



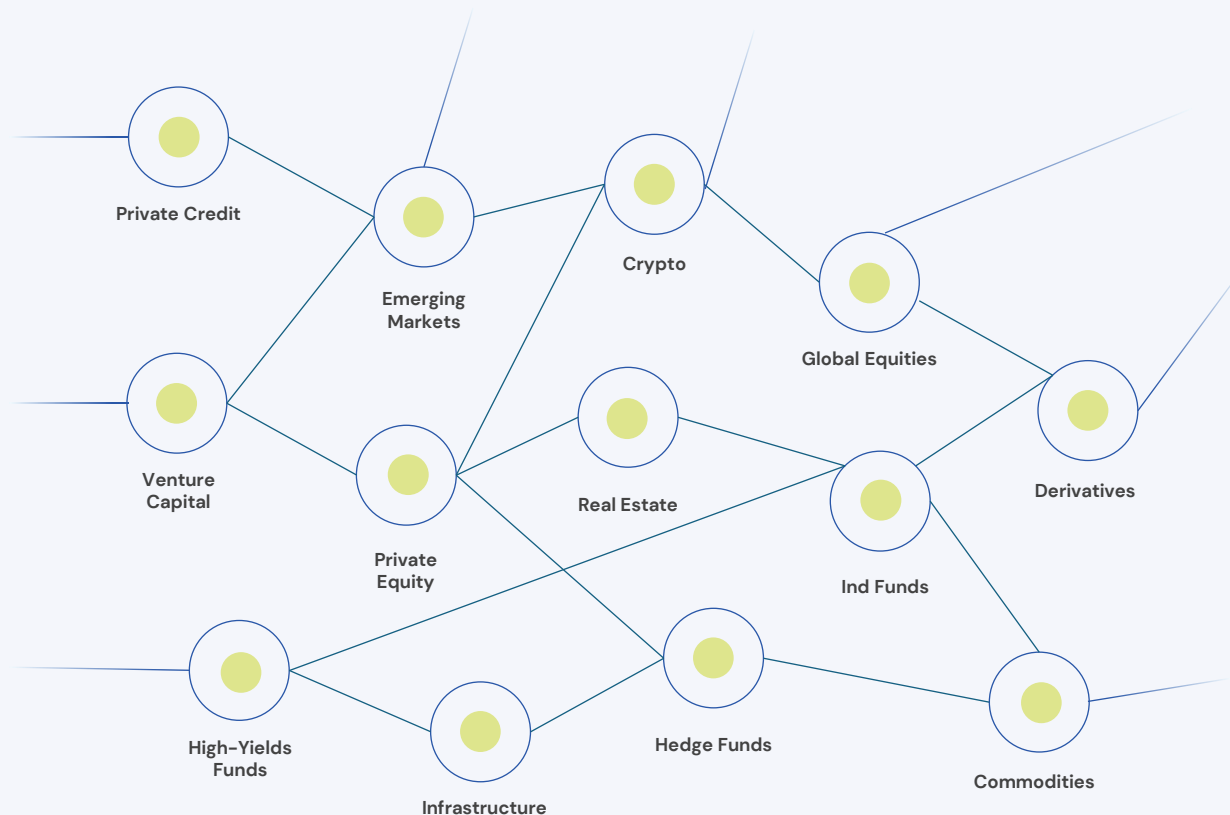
Institutional Rigor. Flexible Engagement.

Modern OCIO Services for Independent Advisors



Markets Are More Interconnected, Faster-moving, and Less Forgiving Than Ever

Portfolio construction now requires macro awareness, cross-asset fluency risk management under uncertainty



Advisors are expected to act institutionally – in near real time – *without* institutional resources

The traditional structural choice: Build or Fully Delegate

BUILD INTERNALLY

- Requires full CIO-level expertise
- Difficult to scale
- High cost of infrastructure and talent
- Concentrated decision risk

FULLY DELEGATED OCIO

- Loss of direct control over allocation decisions
- Reduced flexibility
- Brand displacement
- Governance formalization before trust is established

