



**HJ  
SIMS**

Established in 1935



**THE OUTCOME IS INCOME®**

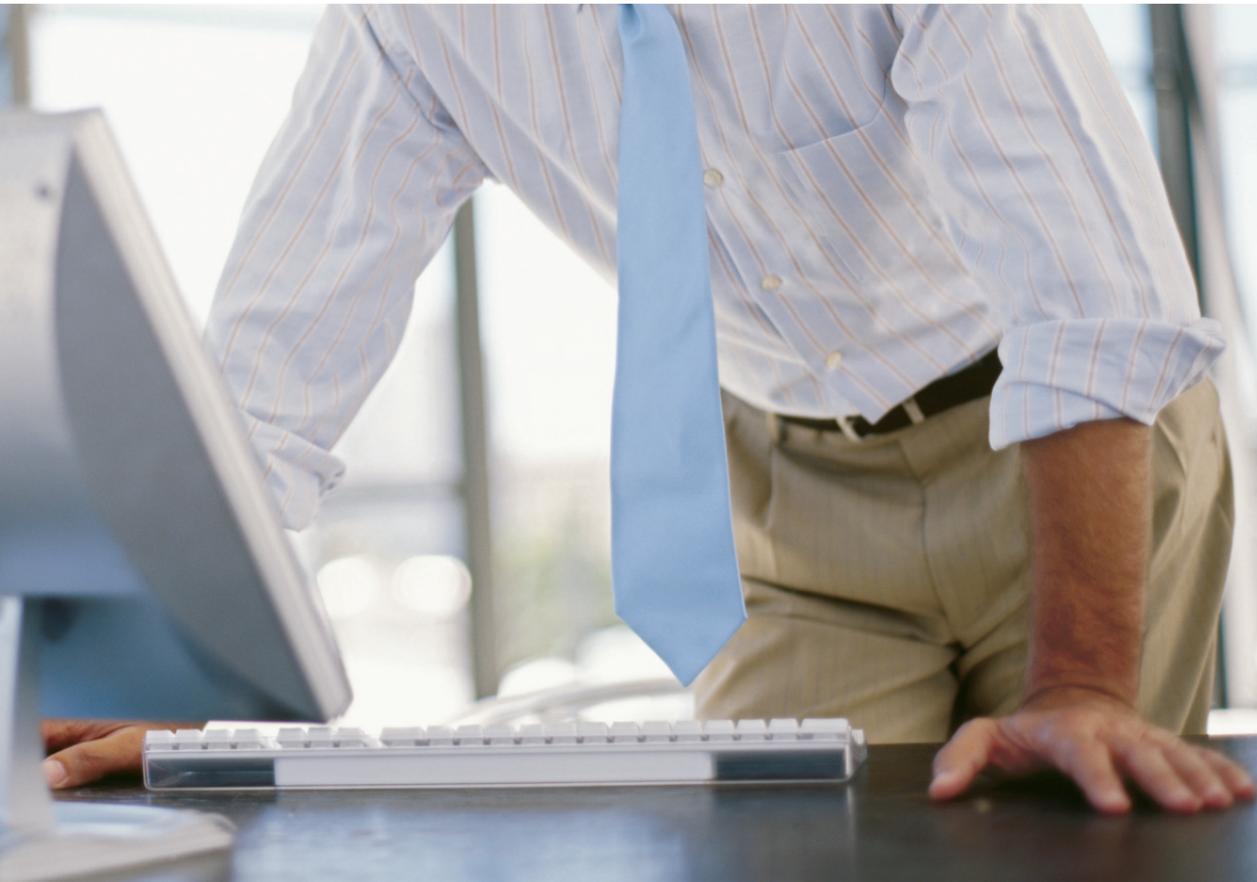
# Our one and only agenda is to provide more income for our clients.

We are fixed income experts with a history of, solidly and consistently generating income for our clients to fund their lifestyles. With individualized goals and dreams, people of all ages can benefit from a customized portfolio of consistent income throughout their lifetimes.

- Since 1965, we've issued approximately \$11.5 billion in high yield, non-investment grade bonds
  - Of these, \$4.6 billion have already reached maturity, been repaid or closed
  - The composite return on these issues translates to an average modified yield of 9.29%\*

You are focused on your dreams – your first home, your children and their education, starting a business, retiring well. We are focused on helping you making those dreams a reality. Focused on income. Focused on you.

\*HJ Sims Managed Non-Investment Grade Tax-Exempt Bond Performance as of December 2014.  
Past performance is no guarantee of future results.



