



**KOBRIN**  
Financial Services

**RSVP's required:**  
**Call (707) 566-6775**

Kobrin Financial Services invites you to bring friends and join us for a Client Education Seminar and complimentary gourmet dinner

## Diversifying Risk in Volatile Markets

With our investment advisor partner:

**Drew K. Horter**

Chief Investment Strategist

**Horter Investment Management, LLC**

Drew K. Horter, Founder and Chief Investment Strategist of Horter Investment Management, will discuss ways to balance your portfolio in this challenging market. Topics will include:

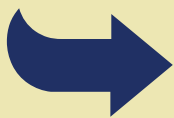
- Managing investment risk
- Seeking enhanced returns
- Preserving capital during market downturns
- Reducing portfolio volatility

Horter Investment Management, LLC is a SEC Registered Investment Advisor in Cincinnati, OH. Mr. Horter has been providing investment advisory services to clients for over 18 years.

**Wednesday, April 1<sup>st</sup> at 6:00 pm**

**Charlie's Grill**

1320 19<sup>th</sup> Hole Drive, Windsor, CA



**RSVP's required: Call (707) 566-6775**  
to reserve seats for yourself and your qualified\* guests.

\* Please only bring people that are genuinely interested in and financially able to invest and/or take advantage of the services we offer at Kobrin Financial Services.

Investment advice is offered through Horter Investment Management, LLC, a SEC Registered Investment Adviser located in Ohio. Annuities and insurance products are sold separately through Kobrin Financial Services. Securities transactions for Horter Investment Management clients are placed through Pershing Advisor Solutions and Trust Company of America.