WHAT WE BELIEVE

Institutional capability should flex to the advisor— not force structural change

BUILD
INTERNALLY

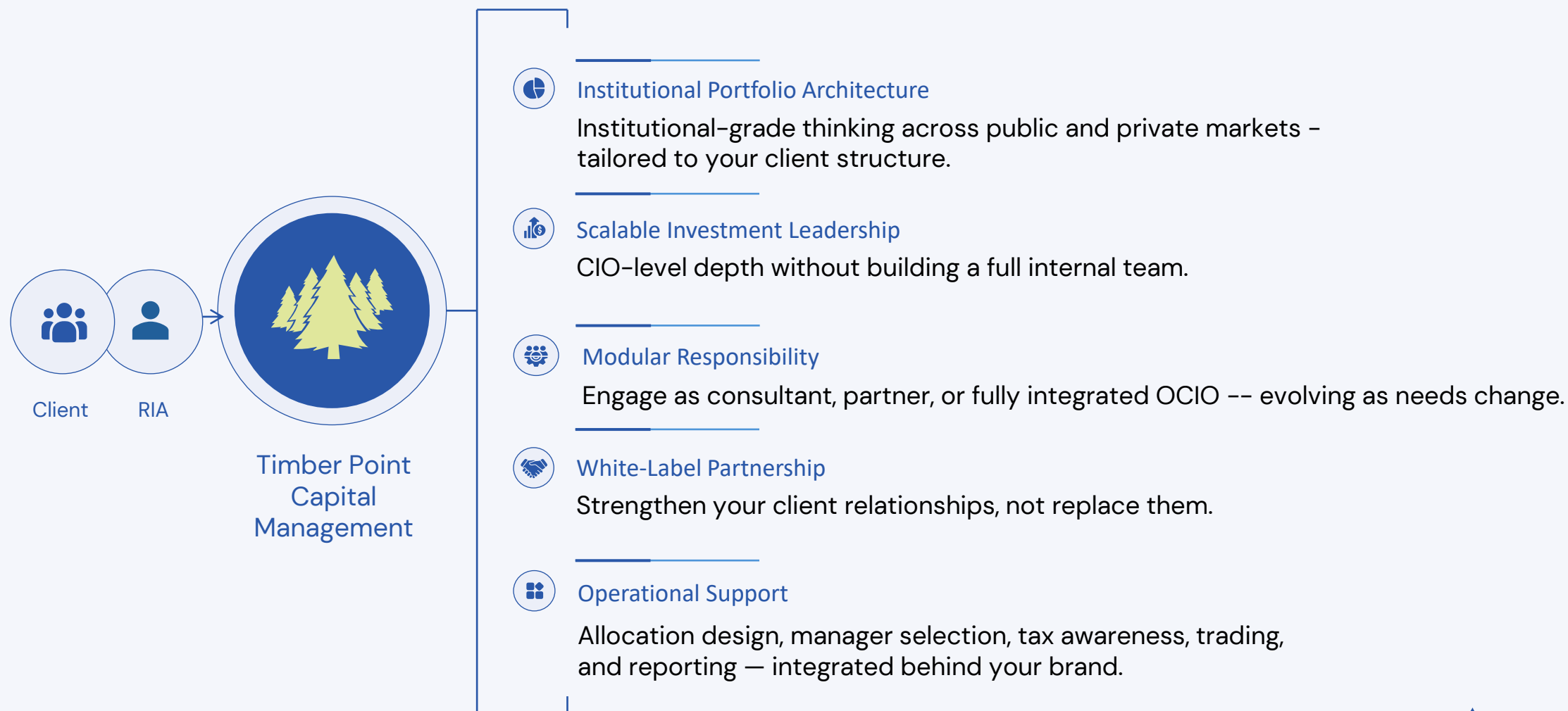


FULLY
DELEGATED OCIO

“ Institutional capability works best when it supports the advisor’s judgment — not substitutes for it.

OUR SOLUTION

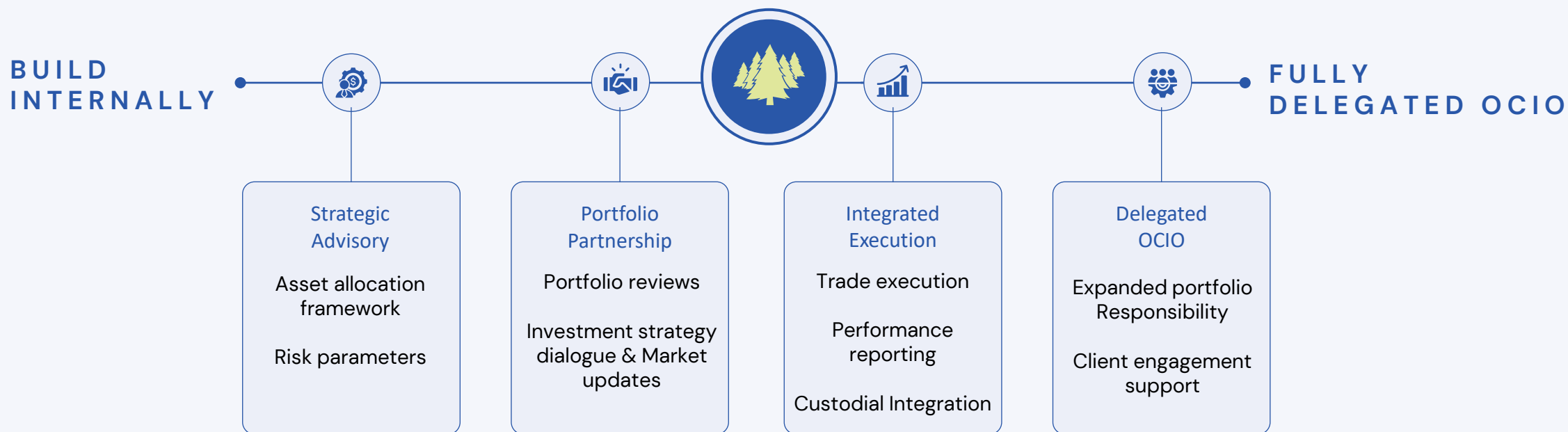
Timber Point delivers OCIO depth without displacement



