

PRING TURNER

CAPITAL GROUP
Registered Investment Advisor



Since 1977,
Helping Clients Reach their
Financial Goals with Peace of Mind.

"Wall Street is designed to separate you from your money. Pring Turner is designed to separate you from Wall Street." – Joe Turner



Has the last decade been a painful investment experience for you?

Do you feel you are a victim of Wall Street's broken promises?

How is Pring Turner Unique?

Pring Turner is passionate about protecting our clients' wealth. Our conservative investment philosophy, born in the volatile markets of the 1970s, stresses preservation of capital. Our firm generates attractive returns with low risk through both good and bad market cycles. Unlike passively managed accounts provided by typical advisors, we make dynamic adjustments to our client's portfolios as the economic and financial landscapes change. Based on our unique and time-tested business cycle research and portfolio management expertise, we help clients reach their financial goals with peace of mind.



"Clients sleep better knowing we have built many layers of risk protection into their portfolios." – Tom Kopas



Has your portfolio been adequately protected from market volatility and risk?

Does uncertainty keep you up at night?

Managing Risk

Risk management is a misused and under-appreciated concept on Wall Street. At Pring Turner, we prefer to use the term "loss management" because losing wealth takes on a much more personal and deeper meaning than simply managing risk.

The cornerstone of our investment philosophy rests on the core belief of building wealth consistently by minimizing portfolio risk. Similar to the layers of an onion, we carefully build many layers of loss protection into our clients' portfolios.

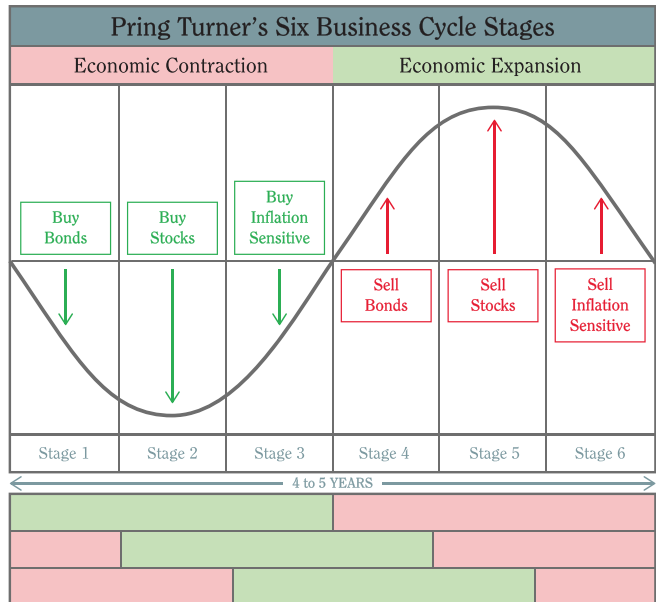
The heart of our investment strategy is careful risk management.

“Essentially, an investor needs two game plans; one for defense to protect assets in difficult periods, and one for offense, to grow wealth during favorable conditions.” – Martin Pring

Our Dynamic Investment Approach

Any successful investment approach requires a flexible plan for dealing with the economy and markets that move through both good and bad cycles. Our prudent investment strategy is specifically designed to steadily grow and more importantly protect wealth in every environment.

Financial markets have followed economic cycles for more than 150 years and are linked in a logical, rational, and sequential relationship to business activity.



Are you lacking a proven road map that generates consistent results with less risk?

Do you feel anxious about your financial future?

Our approach is highly unique due to the important stock and bond shifts we make to client portfolios. We proactively change asset allocations seeking to minimize portfolio risk and optimize portfolio returns throughout the business cycle. The discipline of our investment strategy, combined with our deep professional experience, helps to drastically reduce clients’ uncertainties regarding their financial futures.

The end result is investment performance for our clients that accomplishes their foremost objectives; protecting wealth through unfavorable markets and growing wealth in favorable markets.

Our dynamic investment approach provides consistent results with less client stress.

