



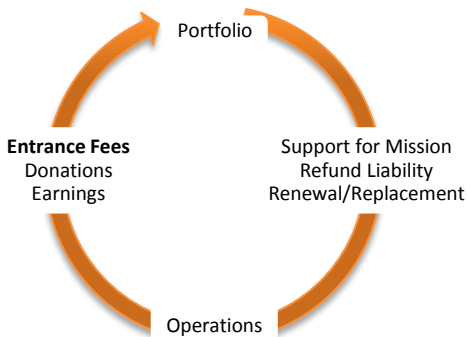
# INVESTMENT CONSULTING FOR LIFE PLAN COMMUNITIES (LPCs)

## OUR PERSPECTIVE

LPCs are unique operating entities that are impacted by different factors including:

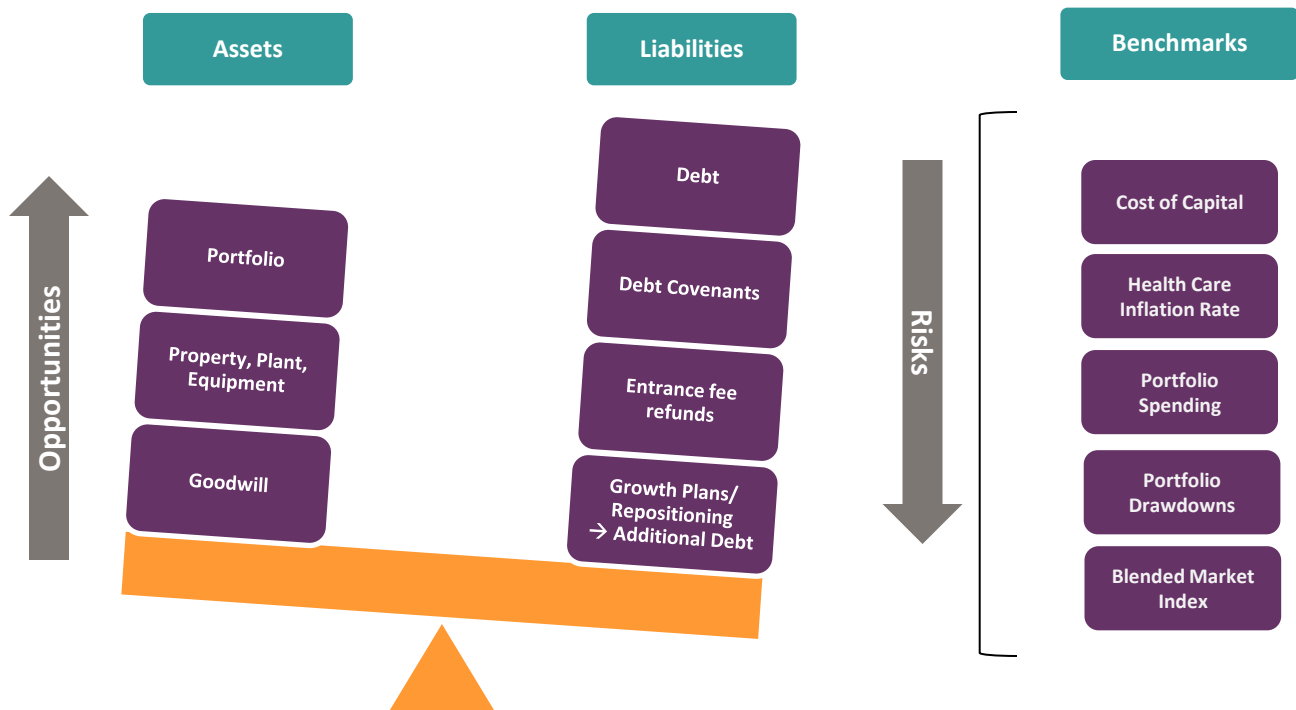
- Health Care
- Insurance
- Real Estate
- Investing

Understanding the full measure of enterprise risk across the entire spectrum of an organization gives the board and management the information necessary to make informed strategic investment decisions.



The key to LPC's long-term sustainability is an asset/liability perspective.

## BALANCING ASSET ALLOCATION CONSIDERATIONS





## INVESTMENT CONSULTING FOR LIFE PLAN COMMUNITIES (LPCs)

### WHY SOLARIS?

#### We sit on the same side of the table as our clients

Our Investment Consulting practice is designed to be a valuable resource in the management of an operating nonprofit's investment process.

#### Helping Board and Management fulfill fiduciary obligations

We understand that our role is to facilitate better decision-making by the Board/Management/Investment Committees and to marshal our collective diverse expertise around the specific situations our clients face.

#### Experienced as Board Trustees... and as consultants to Board Trustees

We use our extensive backgrounds in public finance and on non-profit boards, finance and audit committees to develop investment strategies based upon the financial strength, liquidity needs/preferences, organizational growth, regulatory compliance and risk appetite of each organization.

#### Value-added advice specific to LPCs

Clients have sought our advice on investments, including the investments of bond proceeds such as debt service reserve funds, liquidity support funds, project funds, as well as bond and interest rate swap structuring, debt retirement, and bond pricing.

### CUSTOMIZED PEER GROUP STUDIES

Financial ratios serve as a valuable tool to measure financial strength and weaknesses and allow us to identify risks and opportunities. **We also use financial ratios in peer group comparisons for clients.**

Debt service coverage ratios	Profitability ratios
Liquidity ratios	Capital structure ratios



Benchmarking has value because it shows you what your peers are doing and how you are doing compared to them. This can be very useful in providing management with an independent view of the organization.

#### Get in touch today for your peer group comparison

*Jim Jeffery*

Solaris Advisors  
645 Madison Avenue, 8<sup>th</sup> Floor  
New York, NY 10022  
(212) 508-3847 | [jeffery@solarisgroupllc.com](mailto:jeffery@solarisgroupllc.com)