

## **The Top Ten Reasons For Using Savader Asset Advisors**

Savader Asset Advisors (SAA) is a leading provider of municipal credit research services to institutional investors—community banks, insurance companies, money managers, etc.—throughout the nation. What makes us the right choice for your firm? Here’s a list of The Top Ten Reasons our clients have chosen Savader Asset Advisors:

1. With SAA you don’t have to worry about any conflict of interest as we’re not a buyer or seller of any securities. We’re completely independent and our only business is municipal credit analysis.
2. Our services are designed to cover all of your municipal credit needs from asset acquisition through ongoing review and surveillance to final disposition.
3. The firm conducts its credit analysis on the municipal security’s underlying credit, evaluating fundamental credit attributes without giving weight to enhancements such as bond insurance.
4. Our analytic staff is comprised of veteran municipal credit analysts, many with more than twenty-years of experience at bond rating agencies, sell-side firms and bond insurers.
5. We can handle virtually any type of credit sector or security structure, including special tax, healthcare, higher education, public power, lease rental and “dirt” bonds.
6. SAA’s services are economically efficient as clients benefit from the availability and broad skill set of a full-time analytic staff for only a fraction of the cost.
7. Our services don’t end when the work is completed as inquiries from regulators may need to be addressed well after the work is done.
8. SAA can manage the entire analytic process for your firm. We can help identify which securities warrant a credit review, the order of these reviews and when follow-up reviews are in order.
9. We’re always available to provide the service you need. The size and depth of our analytic staff ensures your work will always be handled quickly and expertly.
10. With SAA, we take the responsibility of accessing the documents necessary to conduct a credit review with broad resources supplemented by comprehensive issuer outreach programs.