**Our Track  
Record:**

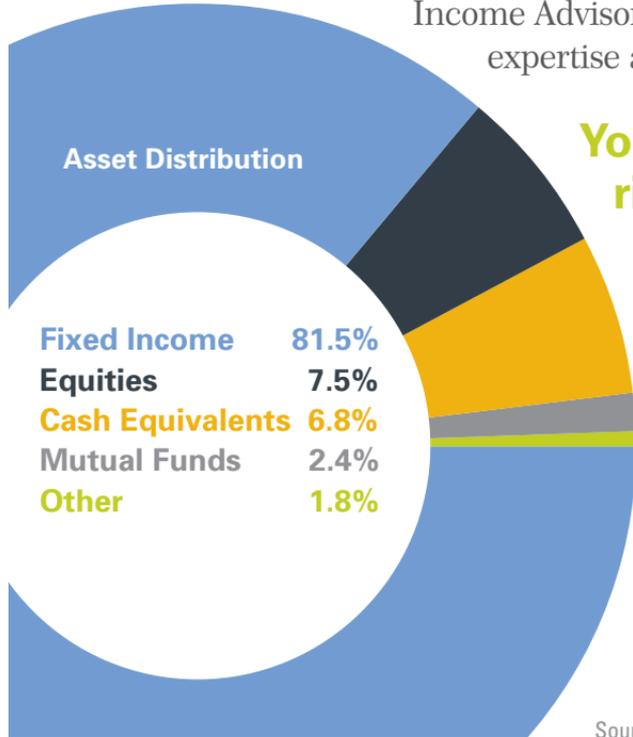
**9.29%\***

The rate reflects the composite return of the longest maturity of 226 individual deals in 27 states that have closed since 1965, including defaults.

There can be no assurance that returns achieved in prior investments will be similar to returns achievable in future investments, since the facts and circumstances of each investment are unique.

## We live and breathe the bond market with the assets to prove it.

We firmly believe in the power of compounding interest over time to build wealth. That is the beauty of bonds. With more than 80% of our assets in fixed income, our Income Advisors specialize in bonds. You just won't find that kind of expertise at self-proclaimed full service investment firms.



## You can build wealth without riding the Wall Street roller coaster.

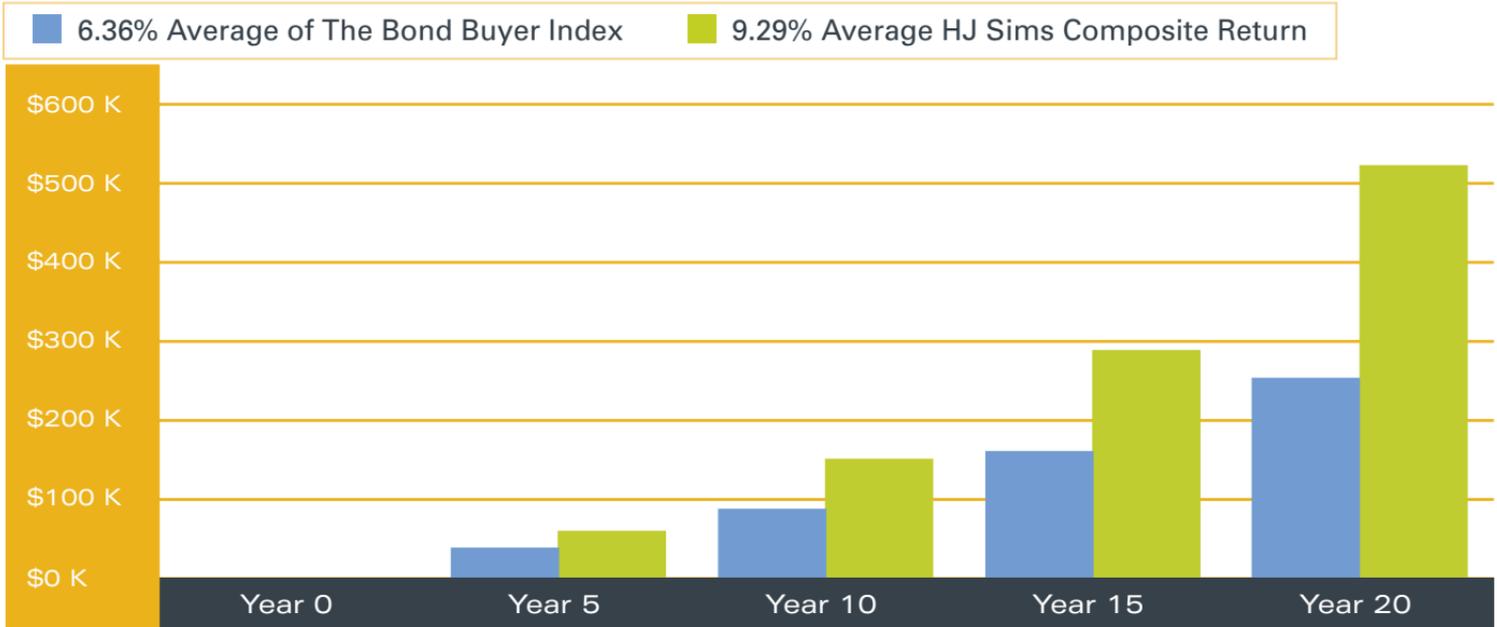
Not all bonds are created equal. That is why we pay extraordinary attention to the quality of your income-producing portfolio. At HJ Sims, we not only pore over the entire universe of income-generating offerings, we also give you access to bonds you will not find anywhere else. A portion of our bonds are uniquely crafted by our specialists, and 90% of our new issues are exclusives. Large institutions often wait in line for these same issues — but as an HJ Sims client, you come first.

