PATRIOT INVESTMENT MANAGEMENT

Twenty–five years!

It doesn't seem possible that so many years have passed since we started Patriot Investment Management! It has truly been a wonderful journey. When we began, our guiding philosophy was to always do the right thing for our clients. That principle has served us well and we now manage client assets totaling over $937 million.

First, I want to thank each and every one of our clients. You have entrusted your hard-earned assets to us, and we take the job of helping you with your financial issues very, very seriously. Without your belief and trust in us, we would not be where we are today.

There are two terms that are especially important in adhering to our core values. They are "fiduciary" and "fee-only". Fiduciary means that we are obligated to only do what is in the best interests of our clients. In the process of analyzing new accounts, we have, unfortunately, witnessed how often others in our profession abandon this obligation. We are proud to keep the fiduciary responsibility our highest priority.

Fee-only means that we charge a fee for our service rather than receive commissions on financial products. This means that, by design, our interests and motivations will naturally be aligned with those of our clients. Our plan is to see our clients' assets grow in a conservative, prudent manner rather than being compensated for making excessive trades or selling the latest complicated financial instruments.

Patriot has always operated by using these methods and doing so has served our company and our clients well. As a result, our business and place in the community have grown steadily.

As I reflect on the past twenty-five years, I am reminded of the farmer who sees a turtle up on a fence post and figures that it probably didn't get there by itself. Along the way, there have been many people who have helped Patriot become the firm it is today.

I'm so appreciative of our incredible family of staff and advisors. They are the best in Knoxville and are incredibly competent and passionate about our profession. We have seven CERTIFIED FINANCIAL PLANNER™ Professionals (CFP®), a Chartered Financial Analyst® Professional (CFA®), a Certified Public Accountant (CPA) and multiple individuals with advanced degrees or who are currently working toward certifications. Even more significant than all of their accomplishments is the fact that our advisors and staff truly care about our clients. That is the biggest thing that makes Patriot different!

It has been so much fun to develop relationships with literally hundreds of our clients and so special to have our clients become our friends! We look forward to continuing to work with you and are most appreciative of your belief in Patriot.

Sincerely,

Brad