

## FINANCIAL LEADERS

# Best Companies at the Best Prices

At this investment firm, you only pay a fee when your portfolio value increases.

**W**ith 30 years of experience, Check Capital Management offers high-net-worth investors a safer haven in their retirement years.

“We have \$1.1 billion in assets under management,” notes the company’s Founder, President, and Chief Investment Officer Steve Check. “Check Capital manages individual stocks for clients with portfolios of at least \$500,000. Unlike money managers that now invest solely in mutual funds or ETFs, we still believe in individual stocks.”

### Durable Growth

The Check Capital Management philosophy is both simple and time tested.

“We look for the best companies and patiently wait to buy them at attractive prices,” says Check. “Think of us as a *concentrated* or *focused* investor—we long ago concluded that owning 15 to 20 of the best names is better than owning 50 or 100 mediocre names.

“We invest in blue chip, durable-growth companies,” he emphasizes. “We buy stocks at low valuations, seeking a margin of safety for our clients.”

Unlike a mutual fund—where there may be high turnover and small positions in obscure, risky companies—many of the stocks in the Check Capital Management portfolio are household names. The key, Check says, is buying them at the right price and holding them for an optimal period of time.

“We monitor around 150 companies that we consider to be ‘highest quality,’ and if we can buy them at a bargain price, we will,” he explains. “We



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typically hold stocks for a three-to-four-year period. Consequently, capital gains are taxed at lower rates.

“For liquid assets that clients think they won’t need over the next five years, carefully chosen stocks have a high probability of outperforming bonds or money market funds.”

### No Fee During Down Years

When asked what is the most compelling feature for investors, Check doesn’t hesitate: “It’s our fee schedule, where clients only pay a fee when they make money. This profit-based management fee is very appealing to qualified clients.

“We charge 10 percent of a managed account’s profits, billed annually with

no minimum fee. In a down year, we charge no fee; losses are carried forward and have to be overcome before we earn any future fee.”

Check states that the Quality Growth Program’s return has significantly exceeded that of the S&P 500 Index since January 2000, and an independently verified performance report is available upon request.



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