

MoneyMorality™

MoneyMorality is the foundation of our firm, our investment approach, and our client relationships. It is a **disciplined, low-cost, and moral approach** to investing where **performance results can be outstanding.**

Our world is full of many excellent investment opportunities. We live in a country where we can own shares of the great companies from which we buy goods and services every day. The truly valuable companies have a long-term track record of creating value for their shareholders and providing a significant, quantifiable benefit to society. They create good jobs, provide necessary products and services, innovate, and improve our way of life. They demonstrate respect for human life. A moral company's job is not just "to make money," but to create true wealth. They concern themselves very much with how the money is made and the effect that their actions have on investors and non-investors alike.

As investors and advisers, it is up to us to decide which companies are appropriate long-term investments, both financially and morally. At Kondracki Advisory, we utilize a rigorous financial and moral screening process to make our company selections.

We will not invest in any company whose business or financial practices we find morally objectionable.

The great news is there are **many wonderful investment opportunities** in companies that are trying to do the right thing by their shareholders and society every day. **Through our rigorous financial and moral screening process**, these are the companies that we always try to own. We invest for and alongside our clients for value, prudent growth, and peace of mind and want to be proud of all the companies in which we are invested.

Our way is not the only way to invest, but we truly believe it is the better way to help our clients achieve their financial goals and objectives.

Chris Kondracki

Principal, Chief Investment Officer and Portfolio Manager