HOW IT WORKS

A structured responsibility model designed to scale with you

Advisors engage at the level that best complements their existing capabilities.



Flexible engagement across the spectrum — from strategic perspective to delegated responsibility

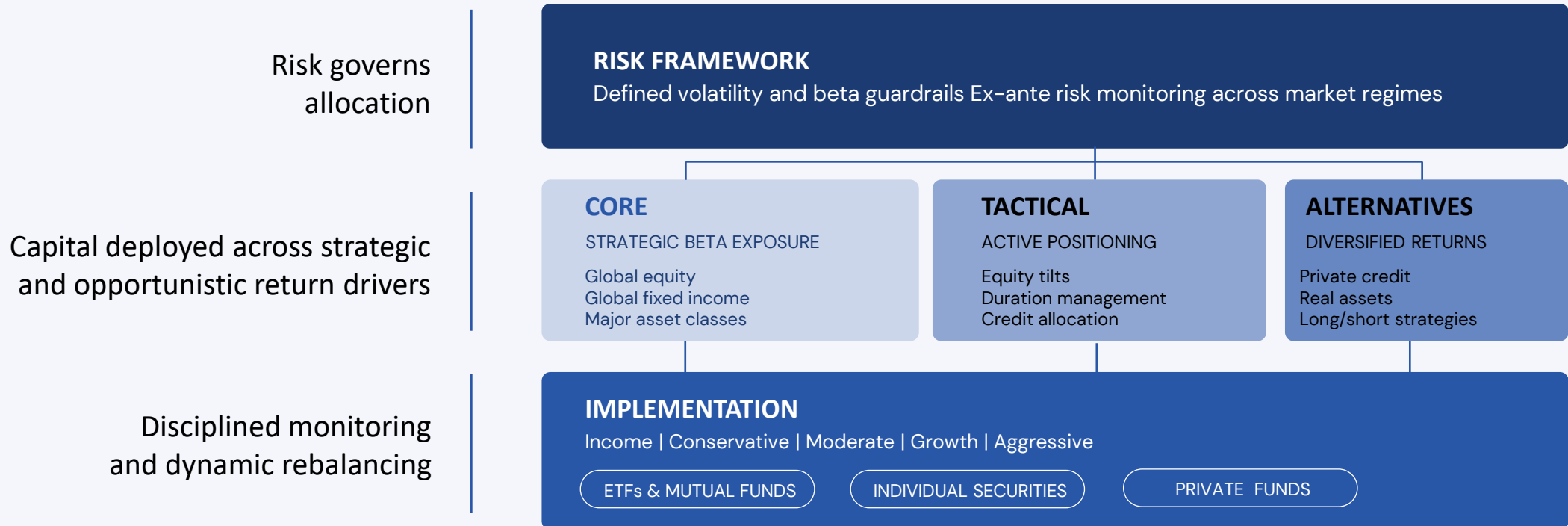
INSTITUTIONAL PORTFOLIO ARCHITECTURE

Disciplined allocation across core, tactical and alternative exposures

Advisors engage at the level that best complements their existing capabilities.

