Balanced Strategy (core + satellite)

Investment Strategy

Amalgamated Bank’s Balanced Strategy platform (the “Balanced Strategy”) offers clients a comprehensive, customized investment portfolio. Our team of dedicated investment professionals will work with you to fully understand your organization’s investment objectives, and design and implement a tailored portfolio that is low cost and adheres to your investment guidelines. Through a mix of equity, fixed-income and alternative assets, the Balanced Strategy has the capability to customize any portfolio to your risk and return parameters, utilizing either a passive approach or a combination of indexing complemented by quantitative and alternative strategies (core + satellite). The Balanced Strategy provides clients investment customization and flexibility at a low cost.

Asset Classes

Mix of equity, fixed-income and alternatives

Benefits

- Diversification across asset classes, investment styles and managers
- Low management fee, which includes in-house custody services
- Efficient, automatic re-balancing; ability to make changes to your asset allocation
- Ability to incorporate legacy assets reporting
- Additional fiduciary oversight

Risk Mitigation through Diversification

Effective asset allocation and portfolio construction is essential in managing downside risk. The use of diversification is an effective tool in reducing risk.

Growth of $1 million

4Q1997 - 3Q2017

[Graph showing growth of $1 million over time with different asset class allocations]

Downside risk

[Graph showing downside risk for different asset class allocations]

 Returns calculated based on portfolios being re-balanced quarterly.

Backtested performance is NOT an indicator of future actual results. The results reflect performance of a strategy not offered to investors and do NOT represent returns that any investor actually attained. Backtested results are calculated by the retroactive application of a model constructed on the basis of historical data and based on assumptions integral to the model which may or may not be testable and are subject to losses. Actual results may significantly differ from the theoretical returns being presented.

All of the securities used in the model were available during the time period presented.

Please see next page for additional information.
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Return Profile

The cost of custodial services and consultant fees can further reduce your returns. The Balanced Strategy offers clients comprehensive portfolio construction and management at a low cost in order to enhance returns.

Amalgamated Bank

Since 1973, Amalgamated Bank's Investment Management Division has been dedicated to serving the investment needs of institutional clients. Amalgamated currently manages over $45.3 billion in combined custody, trust and investment management assets for approximately 500 clients. At Amalgamated, we understand the unique responsibilities and challenges facing each of our clients. Our experienced team approaches each investment decision with discipline, integrity and an understanding of your goals.

Customization at a Low Cost

The cost of custodial services and consultant fees can further reduce your returns. The Balanced Strategy offers clients comprehensive portfolio construction and management at a low cost in order to enhance returns.

Contact us

Robert Zeidman
robertzeidman@amalgamatedbank.com
212.895.4941

Michael Ibarra
michaelibarra@amalgamatedbank.com
626.432.9933

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The investment strategy described herein has not been recommended by any U.S. federal or state securities commission or regulatory authority, including the Securities and Exchange Commission. Furthermore, the foregoing authorities have not confirmed the accuracy or determined the adequacy of this document. Any representation to the contrary is a criminal offense.

This presentation is for informational purposes only and should not be relied upon. While all of the information in this document is believed to be accurate, Amalgamated Bank makes no express warranty as to the completeness or accuracy of the information, nor can it accept responsibility for errors appearing in the document. The information contained herein is subject to change and does not purport to be a complete description of the Balanced Strategy.

The performance information presented in this fact sheet includes backtested performance based on historical price data from June 30, 1997 to period ending date shown using the strategy of buying, holding and quarterly rebalancing of the portfolio holdings. The current yield is assumed to have been accrued on a daily basis. In the event that a constituent security has no historical price data, returns on the security are assumed to be zero. Backtested performance is hypothetical (it does not reflect trading in actual accounts) and is provided for informational purposes to indicate historical performance had the portfolio been available over the relevant period. Backtested results are adjusted to reflect the reinvestment of dividends and other income and, except where otherwise indicated, are presented gross of fees and do not include the effect of backtested transaction costs, management fees, performance fees or expenses, if applicable.

NOT FDIC INSURED
NOT BANK GUARANTEED
MAY LOSE VALUE