



FIXED INCOME SERVICES

Our academically based philosophy aligns well with high net worth and institutional clients looking for a solution that concentrates on principal preservation.

“When it comes to the fixed income portion of your portfolio, think of it as a safety net.

It is there to provide security, a buffer from market volatility, protection for wealth already accumulated.

Too often, fixed income is treated as a footnote, an afterthought. At BAM, we have a dedicated, experienced, specialized team of advisors who focus solely on fixed income.

They understand the safety, security and protection that fixed income offers and incorporate it into a portfolio that reflects our clients’ ability, willingness and need to take risk.

We treat fixed income as the serious investment that it is.”

1 True Customization Based Upon a Client’s Unique Circumstances

- Perform a thorough discovery process to uncover your total needs and objectives to create a written fixed income investment policy
- Maximize after-tax returns
- Harvest tax losses year-round

2 Our Interests Are Aligned With You

- Obtain bonds from the competitive market, not from a selection of bonds held in inventory
- Receive best execution by leveraging our large trading volumes
- Find transparency in an opaque market with one management fee and no additional fees (no commissions or bond markups) for BAM’s in-house fixed income expertise

3 Quality Advice Based Upon an Academically Based Philosophy

- Maintain high credit quality
- Emphasize return of principal versus maximizing return on principal
- Consider only proven, low-default sectors (tax-exempt)

4 Flexible Instrument Implementation

- Employ taxable, tax-exempt and inflation-aware securities
- Use individual bonds and mutual funds