THE VALUE OF WORKING WITH A COMPASS ADVISOR

We are often asked by people: “Why should I work with an advisor like Compass when I can buy mutual funds or other investment vehicles on my own?” While this is a fair question, we at Compass believe there are a variety of benefits to working with a professional advisor and taking advantage of the services they bring to the table. Although the value of each service will differ depending on the individual and/or family, it is important for you to consider all of the perks that come with a relationship with Compass.

At Compass we see ourselves providing three important, but often overlooked, services: personalized advice, education, and planning. We take the time to get to know you and to learn about your concerns and goals, and then we work to develop a plan and build a customized portfolio that will help you to meet those goals. We don’t just stop at this step; we continue to communicate and meet with you on a regular basis to provide education and planning customized for your needs. This can take many forms: planning for retirement, saving for college, education regarding our investment strategy and philosophy, updating your investment policy statement for an account to reflect changes in your life or goals, or even recommending a new accountant, insurance agent, or attorney. These are all examples of the personalized services that we regularly provide.

Our portfolio management approach has stayed consistent since our firm was founded in 1988. Everything we do in portfolio management is geared towards your long-term goals.

Unlike many other investment firms, you can always speak directly with the person making the investment decision on your portfolio. This helps ensure that you have a clear understanding of the assets you own, which aids in the ability to stay the course and remain invested in the market through both good times and challenging times. The importance of this strategy is clearly shown in the Dalbar study, which found that the average individual investor who self managed their own stock investments earned a return of 7.13% for the 20 years culminating in 2021 versus the S&P 500 Index return during that same period of 10.65%.[1] By listening and talking to you, we help you to stay in the market and avoid the common mistake of selling after the market declines, and then being unsure when to get back in once it begins to recover.

These services are provided by an experienced team of professionals. The voting members of our investment committee have an average of over 20 years of portfolio management experience. As a fiduciary, Compass is required to always place our clients’ best interests first. At the same time, we strongly believe that having mutually aligned interests is the best way for us to help each of you to meet your goals and have the peace of mind found in knowing that your assets are being managed by someone who has your best interests at the center of their approach.

We would love to talk to you about how we can help you with more peace of mind and meeting your goals.

[1] DALBAR Inc., QAIB (Quantitative Analysis of Investor Behavior) Report, March 2022.

COMPASS CAPITAL MANAGEMENT

706 Second Avenue South • Suite 400 • Minneapolis, MN 55402 • 612.338.4051
www.compasscap.com

FIRM

INVESTMENT COMMITTEE

Charles Kelley, CFA

Leigh Niebuhr

Mark Halverson

Jay Jackley, CIMA

Mark Vitelli, CFA

Christopher Kelley, CFA, CAIA

AUM

$1.8 billion

INCEPTION

1988

COMPASS PHILOSOPHY

As an independently-owned firm, Compass provides customized investment services to individuals, foundations/endowments, trusts, and retirement plans. Our objective is to preserve and enhance the real purchasing power of our clients' wealth over time.

Our clients value working directly with a seasoned and experienced team of portfolio managers to help them navigate their investments relating to:

-Building a quality portfolio

-Retirement

-Sale of a business

-Divorce

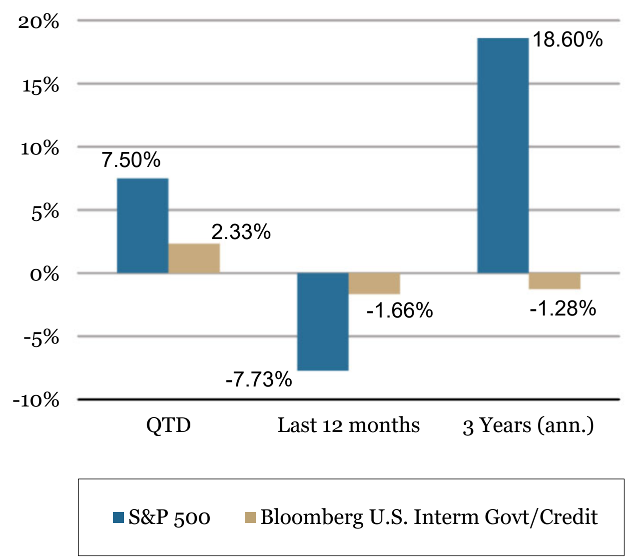
-Inheritance

-Trust distribution

Our experienced team is always available to provide financial advice and review your financial assets.

MARKET INDICES

Total Return as of 3/31/2023



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For more information regarding our company or results, please contact us at investors@compasscap.com.