OTHER SERVICES

A/L Management Services for Banks & Credit Unions

- Interest Rate Management
- LIQUIDITY MANAGEMENT
- Investment PortfolioManagement
- Policy Formulation
- SIMULATION MODELING
- Management/Board
 Training





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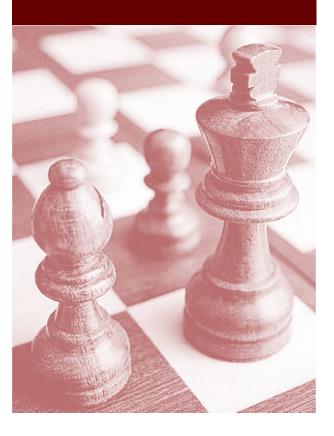
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Providing Investment

Advisory Services for

Individuals & Institutions



Niles Asset Management, Inc. provides discretionary portfolio management services for individuals, pension plans, trusts, and endowments. Our motto is "Building Wealth Through Disciplined Asset Management". We do not sell investment products as traditional stock and insurance brokers, but rather we manage assets based on the individual needs of our clients. Each portfolio is tailored to fit the risk profile of the client.

We use, as a guide, a comprehensive investment policy, which defines the model asset allocation among asset classes and industry groups, based on the current market cycle. Each individual portfolio is then adjusted, based on this policy, to reflect the individual's risk tolerance.



n annual review process with clients includes a comprehensive performance report, as well as reviewing policy goals, and making adjustments as needed. At Niles Asset

Management, Inc., we do our utmost to encourage an ongoing dialogue with our clients. These periodic reviews help ensure that this goal is met.



Portfolio Management For:

- Individuals
- 401K PLANS
- Defined Benefit Plans
- Endowment Accounts
- TRUST ACCOUNTS





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"Building Wealth
Through Disciplined
Asset Management"



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