

Form ADV Part 2

GS Investments, Inc. is an investment management company specializing in individual and institutional asset management. Privately owned and operated, GS Investments, Inc. is run by its three principals, Glenn H. Steinke, C.F.A., John G. Steinke, M.B.A. and Greg Cunningham.

GS Investments, Inc. is dedicated to serving a wide range of investment accounts on a personalized basis. In general, accounts above \$500,000 are accepted, although accounts currently under management range up to \$15 million.

GS Investments, Inc. utilizes a balanced approach for the majority of its accounts although each account is tailored to the individual needs of each client. Taxable or tax-exempt bonds are used along with a common stock component. The division between bonds and stocks is determined by the personal objectives of each client. A need for income and a willingness to assume risk are also determinants of an account's bond/stock mix.

GS Investments, Inc. emphasizes the purchase of quality securities and employs a long-term investment style as market timing, frequent shifts in asset allocation and interest rate forecasting are not consistent with the firm's philosophy.

GS Investments, Inc. emphasizes a staggered maturity approach when purchasing bonds. Quality grades of "A" or higher are favored with tax-exempt issues. Government bonds are dominant among taxable securities.

GS Investments, Inc. favors stocks emphasizing quality and growth.

GS Investments, Inc. emphasizes client communication. Written investment objectives as well as periodic oral and written reports are used to heighten the understanding between the client and investment manager. In addition, easy to read, detailed reporting is provided by state of the art investment software in order to inform the client of portfolio progress.