"We are proud of our long term track record, but we are most proud of our risk-adjusted returns." – Joe Turner

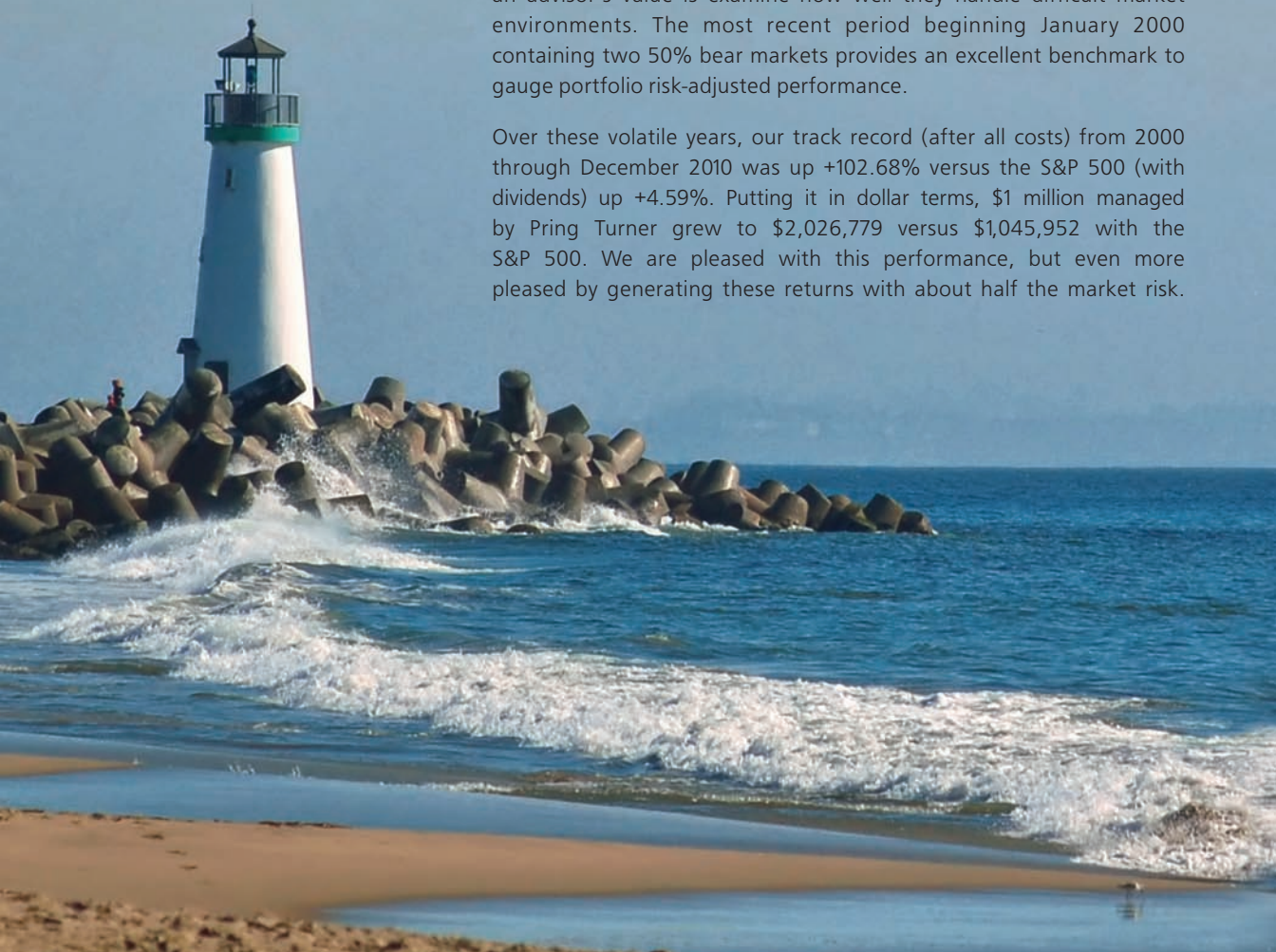


Does it bother you to pay high fees for poor performance amidst high volatility?

Proven Track Record with Consistent Performance

Over several decades, through both good and bad market cycles, Pring Turner Capital Group has delivered consistent returns while taking roughly half the market risk. One of the best ways for investors to judge an advisor's value is examine how well they handle difficult market environments. The most recent period beginning January 2000 containing two 50% bear markets provides an excellent benchmark to gauge portfolio risk-adjusted performance.

Over these volatile years, our track record (after all costs) from 2000 through December 2010 was up +102.68% versus the S&P 500 (with dividends) up +4.59%. Putting it in dollar terms, \$1 million managed by Pring Turner grew to \$2,026,779 versus \$1,045,952 with the S&P 500. We are pleased with this performance, but even more pleased by generating these returns with about half the market risk.



