RIAZZI RHYNE & SWAIM INVESTMENT GROUP

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Investment Strategies for the Telecommunications Industry

OUR CLIENTS

Our Clients are People Who Value Their Time…

There may come a time when you have accumulated a substantial amount of wealth through your business. You realize that with this wealth comes the responsibility of working to preserve and enhance it—and you may not be comfortable going it alone.

At Riazzi Rhyne & Swaim Investment Group, we understand the extraordinary amount of time, responsibility and complexity associated with accumulating wealth. We accept this responsibility and work diligently to help you find uncomplicated strategies. We believe that lasting client relationships are key to long-term success. We work toward that goal with a consultative investment approach that emphasizes communication and interaction.

Together, our team combines more than 100 years serving clients in the telecommunications industry. We specialize in helping successful investors reach their financial goals. After taking the time needed to understand each client's values and priorities, we develop a customized plan designed to meet those unique goals with strategies that include asset allocation and suitable investment selection. The long-range plans we create for our clients are designed to be flexible so we can make adjustments with changing financial needs and economic conditions.

Riazzi Rhyne & Swaim Investment Group provides a personal relationship in an increasingly impersonal world. No matter what the market is doing, we will help you invest wisely at a risk level that's comfortable for you.

Why Choose Riazzi Rhyne & Swaim Investment Group?

We are involved in the Broadband Industry

Our team has experience in helping the Broadband industry since 1988. Our Managing Partners have served on the board for the Foundation of Rural Service and the Associate Member Advisory Board for NTCA. We also sponsor and volunteer at many events throughout the telecommunications industry.

Trust

We are a team of financial professionals who have a century of combined experience serving broadband clients—your peers, colleagues and friends. Throughout our many years in the business, we have kept one thing paramount: the interest of our clients.

Our team has a wealth of experience in financial services. As a result, we are well-qualified to advise clients through various market cycles and explain the risks and rewards of investing.

Individualized Service

We don't paint all telco portfolios with the same broad brush. After identifying all of your needs, your time horizon and risk tolerance, we provide you with your personalized investment plan. Once your individualized plan is in place, we provide regular reviews and communicate your financial progress.

Reputation

We've built a reputation for quality service and integrity by creating satisfied, knowledgeable customers. We take pride in providing our clients with the highest level of professionalism and personal service.

Knowledge

NO MATTER WHERE YOU ARE IN YOUR FINANCIAL JOURNEY, IT HELPS TO HAVE A TRUSTED GUIDE.

Our Services for Broadband Companies and Business Owners

Broadband Cash Management

As Yields of interest-sensitive securities have declined, investors must be particularly careful when seeking to improve their risk-adjusted rates of return. We work with you to help maximize the potential performance of your cash portfolios by helping you select and purchase what we consider to be the most attractive products.

Comprehensive Planning

We believe that a well-designed investment plan can be the key to building an informed relationship with you. That's why we provide a wide range of investment and retirement planning services. We can analyze your financial situation and recommend steps that may improve it. We can also provide asset allocation strategies that may help balance your portfolio.

Risk Management

Perhaps your wealth was accumulated through years of successful investing, the sale of a business, an equity compensation program or an inheritance or gift. In such cases, much of your net worth may be tied up in a concentrated equity position or in an illiquid asset. Depending on your situation, we can suggest strategies to help hedge, monetize or diversify concentrated equity positions.

Fixed-Income Investment

If you are looking for investments with the potential to generate income, we offer a disciplined strategy for building portfolios of U.S. Treasury, government agency, zero-coupon and corporate bonds of staggered maturities, as well as tax-advantaged municipal bonds and FDIC-insured (up to $250,000 per depositor per institution for each account category) certificates of deposit. Investing in fixed income securities involves certain risks such as market risk if sold prior to maturity and credit risk especially if investing in high yield bonds, which have lower ratings and are subject to great volatility. All fixed investments may be worth less than original cost upon redemption or maturity.

Retirement Lump Sum Distributions

If you are like many people, a distribution from your employer-sponsored retirement plan is the largest amount of money you will ever receive all at once. Under many plans, you must decide how benefits will be distributed. We can analyze your available choices and work with your tax professionals to identify the course of action that makes the most sense in your situations.

Education Planning—529 College Savings Plan for NTCA Members

We can help you establish a 529 college savings plan for your child or grandchild. The 529 plan offers you professionally managed, tax-advantaged portfolios to help meet rising college expenses. NTCA members should ask your Field Service Representative about how to enroll in a 529 plan. *Please consider the investment objectives, risks, charges and expenses carefully before investing in a 529 savings plan. The official statement, which contains this and other information, can be obtained by calling your financial advisor. Read it carefully before you invest.*

Lending Services

In addition to investment services, we offer access to lending services through Wells Fargo affiliates. *Products and services are offered by bank and non-bank affiliates of Wells Fargo & Company.*

Other Services

- Assistance with establishing VEBA Trusts
- Help with investing proceeds from sale of a business
- Key-person and other life insurance programs
- Personal investment portfolios

Insurance products are offered through our affiliated nonback insurance agencies.