Services Offered by
Neiman Wealth Management LLC

- Investment Portfolio Management
- Portfolio Reviews
- Financial Planning—comprehensive or limited
- Financial Coaching & Consultations

Investment Products Available through
Neiman Wealth Management LLC

- Account Types
  - Taxable individual, trust, & business
  - Retirement including IRA, Roth, SEP, and 401-K
- Dimensional Fund Advisors Mutual Funds
- Equities
  - Exchange traded funds
  - Equity mutual funds
  - Real estate investment trusts (REIT)
  - Individual stocks
- Fixed Income
  - Municipal bonds
  - Corporate bonds
  - Government bonds
  - Exchange traded funds
  - Mutual funds

Call 800-313-2119
for a free initial consultation
and portfolio review!

NWM NEIMAN WEALTH MANAGEMENT LLC

NEIMAN WEALTH MANAGEMENT LLC

Robert Neiman CPA, PFS, President

Robert Neiman has been an investment advisor since 2000. Additionally he has been a CPA in public accounting for over 25 years. With a background that includes psychology, science, math, and investment experience, Bob brings a multidisciplinary approach to his work. He takes the time to educate his clients on investments, & financial matters.

Bob is able to see this big picture and is a creative and innovative problem solver. He often acts as a coach to his clients. Bob believes that his client's financial and business lives are best understood in the context of a person's values, lifestyle, and goals. He is able to help his clients solve their problems using tools and processes such as time value of money analysis, budgeting, investment analysis, business planning, tax planning, and financial planning."

Bob makes himself readily accessible to his clients via the phone, email, and fax. He takes the time necessary to understand you, your business, your financial needs, and your goals.

Neiman Wealth Management is a state registered investment advisor. All accounts are fee-based where clients are charged a percentage of assets under management.

NEIMAN WEALTH MANAGEMENT LLC

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Financial Life Planning

At Neiman Wealth Management LLC, we believe that financial life planning is the starting point in the financial planning process. What you want to do with your life, how you want to live, and what you want to accomplish are key to devising an investment plan. Viewed in this context, your money and finances should support your life purpose, and not the other way around.

Financial independence is about increasing choices in your life. It is a journey and not a destination. We are committed to a long-term relationship to you, our client. This requires our spending time discussing diverse areas of your life. We often do some brainstorming to generate additional ideas and possibilities. We work with you to understand the financial and non-financial consequences of your plans. We help you to prioritize your plans so that you work on your most important goals. We then work together to design a custom road map to implement your plans. Finally, we put together a financial plan to help you achieve and support your goals.

Client Education

Financial planning is a process, not a product. It is a partnership between a client and a financial professional. One of the key building blocks of this partnership is client education. The more you understand about money, personal finance, and investing, the greater the chances that you will succeed financially. Knowledge can prevent you from abandoning your investment program when fear or greed, run rampant in the marketplace.

Most individual investors receive substantially lower returns than then the funds they invest in.(1) This is due to fund switching, often at exactly the wrong times. Long-term financial success is not about outperforming the market. Rather, it is about setting up a rational investment plan and managing investor behavior.

At Neiman Wealth Management LLC, we spend time educating you about money, personal finance, and investments as an integral part of our financial life planning and investment services. As you become more knowledgeable we are able to work together more efficiently and effectively pursuing your goals. We understand the emotional component to investing and believe that addressing this issue is necessary to successfully achieve your goals.

Investment Portfolio Construction

There is no such thing as an investment without risk. At Neiman Wealth Management LLC, we believe that it is important to understand the risks you are taking and your personal risk tolerance level and manage them. According to one academic study, over 90% of a portfolio's return can be attributed to the percentage of investment dollars allocated to each of the major asset classes (stocks, bonds, real estate, & cash).(2) Diversification between asset classes and within asset classes can mitigate some of the volatility found in many investment portfolios. We actively work with you to understand your risk tolerance. We work together to design a custom asset allocation to meet your needs. We then diversify within each asset class and avoid over concentrating a portfolio.

Most active managers have failed to beat their benchmark indexes over extended periods of time.(3) Some of the costs of active portfolio management include high management costs and high tax costs. Additionally, high portfolio and mutual fund turnover tend to increase other costs such as trading commissions. According to recent studies, the average mutual fund has over 90% turnover each year of its asset base.(4) Many people feel uncomfortable with this "casino mentality."

At Neiman Wealth Management LLC, we believe that markets are efficient and that market timing does not add long term value to a portfolio after costs and taxes are accounted for. Long term solid long-term returns can be obtained by managing risk through diversification and controlling costs. We design custom portfolios based on asset class investing and passive investing. Using a combination of Mutual Funds from Dimensional Fund Advisors, Exchange Traded Funds and Index Mutual Funds, we diversify between and within asset classes.

We believe that discipline is vital to financial success. We periodically rebalance our client's portfolios to maintain their targeted asset allocation. Portfolio rebalancing gives us objective buy and sell points based on a pre-determined investment plan.

Sources (1) Dalber 2000 & Zweig 2002 (2) Brinson, Singer & Beebower 1991 (3) Malkiel 1996 (4) Bogle 1999

6/4/04

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Past performance is no guarantee of future results