

BYRNE ASSET MANAGEMENT LLC

The art of planning; the science of investing.



Separately Managed Accounts

Retirement Plans

Financial Counsel

A photograph of a brick building with a green awning and a large tree in the foreground. The building has a red brick facade, a green metal awning over the entrance, and a large window with a flower box. A large tree with green leaves is in the foreground, partially obscuring the building. A black fence is visible in the background.

BYRNE ASSET MANAGEMENT LLC

ABOUT US

Byrne Asset Management LLC is a SEC registered investment advisor based in Princeton, New Jersey. Formed in 1999, we manage stock, bond and balanced portfolios for individuals, trusts, retirement plans, and corporations.

Since inception, we have provided institutional level acumen and expertise to the benefit of individual investors. The sophisticated tools and accumulated knowledge properly applied to the portfolios of the largest institutions guide decisions steering the assets of all of our clients, large and small.



BYRNE ASSET MANAGEMENT LLC

Fiduciary

Everything we do is done in the best interest of our clients. All decisions are based on efficacy and furtherance of client goals.

Service

We assist clients with all custody issues, tax prep, planning, and counsel on financial affairs unrelated to managed accounts; anything clients need.

Communication

Clients have unlimited direct contact with us in whatever mode and frequency each desires. Quarterly reports and 24/7 account access are just the start.

Safety

Third party custody, diversification, and complete transparency all work to the benefit of keeping your assets secure.

Helping the Community

Our desire to help people is not limited to our practice. We work and write to educate people about financial security and unjustified hidden costs. Beyond finance, Tom Byrne has been a public servant for decades, aspiring to improve education, pension health, and many other things that touch our lives.



BYRNE ASSET MANAGEMENT LLC

OUR INVESTMENT PHILOSOPHY

Guided by our founding principle, we apply an institutional level of analytical sophistication to guide all decisions affecting the portfolios of individual investors.

Stocks

No Artificial Boundaries – Many managers confine themselves to a narrow methodology, such as “value” or “GARP” (growth at a reasonable price), or to a limited sector of the equity universe, such as large or small cap. We believe that we can generate better returns by selecting the most promising stocks in each market segment, and so we look as broadly as possible.

Rigorous Price Discipline – Other managers may focus too narrowly on measures such as PE ratio, return on equity, price to book value, etc. We go a step further and rank our universe of stocks using a wide variety of growth and value metrics. We also estimate the percentage return that will be generated by earnings and forward valuations. We believe that this specificity leads to a greater degree of price discipline for both growth and value stocks.

Systematic Risk Controls – We strive to lock in profits by limiting drawdowns, sometimes with stop orders. We seek gains that are long-term wherever feasible. Combining fundamental judgment and probability-based models, we re-evaluate positions, cut them if necessary, and redeploy funds into newly identified stocks with more significant upside potential.

Bonds

In our balanced and fixed income accounts, we build portfolios of bonds that are safe in terms of credit, sound in terms of structure, and maximal in terms of yield given the first two criteria. Bonds are not meant to be a tool for speculation. They should reduce overall portfolio volatility and provide higher income than either stocks or cash.

Cash

We use cash as a tool. In addition to income and liquidity, it provides the ultimate in stability at times in which market valuations indicate a less than 100% investment posture is warranted.

BYRNE ASSET MANAGEMENT LLC



TOM BYRNE

Tom founded Byrne Asset Management in 1998. He serves as the Managing Director and Head of Equity Portfolio Management and brings over 35 years experience.

The foundation for Byrne Asset was set during Tom's formative years as a securities and commodities lawyer at Cadwalader, Wickersham & Taft in NYC. His interest in markets took him to Shearson Lehman, Inc., where he advised large institutional accounts. Subsequently he managed assets at Commodities Corp. in Princeton.

In early 1987, Tom wrote a book on the relationship between stock index futures and the market, warning "the stock market may well eventually crash" and the futures "might accelerate it". In 1988, he was a member of the Brady Commission staff that reported to President Reagan on the causes of the 1987 stock market crash.

Tom served as a member of the New Jersey State Investment Council since 2010 and as its Chairman from 2015 to mid-2018. He served as a member of the New Jersey Pension and Health Benefit Study Commission. He is a trustee and the Treasurer of The Fund for New Jersey. He also served two terms as Chairman of the Democratic State Committee in New Jersey, and has also served as a trustee of several other civic organizations.

Tom is a graduate of Fordham Law School (1981) and Princeton University (1976) .

You can reach Tom at tombyrne@byrneasset.com.



MIKE CHEN

Mike joined Byrne Asset Management in the beginning of 2014. He serves as an equity analyst and Chief Technology Officer.

Mike was born in Chengdu, the capital of China's Sichuan province. He and his family moved to the States when he was 10.

Before coming to Byrne, Mike developed deep quantitative acumen in a series of progressive positions. He served as an analyst at Michael D. Witter Inc. in New York and Harvest Fund Management in Beijing. He worked in the area of statistical arbitrage at Jane Street Capital. At Guerilla Capital Management he managed a proprietary portfolio focusing on connections between numbers, psychology, and risk-management.

Mike is a graduate of Princeton University (2011).

You can reach Mike at mikechen@byrneasset.com.

BYRNE ASSET MANAGEMENT LLC



ART ERNST

Art joined Byrne Asset Management in 2006. He serves as the Chief Operating Officer and Head of Fixed Income Portfolio Management.

For over 35 years, Art has served individuals, mutual funds, foundations and insurance companies as a portfolio manager, economist, analyst and advisor. Before focusing on private clients in his consultancy and at Byrne, he served at First Investors, the Robert Wood Johnson Foundation, and Merrill Lynch.

During a 7-year engagement in which he guided a small textile manufacturer to 20-fold growth as its CEO, Art surveyed financial products and firms as a consumer; at first merely discerning value as an insider but switching to advocacy against the client-harming schemes he discovered. He subsequently wrote several articles published in over a dozen publications and two books exposing scams legally promoted by many financial firms.

Art is a graduate of the Wharton Graduate School of Business (1984) and Rutgers College (1981), where he was the recipient of the Eugene E. Agger Memorial Award as the top economics graduate. He is the author of *Wall Street Is Legally Scamming You* and *The Final Rip-Off: Reverse Mortgages*, available at Amazon and Barnes & Noble.

You can reach Art at arternst@byrneasset.com.



ROBERT TURECAMO

Robert Turecamo became affiliated with Byrne Asset Management in the spring of 2014. He serves as a Regional Representative covering the Washington, D.C. to Boston corridor.

Robert began his career in 1982 at the Chase Manhattan Bank Personal Trust and Investment Services Division. He continued advancing the interests of clients at Smith Barney's Consulting Group where he served as a Senior Vice President with Divisional and Regional responsibilities. Later he was the northeast director for KPMG's strategic investment services program before transitioning to a financial consultant role at RBC Dain Rauscher in Boston and Charles Schwab in Washington, D.C.

Robert is a graduate of Princeton University (1978) where he rowed on the Princeton lightweight crew and of Fordham University Law School (1981). He is a member of the New York Bar First Department.

You can reach Robert at rturecamo@byrneasset.com.



Envision more for your future.

BYRNE ASSET MANAGEMENT LLC

195 Nassau Street, Suite 12
Princeton, NJ 08542

1 Rockefeller Plaza, 10th Floor
New York, NY 10020

NJ: 609-497-1776 NY: 347-972-9761 Fax: 609-497-1770

www.byrneasset.com