



## Company Profile

Founded in 1964 as a brokerage firm, BLB&B offers comprehensive wealth management services to a wide range of individual and institutional clients. As an SEC registered fiduciary, BLB&B strives to provide high quality, low cost, tax efficient investment portfolios to all our clients. The firm, privately owned and based in Spring House, PA, manages approximately \$1.1 billion in client assets.

## Investment Philosophy

BLB&B employs a three-pronged approach in managing client assets. First, we seek to protect our clients' assets and try not to expose them to undue risk.<sup>1</sup> Second, we aim to select investments that will generate a stream of income into our clients' portfolios. Third, we strive to develop portfolios containing securities which exhibit positive growth characteristics. At all times, however, we are mindful that each investor has their own unique set of financial needs, goals, and circumstances. We believe that quality, transparency, and cost are all key factors in evaluating investments and that all investors deserve access to the best thinking our firm has to offer.

## Our Services

Our Investment Advisor Services include portfolio structuring and asset allocation. We also work closely with our clients on a wide variety of financial planning matters. In particular, we regularly help clients identify and set their financial goals, develop coordinated investment plans that integrate their retirement and other assets, plan for life events, and tackle major planning issues like estate planning and gifting.

## Investment Strategy

Our mission is to assist each client in achieving their specific financial goals and objectives by employing carefully crafted and individually tailored investment strategies in the handling and management of each portfolio. We employ a mid-to long-term investing time horizon and do not succumb to overtrading or other pitfalls of a short-term trading strategy. We also use a team-based approach to investment decisions in order to maintain the integrity of our investment philosophy. We take profits when price and timing objectives are met. Oftentimes, profits realized through prudent sales are invested in other securities with better underlying values.

<sup>1</sup>Depending on your specific investment objectives and financial position, the investments discussed or recommended by us may or may not be suitable for you. Underlying equity positions and income from investments may fluctuate over time. While we attempt to reduce risk through asset allocation and diversification and the purchase of well-established and, seasoned companies, this is not a guarantee against variability of underlying principal account balances.

PLAN. INVEST. SUCCEED.<sup>SM</sup>

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