

Stadion Money Management Employs Defensive Strategy to Keep Gains Intact

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Win by Not Losing

Conventional Wall Street wisdom says patience is key to a winning long-term investment plan. But with buy-and-hold, average stock market investors spend two-thirds of their time working to break even — trying to recover from cyclical downturns. Stadion believes the best way to achieve investment success is to avoid big losses in the first place.

Stadion Money Management favors diligent analysis of day-to-day realities rather than rigid adherence to traditional buy-and-hold philosophies. Stadion employs an advanced, proprietary model to identify weaknesses in the market overall. No model can predict the future with certainty, so Stadion aims to minimize losses — thus preserving past gains — by being right when it counts. Since inception, Stadion's Managed Strategy has captured 64 percent of the market's gains while avoiding 73 percent of its drops. And its maximum drawdown was only 14 percent, compared to the S&P 500's 50 percent.

"Although we might underperform in a given year, our low-volatility investment strategy helps stabilize investor accounts over time to preserve assets when the market is falling," says Stadion President Jud Doherty. "When you approach the markets defensively, you're going to miss some of the upside. By avoiding more of the downside, however, we protect our clients' money, leaving less ground to be made up over the long term. Our models allow us to mitigate the losses that can undo significant year-over-year gains."

Led by Brad Thompson and Greg Morris, Stadion's portfolio management team maintains the firm's dynamic invest-

ment model. The model governs the allocation of portfolio assets into equities and cash according to changing market conditions. One key to Stadion's success has been employing cash positions up to 100 percent of assets during turbulent markets like 2008, producing results that place Stadion among the money management elite.

"We compare our technical analyses to medical tests doctors use to look at a patient's underlying health risks," Doherty says. "A patient may look and feel perfectly healthy but have a hidden problem that only further investigation can reveal. That's how we look at the financial markets. They may seem healthy

until you dig deeper to find hidden risks.

"Our goal is to help investors sleep well at night with the confidence that their 'serious money' — the money that absolutely has to be there for retirement and their family's legacy — isn't likely to suffer devastating losses."

Stadion offers its services through products suited to many investment needs. Stadion's Managed and Core Advantage investment strategies are geared for individual investors. And Stadion Retirement, the firm's award-winning account management service, is available through employer-sponsored retirement plans. All are offered exclusively through professional investment advisors nationally.



From left: Brad Thompson, chief investment officer; Jud Doherty, president; Greg Morris, chief technical analyst



For more information, visit www.stadionmoney.com or call 800-222-7636.



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Stadion Money Management
1061 Cliff Dawson Road
Watkinsville, GA 30677
800-222-7636