



# PUBLIC FUNDS INVESTMENT ADVISORY SERVICES

## HELPING YOU PRESERVE YOUR PUBLIC ENTITY'S ASSETS

As a public entity, preserving your assets is a top priority. Accessing your funds when you need them is non-negotiable. And your portfolio should have the potential of capturing at least a market rate of return, meet your safety objectives, and maximize the investment options permissible by state law. This is your bottom line, and you seek an investment manager who is a fiduciary who treats this as their bottom line as well.

For over two decades, SJS Investment Services has worked with cities, villages, municipal districts, townships, school districts, and other public entities to help them define and achieve their risk and income goals. We are experienced in the nuances of public sector investing, and we understand the challenges you face and the objectives you demand.

We start with a comprehensive analysis of your goals, cash flow needs, and obligations. We then help create and manage a portfolio that can help you meet your debt obligations, operating expenses, and even the unexpected. When you work with SJS, you work with an experienced team that is right by your side—teaching, guiding, and looking out for you and your portfolio, no matter what.

## COMMON QUESTIONS

- Who can we talk to that understands our priorities?
- How do we protect our income stream amid declining interest rates?
- How do we design the portfolio with prudent diversification?
- What credit risk control measures should we use?
- How do we protect the portfolio against interest rate risk?
- How do we manage the portfolio to capture a fair market rate of return?
- How do we ensure liquidity when we most need it?
- How do we invest bond proceeds to meet cash flow requirements?

## HOW WE HELP

Our goal is to help you preserve your public assets over the long term. We can help you:

- Determine risk, return, and cash flow expectations
- Establish appropriate reporting and portfolio tracking methods
- Understand, measure, and balance risk via establishing risk controls
- Manage your portfolio on a discretionary or non-discretionary basis
- Create a portfolio with a goal to protect your income stream against declining interest rates

## WHAT YOU RECEIVE

- A client-first philosophy that “You come first. All the time. Every time.” It isn’t just a slogan. It’s how we live our lives. It’s how we were raised. Our team provides a major money center investment experience to you no matter where you live, where you work, or when you need it.
- As a Registered Investment Advisor (RIA), SJS is duty-bound to serve as a fiduciary, putting your interest first.
- The support of a team of professionals, with each team member applying their strengths to your situation.
- MarketPlus Investing®—our proprietary investment process, which incorporates academic advances in portfolio design with SJS’ 25-plus years of investment experience to help you achieve your objectives through customized investment portfolios.
- A secure and personal MySJS online portal with 24/7 access for tracking goals, account balances, investment progress, financial statements, and tax documents.

## SERVICES

- Investment policy review
- Risk analysis
- Cash flow analysis
- Investment management
- Liquidity analysis

How Can We Help You?  
Contact us to discuss your situation.

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