



Keever Capital's Approach

Common Sense Investing

Risk Aversion:

- Makes recommendations aimed to reduce investor's risks in the stock market during various economic scenarios.
- Seek to make money while taking reasonable risk. Strives for consistent returns with an acceptable level of risk
- Selects stocks which may decline less in down markets, yet with the possibility of earning a reasonable rate of return over the long term.
- Strives for long-term consistent returns with a goal of generating a total return that is higher than the return on risk-free investments.
- *Our goal is to not let you be inconsistent.*

Value-Oriented Approach

- Invests in companies which have inherent values which are believed to be greater than where the stock price is trading.
- Makes buying decisions based on a company's prospects and value rather than on exciting stories.
- Makes buying decisions when the potential for stock price appreciation is greater than the risk of price depreciation.
- Makes selling decisions when the price risk is greater than the return potential.
- Invests in companies whose finances are reasonably strong, when balance sheets may limit financial risk, and companies are better able to weather economic downturns.
- Invests in low Price-to-Earnings (P/E) ratio stocks which tends to limit downside price risk.