



**PREMIER ASSET MANAGEMENT LLC**

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INVESTMENT COUNSEL

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## Why Premier....?

*“In developing Premier, we started with a time-tested, disciplined process to manage client assets. We then created an environment that would let this process realize its true potential.”*

- Independent – We are not tied into firm-specific research, services or providers.
- Nimble – Our lean structure and streamlined decision making process enables us to act swiftly and judiciously to our investment ideas and in difficult markets.
- Customized Portfolios – Each portfolio is customized, from the selection of each security to the timing of its ultimate purchase.

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# Investment Philosophy

*“We utilize a three-step approach to develop investment ideas.  
This approach has withstood the test of time.”*

## **I. Quantitative Screening**

We use the following criteria to screen a wide array of potential investments:

- Superior earnings growth
- Superior revenue growth
- High return on equity
- Market Capitalization
- Low debt

## **II. Primary Research/Qualitative Review**

- We meet with company management and learn about their vision, strategy and ability to execute.
- We analyze competitors and speak with clients and suppliers to assess the competitive landscape.
- We have a vast network of contacts that we access to find the “hidden story” that can provide added value.

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# Investment Philosophy

*“Technical analysis often provides deeper insights into the supply and demand of a security.”*

## III. Technical Analysis

- We use technical indicators to confirm our buy decisions, **i.e.** we are looking for companies where the demand for the stock is rising.
- We also use technical indicators as an early warning sign for stocks that are breaking down or where the demand for the stock is falling.

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## Characteristics of our Stocks

- Leaders in their industries.
- A distinct competitive advantage.
- A product or service with accelerating demand.
- Consistently exceeding investors' expectations.
- Strong, credible, shareholder focused-management team with a meaningful stake in their company.

## Finding the Best Investment Ideas

- A wide network of professional money managers, analysts and contacts.
- Direct contact with companies, their suppliers and competitors.
- Extensive screening of fundamental and technical factors.
- New and unpredictable sources.

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# Risk Management

*“We seek to provide above average portfolio returns; however, we also believe in using prudent means to reduce overall risk.”*

- Diversification/Concentration – We diversify portfolios across many stocks and industry sectors.
- Continuous Monitoring/Sell Criteria – We continuously monitor our holdings. We have well-defined and market tested sell criteria.
- High Quality/Low Leverage – We invest in high quality companies with low leverage that are leaders in their industries.

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## Sell Discipline

*“We believe that the sell decision is a critically important but an often overlooked part of a successful investment management program.”*

*“We believe that our strong sell discipline will significantly improve long-term investment returns.”*

We consider selling when any of the following criteria is met...

- When a stock declines more than 8% from your purchase price.
- When a stock’s relative strength falls below 50.
- When any accounting irregularities are made public.
- When there is a significant erosion in management.
- When the reason a stock was purchased ceases to exist.
- When an appreciated stock falls more than 15% off of its high price.
- When a company misses its earnings estimate by more than 10%.
- When there is a significant reduction in analysts’ earnings estimates.
- When any stock’s natural rate of growth starts slowing.

*We also believe...*

- Valuation should not be a principal reason to sell a stock.
- Tax decisions should yield to all other sell disciplines.

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# Portfolio Professional Team

## Joseph T. Seminetta, *President/CEO*

- MBA, Finance, J.L. Kellogg Graduate School of Business, Northwestern University
- BA, Finance, Loyola University of Chicago
- The Northern Trust Company, LaSalle Bank ABN AMRO, Harris Bank, N.A.
- Vice President and Board of Education Member, District 38, Kenilworth Illinois
- Member, Economic Club of Chicago

## Denise M. Seminetta, CFA, *Director of Research*

- The Ohio State University, Bachelor of Science/Bachelor of Arts, Finance and International Business
- LaSalle Bank ABN AMRO and Predecessor firm The Chicago Trust Company
- Member: CFA Institute, CFA Chicago
- Board Member : Joseph Sears School Parent Volunteer Association (JSSPVA)
- Board Member: Providence St. Mel School

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## Jeanne M. Russo, *Research Analyst*

- MBA, Finance, University of Maryland
- Master of Science In Finance, University of Maryland
- BA, Finance/ BA Psychology, Vanderbilt University
- Freddie Mac
- Primatics Financial
- Member: Junior League of Chicago
- Board Member: America SCORES, Chicago

## Nicole C. Logan, *Investment Associate*

- BS, Psychology/ BA, Business, University of Iowa
- Washington Mutual

## Sara S. Spector, *Investment Assistant*

- BS, Economics, DePaul University



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## In Summary

- Premier is a registered investment advisor (RIA) that provides an exceptional level of service and performance to its clients.
- Premier continually refines its time-tested investment process and philosophy in its effort to deliver strong investment results in both bull and bear markets.
- Premier has a nimble decision making structure, which the equity markets tend to reward over time.
- Premier is singularly focused on one product, one service, and one approach.

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