor we serve.

Keep in mind that an account created with the investments we utilize will always bear risks, including the loss of capital. No honest individual can guarantee a return on your investment. Your advisor can only follow best practices in the

management of your investments, but the market is the final arbiter.

## YOU THE INVESTOR

Your basic understanding of the nature of financial markets and knowing that there is no guarantee of future performance is important. You should never invest in vehicles that you do not understand even after a thorough explanation of the pros and cons.

Be realistic when setting your goals. For example don't look for an investment with an exceptionally high return but with the safety of an FDIC-insured account.

## OPENING AN ACCOUNT

The minimum initial investment is \$25,000.

There are no minimum amounts for subsequent investments and no minimum requirements for opening additional accounts.

There are two sets of documents that need to be completed which will outline our mutual responsibilities.

1. A management contract which outlines your advisor's responsibilities to you and what is expected of you the investor.
2. A guide that will assist you in setting your investment goals, risk tolerance, etc.

Your advisor will use this information to build a portfolio that is relevant to your account. You will also open an account with a custodian that will serve as the keeper of your assets. Generally, your advisor chooses an institution for you; this institution may be a brokerage house or a bank. You may choose your own custodian, but that task is

typically left to the advisor since efficiency is paramount and your advisor should know which custodian would be the most appropriate for the client and the firm.

## AT FEES YOU CAN AFFORD

Our fees are among the lowest in the industry, with a quarterly rate of 0.25%. Fees are payable quarterly in arrears with a minimum annual billing of \$250. The minimum is waived if there is another related account that exceeds \$25,000. **Except for advisory fees which are paid from your account by the custodian of your assets, no remuneration direct or otherwise is paid to C & R Management Services by any third party.**

## OTHER SERVICES

**Tax Planning/Preparation** - having your investment and tax matters handled under one roof can be very advantageous. For instance if the firm that handles your tax matters also oversees your investments, the firm would be much more cognizant of tax consequences when contemplating trades in your account. Also, many tax documents are difficult to complete if investment data is not readily available, which is often the case when preparing Schedule D to report year-end transactions on your return.

**Small Business Consulting** - Many of the skills used in evaluating companies for investments also serve to advise small business owners.