



**Ryan ALM, inc.**

**Asset / Liability Management**

*The Solutions Company*

## Happy Birthday Ryan ALM !

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Ryan ALM was founded on **July 12, 2004** as, maybe, the first Asset Management firm totally focused on ALM products and solutions. In such a short period of time we have accomplished much as listed below. We want to thank our team for their hard work and dedication :

### 1. Custom Liability Index

Continuing Ron Ryan's index reputation, Ryan ALM built a Custom Liability Index system (**ALERT System**) that includes both an ANNUAL REVIEW + DAILY REPORTS that calculate and monitor present value growth, interest rate sensitivity, structure and performance. All reports are delivered via a private, password protected web site that archives all historical reports.

### 2. Asset Management

Ryan ALM won **\$1.1 billion** in investment advisor contracts in our first year ! Moreover, we designed three unique products as solutions to Asset/Liability dilemmas.

**TIPS** - Inflation hedge fund

**Liability Index Fund** - Matching portfolio of Assets vs. a Custom Liability Index

**PALS** - **Portable Alpha Liability System** that builds an Alpha portfolio to cure a deficit and a Beta portfolio to match liabilities and secure the victory based on a Custom Liability Index.

We believe PALS is the first **Liability Hedge Fund** !

### 3. Web Site

A firm's web site is one of the best ways to get to know a company as well as an efficient way for a firm to communicate its mission, philosophy and benefits. We are quite proud of our web site as it provides our clients and interested parties with a detailed and thorough analysis of our firm and the ALM world we are monitoring.

### 4. Research

A truly unique and beneficial aspect of Ryan ALM is our ALM research. As a noted innovator and tedious gadfly, Ron Ryan, CFA is focused on solving problems even if it means breaking with traditional theories and accepted norms. He is supported by **Frank Fabozzi, Ph.D., CFA, CPA** and **Ken Buffin, Ph.D., FSA** who have incredible resumes and talent. We have produced **24 monthly newsletters** (two per month) plus **six White Papers** since our short inception.

### 5. Staff

Currently, Ryan ALM has a team of 14 professionals with over 150 years of experience including award winning "quants" and prominent Ph.D.s. Our dedicated mission to thoroughly monitor and understand each client's liabilities gives Ryan ALM an experienced and well taught staff to better support our clients. A special thanks to Martha Montegudo, Head of Product Development, who has built and maintained the software infrastructure of three distinct Ryan companies since 1983. Just like the foundation of a building, most people do not see or appreciate the value of a strong infrastructure of programs, data and automated reports until they need it.

Please visit [www.RyanALM.com](http://www.RyanALM.com) to see how we can help you prosper in the ALM jungle.

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Page 1 of 1