CSA FINANCIAL ADVISORS, Ltd.

> "We help you implement a disciplined, long-term investment strategy that is cost-effective to develop and maintain."

Financial Planning and Investment Services

In 1999, we founded CSA Financial Advisors, Ltd., to provide an additional discipline to better serve our clients. Providing financial services allows us to efficiently coordinate our clients' tax and investment matters.

Passive Asset Class Investing

A significant factor in selecting an investment advisor is finding an investment strategy that is right for you. Our investment approach is derived from rigorous, ongoing academic research by the world's leading financial economists. Using institutional passive asset class funds, we help you implement a disciplined, long-term investment strategy that is cost-effective to develop and maintain. We work with investment professionals who are respected leaders in structuring specialized investment funds for institutional investors. Through CSA Financial Advisors, Ltd., you gain access to these institutional funds.

Fee-Only Investment Management

By charging an annual fee for our services based on total portfolio value (rather than a commission to buy and sell services) our interests are aligned with yours.

Long-Term Approach

We develop an investment policy statement with you and hold regularly scheduled reviews to maintain the discipline needed for long-term success.

You Are In Control

While you grant us Limited Power of Attorney to execute transactions on your behalf, you remain in control of your assets, with your account held in your name at Charles Schwab Institutional.

Michael W. Clark, a partner at CSA and Registered Investment Advisor representative, heads CSA Financial Advisors, Ltd.