Source: Pershing "Business Analysis Report" for HJ Sims (Data through December 2014)

# We've consistently outperformed an average of The Bond Buyer Index.

9.29% Average HJ Sims Composite Return vs. 6.36% Average of The Bond Buyer Index

The 6.36% Average of The Bond Buyer Index reflects the 20-year General Obligation Bond Index of investment grade bonds published for the week during which each HJ Sims issue was dated. The 9.29% Average HJ Sims Composite Return reflects the longest maturity, which averages 27 years, of the 226 individual HJ Sims Non-Investment Grade High Yield Tax-Exempt Bonds in 27 states that have closed since 1965. If you invested \$100k in high yield non-investment grade bonds, such as HJ Sims offerings, 20 years ago, and reinvested your coupon payments, you could have grown your original investment to more than \$500k. As you can see, a small difference in yield can have a big impact on your wealth over time. Bear in mind, high-yield bonds contain more risk than investment-grade bonds and past performance is no guarantee of future results.



**HJ Sims is a pioneer of senior living community bonds. To date, we've underwritten over 900 senior living communities around the country, representing more than \$18 billion in bonds issued.**



## **We didn't invent retirement, but we may have perfected it.**

With 50 years of experience in financing and operating world-class senior living communities, we know what retirement looks like. And costs. In fact, we were the very first bond firm to finance a senior living community. It is our expertise in funding, owning and operating senior living communities that makes us uniquely qualified to help you plan for the years ahead.

## **We take pleasure in watching our clients' families grow—along with their income.**

Because of our expertise, we can readily fish in the deeper waters to produce investments that generate more real income for our clients. Our process is steady and deliberate, while managing risk. The point is, whether you are investing for retirement or for your family's future, HJ Sims can find income-producing areas for you that other firms may overlook.

## **Some see the trees. We see the forest.**

We take pride in keeping an eye on the big picture, and urge our clients to do the same. We believe the road to increased wealth is steady income, compounded interest and solid returns. Investing in individual bonds is a key path along this road. A portfolio of individual bonds can provide for high-yielding income that is predictable in nature and customized for your needs; without the bond fund management fees that often reduce returns.

## **Real income to meet life's goals.**

At HJ Sims, we manage our clients' wealth to finance their needs and lifestyles. Our approach is simple: with your unique goals in mind, we uncover the investment opportunities that are best for you. Our Entirement<sup>®</sup> approach looks at your entire portfolio, your lifestyle and your goals — the whole picture. To that end, we are able to offer full-spectrum investing with an emphasis on generating tangible income. Other firms may factor you into their formula, but at HJ Sims you are an individual whose portfolio will contain the investments that work best for you.



For more than 25 years we have enjoyed a solid, strong relationship with our custodian, Pershing, LLC, a BNY Mellon Company whose core strength is providing the foremost measure of protection for client assets.

Our registered representatives have an average of 22 years of experience in the business. That's one reason HJ Sims Income Advisors are better prepared to help you with income.



## **We're staying true to who we are.**

We've chosen to stay on our original path: to remain independent and privately owned. That way, we are not forced to offer cookie-cutter solutions like the larger financial firms. This could be why many of our clients have been with us across generations. The bulk of our new clients are referrals from other clients. They are so satisfied with the job we do for them that they're willing to tell their friends about us.

## **We work. You earn.**

Our hard-work ethic started in 1935 with our founder Herbert J. Sims. As a pioneer in the fixed income bond market, Herb built his business on simple tenets. Do your homework. Work hard for your client. Talk straight. Produce results.

## How can we help create more income for you?

Because we work so closely and individually with each client, we do not have a pat answer for you. Unlike many larger firms, we *customize* your portfolio based on a deep understanding of your personal goals. So contact us and we will start working to find the answers. For you. And with you.

Visit us today at [hjsims.com](http://hjsims.com) or call us at:

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**FLORIDA**

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**MINNESOTA**

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- Individual portfolio evaluation
- Assessment of long-term goals
- Full portfolio management
- Exclusive access to new issues
- Retirement expertise
- Pioneers in the bond market



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