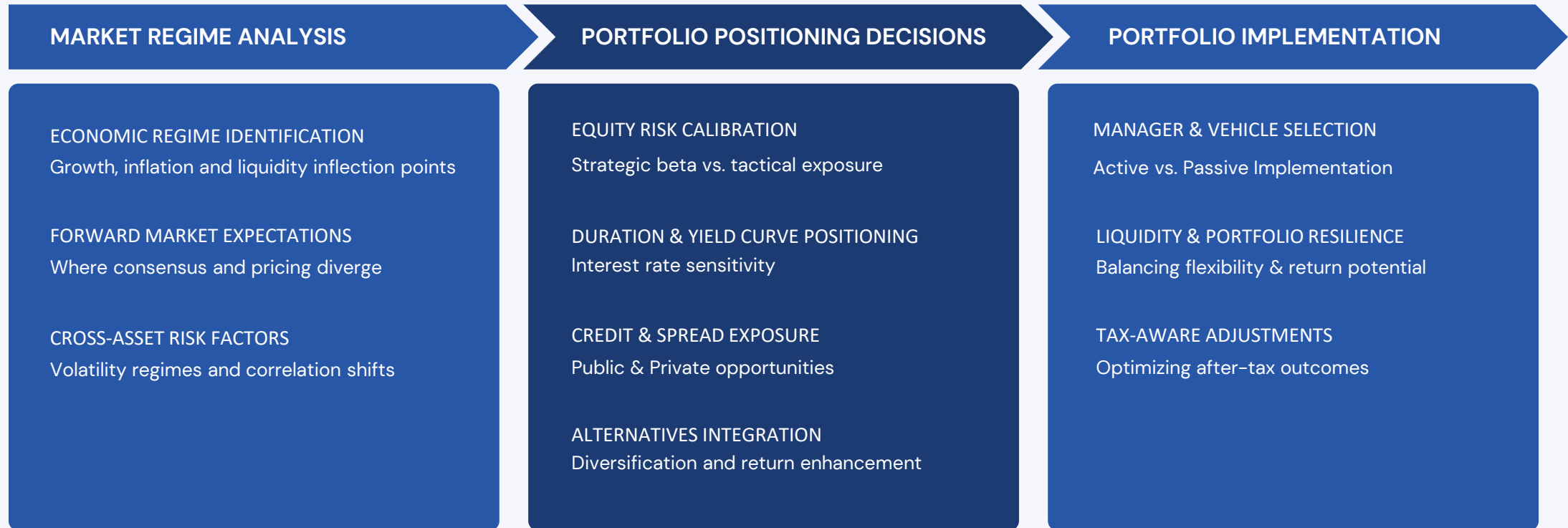
OPPORTUNITY SET:

GLOBAL PUBLIC AND PRIVATE MARKETS



INSTITUTIONAL INVESTING DECISION ENGINE

How macro insight becomes portfolio positioning



INSTITUTIONAL OPERATING PLATFORM

Technology, trading, and compliance infrastructure | Custodial integration across major platforms

CASE STUDY

Strengthening Advisors without Displacing them



THE SITUATION

- Independent RIA serving high-net-worth families
- Seeking institutional portfolio depth without building internal CIO infrastructure



THE ENGAGEMENT

- Began with strategic asset allocation perspective
- Expanded into tactical positioning and alternatives sourcing
- Integrated into quarterly client conversations



THE RESULT

- Advisor retained full client ownership
- Enhanced portfolio sophistication
- ~30% of investment management time redirected client and business growth
- Improved confidence in complex allocation decisions



"I honestly don't know how advisors manage to do this themselves. Timber Point gives us institutional depth — and gives me time back to grow."

Jessica Nieminski

AIF, CFA

Private Wealth Advisor



OUR TEAM

Institutional Pedigree. Advisor-Centered Design

2020

Founded

20+ years

Team working together

100+ years

Combined experience

Institutional background across pensions, endowments, UHNW



David Cleary, CFA

PRESIDENT & CIO

Former Global Head of Fixed Income, Lazard (\$26B platform)

35+ years institutional portfolio management experience

Multi-asset and global strategy leadership



Patrick Mullin, CFA

PARTNER & MANAGING DIRECTOR

Founder & CIO, Ardara Capital

Former Portfolio Manager, Lazard U.S. Small Cap (\$3B)

Equity strategy and active allocation specialist

Supported by a multidisciplinary team with expertise in institutional research, portfolio construction and client service.



Karol Krucinski, CFA

PORTFOLIO DIRECTOR

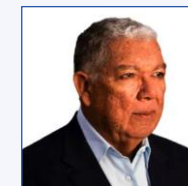
Leads portfolio implementation and risk oversight, including customized indexing and complex scenarios



Manish Shah, J.D.

HEAD OF ALTERNATIVES

Alternative investment specialist with extensive cross-asset experience.



Victor A. Canto, PHD

ECONOMIC CONSULTANT

Founder of La Jolla Economics, former CIO and Lazard adviser, and a long-time professor and policy advisor with a Ph.D. from the University of Chicago

An initial dialogue

Every relationship begins with alignment on mutual objectives



OPPORTUNITY EXPLORATION

- Where institutional depth may enhance outcomes
- Areas for collaboration or refinement



STRATEGIC ALIGNMENT

- Alignment with defined risk parameters
- Allocation structure and diversification



PORTFOLIO REVIEW

- Current portfolio structure and exposures
- Client objectives and constraints

Typical starting point:

A 30-minute working session reviewing needs, objectives and areas for potential alignment.



TIMBER POINT
CAPITAL MANAGEMENT

Identifying where institutional
investment resources can
complement your existing
capabilities.

TIMBER POINT CAPITAL MANAGEMENT

Location

4 Westchester Park Drive
Suite 100
White Plains, NY 10605

Phone

914-898-3038

Email

info@timberpointcapital.com

Visit us online at

www.timberpointcapital.com