

**Accretive Asset Management Head of Investment Strategy Publishes
Commentary on Why ETFs Are Better For Long Term Investors Than Mutual
Funds**

Naperville, IL November 10, 2010 Matt Patterson, Head of Investment Strategy for Accretive Asset Management LLC, recently published a commentary on seekingalpha.com entitled ***Dilution by a Thousand Costs: The Case for Index-Based ETFs Over Mutual Funds.***

The commentary can be accessed via
<http://seekingalpha.com/article/235814-dilution-by-a-thousand-costs-the-case-for-index-based-etfs-over-mutual-funds>

In the article, Mr. Patterson argues that long-term investors are better served by the ETF structure over the traditional mutual fund structure. He compares the creation/redemption process of mutual funds and ETFs and concludes that long-term investors in mutual funds subsidize the costs of portfolio trading generated by purchases and sales of short-term traders.

“ETFs have been derided as mere trading vehicles by some of the brightest minds in the industry,” said Mr. Patterson. “The reality is quite the opposite. ETFs force short-term traders to internalize the transaction costs they generate, rather than shifting these costs to the fund as mutual funds do and causing NAV dilution for long-term investors.”

About Accretive Asset Management

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AAM was formed in 2008 to create products that help financial advisors better serve their clients. Through creative thinking informed by a strategic understanding of the marketplace, AAM conceives and develops innovative product concepts and designs marketing and branding strategies to commercialize its innovations.

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