Strong risk-adjusted performance in good and bad market cycles.

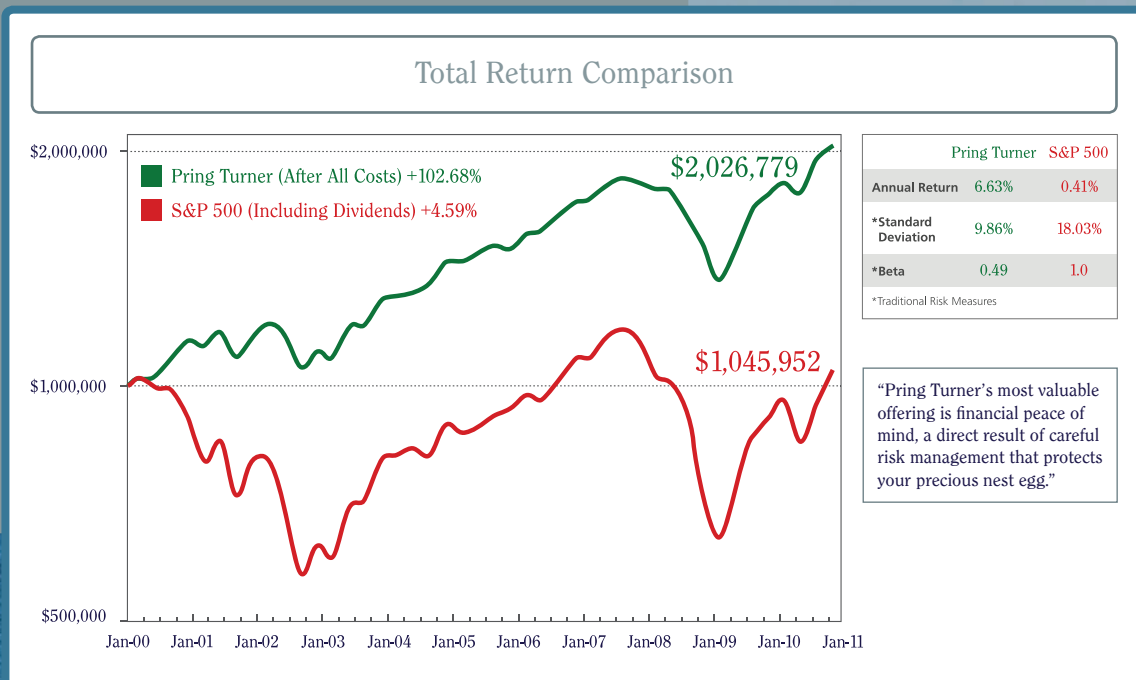


Are you looking for a better solution to protect and grow your wealth?

We think this performance is testimony to our unique and conservative investment strategy to build higher levels of wealth for clients while keeping risks low. Seeking mastery of business cycles and their influence on investments is a career long quest to deliver even better returns for clients in the future.

Pring Turner vs. S&P 500

January 2000 - December 2010



**Pursuant to the provisions of Rule 206(4)-1 of the Investment Advisers Act of 1940, we advise all readers that they should not assume that all recommendations made in the future will equal that referred to in this material. Investing in securities involves risks, including the possibility of loss. Performance numbers include all retirement accounts. Performance includes total return (capital growth and dividends, after all costs.)*

Investment decisions formulated by Pring Turner Capital Group, Inc. are based on proprietary research and methods developed since 1977 by the owner/managers of the firm. None of the material contained herein is intended as a solicitation to purchase or sell a specific investment. Readers should not assume that all recommendations will be profitable or that future performance will equal that referred to in this material.

Pring Turner is the better solution to protect and grow your wealth.

Contact Us

Email

info@pringturner.com

Phone

925.287.8527

800.700.9737 *TOLL FREE

Fax

925.287.8653

Mail

1600 S. Main Street, #375

Walnut Creek, CA 94596

The People Serving You



Martin J. Pring



Joe D. Turner



Tom J. Kopas

The three managing partners at Pring Turner have more than 110 years of combined experience in the investment business. We provide a professional, disciplined approach to wealth management. Working individually with clients, we develop a set of personalized investment guidelines designed to meet their unique goals. Based on those guidelines we continuously monitor and adjust client portfolios. Our clients appreciate the peace of mind knowing their wealth is being carefully managed by seasoned investment professionals.

www.pringturner.com