



Help to take the emotion
out of investing.



The power of passive.tm



Put Nobel-prize winning
research into practice.

THE PERFORMANCE OF PASSIVE.

We believe investors have a natural tendency to invest based on emotion. Some money managers subscribe to the same approach, seesawing from one market segment to the other, often in a frenzy to buy and sell, and not always mindful of the risks or costs.

Our passive investing philosophy takes what we believe to be a different, more rational approach. It's built on the collective thinking and research of Nobel Laureates and some of the most respected academics in modern history. The result – what we believe is a more focused and disciplined investing experience. That's The Power of Passive.

A DEEPER UNDERSTANDING OF THE MARKETS.

At the core of our investment approach is a belief in the markets, not managers. This belief is supported by the research of Eugene Fama, a leading American financial economist. His quantitative analysis of decades of market performance showed that stock prices tend to reflect a company's value accurately and quickly, making it very difficult to consistently capture excess returns without excess risks.*

So, instead of attempting to outsmart the markets, we build diversified portfolios that offer investors broad exposure to all markets. Some may refer to this as passive investing, but there's nothing passive about engineering a portfolio that we believe delivers a more sophisticated, less expensive approach to benefiting from the built-in efficiencies of the markets.

**Fama, Eugene F., "Efficient Capital Markets: A Review of Theory and Empirical Work," The Journal of Finance, Vol. 25, No. 2 1969.*

THE INTELLIGENCE OF DIVERSITY.

Harry Markowitz, the winner of the Nobel Prize in Economics, introduced modern portfolio theory, which showed that diversifying across a wide variety of assets increases return for a given level of risk. Therefore, we build our portfolios by not just investing in hundreds of stocks but thousands of them, not just across the U.S. market, but across the world. This approach to broad diversification allows you to take advantage of different types of investments and how they react differently to the same market conditions. For you, the goal is to be properly positioned so that when one goes up, you'll be there to reap the gains, and when another goes down, you'll never be overly exposed to its losses.

WE BELIEVE THAT IF YOU'RE GOING TO CONSISTENTLY BENEFIT FROM THE MARKETS, YOU NEED TO BE INVESTED ACROSS ALL OF THEM, ALL OF THE TIME.

A CALCULATED APPROACH TO RISKS WORTH TAKING.

To optimize returns, we believe there are some risks that may be worth pursuing. By applying research from some of the world's leading academics to guide how we weight our portfolios, we place an emphasis on stocks over bonds, value stocks over growth stocks, and small company stocks over large company stocks. Realize that different types of investments and/or investment strategies involve varying levels of risk, and there can be no assurance that any specific investment or investment strategy will either be suitable or profitable for your portfolio.

WHILE WE DIVERSIFY ACROSS ALL ASSET CLASSES, WE STRATEGICALLY WEIGHT EXPOSURE TO INVESTMENTS THAT MAY OFFER THE POTENTIAL TO OPTIMIZE RETURNS FOR FAIRLY-PRICED RISK.

A SKILLFUL APPROACH TO EFFICIENCY.

While we believe in designing portfolios that are highly diversified, we also believe they should be highly efficient. We go to exceptional lengths to minimize losses to income taxes, transaction costs and other inefficiencies. We employ a mix of funds designed to avoid unnecessary transactions and therefore manage costs at the fund level and the portfolio level.

THE POWER OF PASSIVE FOR YOU.

If you're looking for a more rational and disciplined approach to investing, the Power of Passive may be right for you. We can help customize a solution to meet your needs and harness the Power of Passive to help you reach your investment goals.

For limitations to passive investing please see disclosure.





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Kemper Capital Management LLC

Kemper Capital Management, a subsidiary of Kemper CPA Group, provides wealth management to our clientele through investment consulting and advanced planning services. Our experienced team of financial professionals includes those with the CFP®, CPA and CFA designations. This expertise enables us to provide a comprehensive approach to planning and customized solutions to our clients.

If now is the time to plan for your financial goals or if you want a second opinion on your current plan, we welcome the opportunity to provide you with an initial consultation.

For a consultation please contact us at (888) 421-3874 or at one of our listed offices.

Securities offered through Securities America, Inc. Member FINRA/SIPC. Insurance products offered through KCPAG Insurance Services LLC. Advisory services offered through KCPAG Financial Advisors LLC. Tax planning services offered through Kemper CPA Group. Kemper Capital Management LLC is the holding company for KCPAG Insurance Services LLC and KCPAG Financial Advisors LLC. Kemper Capital Management and its subsidiaries are not affiliated with Securities America.

Our firm utilizes Symmetry Partners, LLC in the power of passive approach to portfolio construction. Symmetry Partners, LLC is an investment advisory firm registered with the Securities and Exchange Commission. Symmetry charges an investment management fee for its services. All Symmetry Partners fees can be found in the ADV Part II located on the Symmetry Partners website, www.symmetrypartners.com. Diversification seeks to reduce volatility by spreading your investment dollars into various asset classes to add balance to your portfolio. Using this methodology, however, does not guarantee a profit or protection from loss in a declining market. Different types of investments and/or investment strategies involve varying levels of risk, and there can be no assurance that any specific investment or investment strategy will either be suitable or profitable for your portfolio. You and your advisor should carefully consider your suitability depending on your situation. Symmetry follows a passive investment strategy that involves limited ongoing buying and selling actions. Passive investors will purchase investments with the intention of long-term appreciation and limited maintenance. Passively managed portfolios are designed to closely track their respective benchmark index rather than seek out performance. As a result, the portfolio may hold securities regardless of the current or projected performance of a specific security or a particular industry or market sector. Maintaining investments in securities regardless of market conditions or the performance of individual securities could cause the portfolio to lose value if the market as a whole falls.