



## TALISKER Investment Group, LLC

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### *Frequently Asked Questions*

#### ***Why should I open an account with Talisker Investment Group versus another investment firm?***

In a word...RESULTS. After all, if you are not getting results what are you paying for?

Most investment firms are focused on providing a *plan* and then selling you the products to fill that plan. But once the products are sold there is no proactive management of your investments or an exit strategy to get you out if things go bad. Additionally, most firms don't even know how your account performed in percentage terms.

Talisker is different. Our focus is to deliver "absolute returns" (positive investment results *regardless of market conditions*). Can your current account deliver positive results in a flat or down market environment?

In 2005 our net return (after all fees and expenses) was +22.4%. *How well did your portfolio perform?*

#### ***What types of products / services does Talisker offer?***

Talisker Investment Group is highly focused. We only do one thing: *professionally manage your money*.

We do not sell mutual funds, insurance, annuities, equities, bonds, or any other product. We can manage almost any investment account for a trust, organization, or individual, including rollover 401ks. In short, if it has money in it, we can manage it!

Additionally, our managed accounts are focused on absolute returns. This means we are focused on delivering positive returns *regardless of market conditions*.

*To open an account contact Daniel Wiggins at (208) 860-4244 or  
dwiggins@taliskergroup.com*

***Does Talisker charge commissions or sales loads on mutual funds?***

No. Talisker Investment Group is 100% Fee-Only. This means we do not charge any commissions or mutual funds loads to our clients. In fact, we have access to almost 5,000 loaded funds, all of which have their loads waived. This gives us a tremendous advantage over other money management firms by having much lower costs. However, if a client does wish to buy a stock there is an \$18 fee (up to 1,000 shares) that our custodian charges (the charge is reduced to \$8 for accounts over \$1,000,000), but Talisker does not receive any of that fee.

***If you don't charge commissions or loads, how do you get paid?***

Talisker Investment Group is 100% Fee-Only. This means our fee is a fixed percentage of assets under management. Therefore, our incentive is to grow your account. Aligning compensation with your goals, growing your account is the best way to ensure results.

***How do you make your investment decisions?***

Talisker Investment Group utilizes multiple proprietary models to determine which markets, and in which direction, to invest in. We do not use fundamental data (revenue, income, cash flow, etc.) of a company or a market, because it is a lagging indicator. *Why would you drive your car forward looking in the rear view mirror?* Instead, our models are based on technical analysis and pattern recognition. This tells us if other investors are currently buying or selling the stock or market.

Furthermore, our time frames for holding investments are much shorter than other firms. This gives us a tremendous advantage because we are able to out-manuever larger slow-moving pension funds and investment firms.

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