

# *Marketing Collateral*

*Brochures*

*Posters*

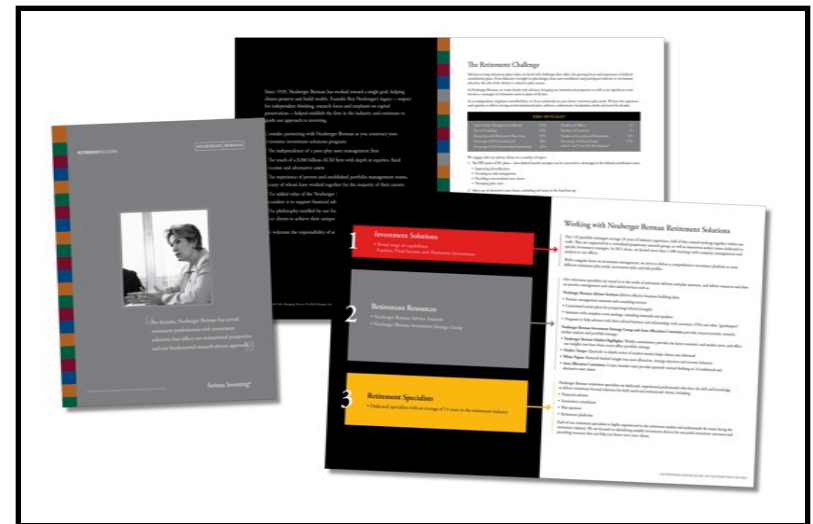
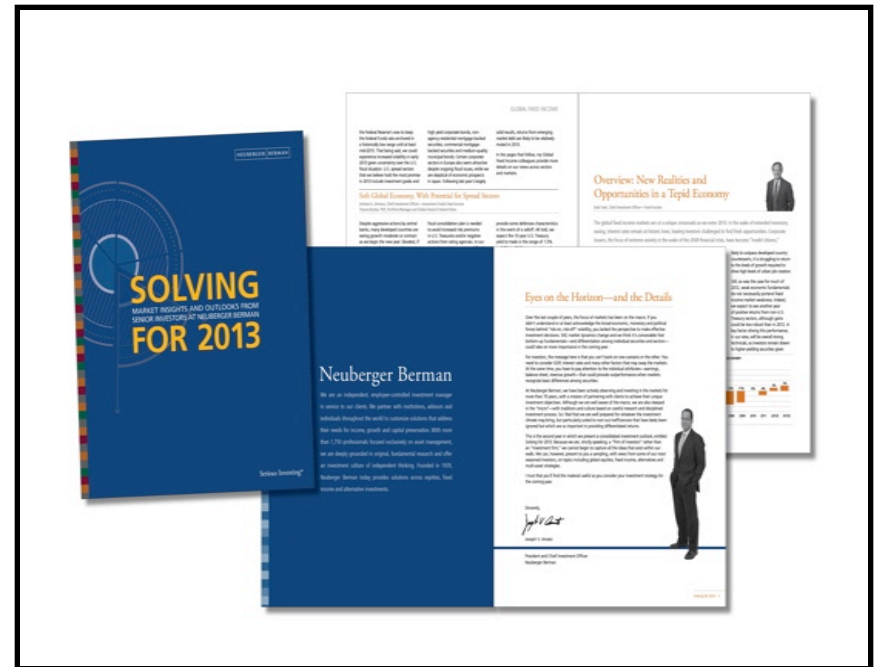
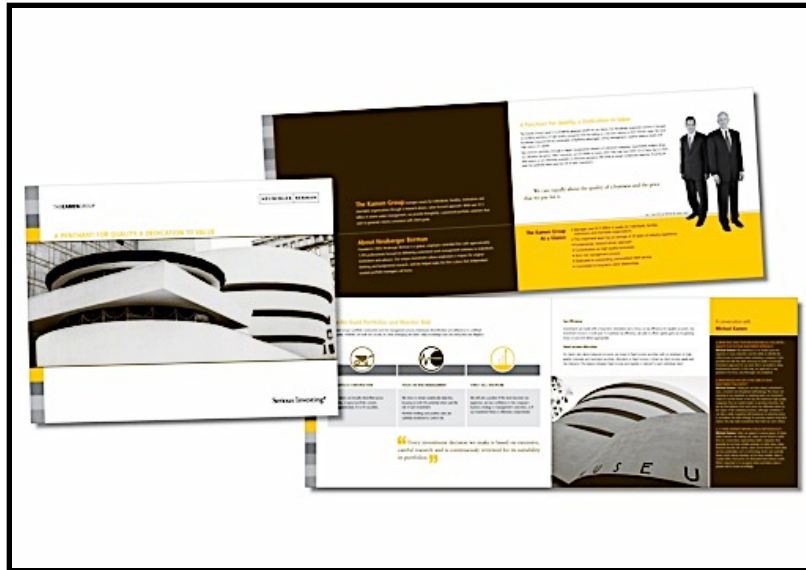
*Branding*

*Sales Ideas*

*Flyers*

*About Me*

# BROCHURES



## ON INVESTING:

01 02 03 04 05 06 07 08 09 10

10 TIMELESS [AND TIMELY] CONVERSATIONS

Serious Investing for 75 Years™



## SEEKING OUT VALUE; INVESTING IN CHANGE



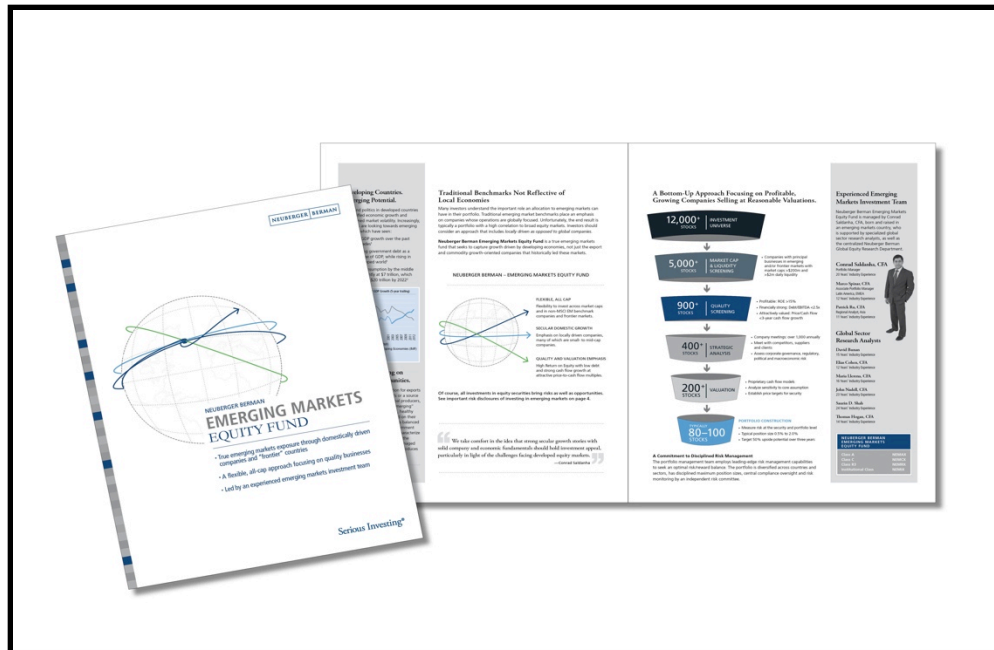
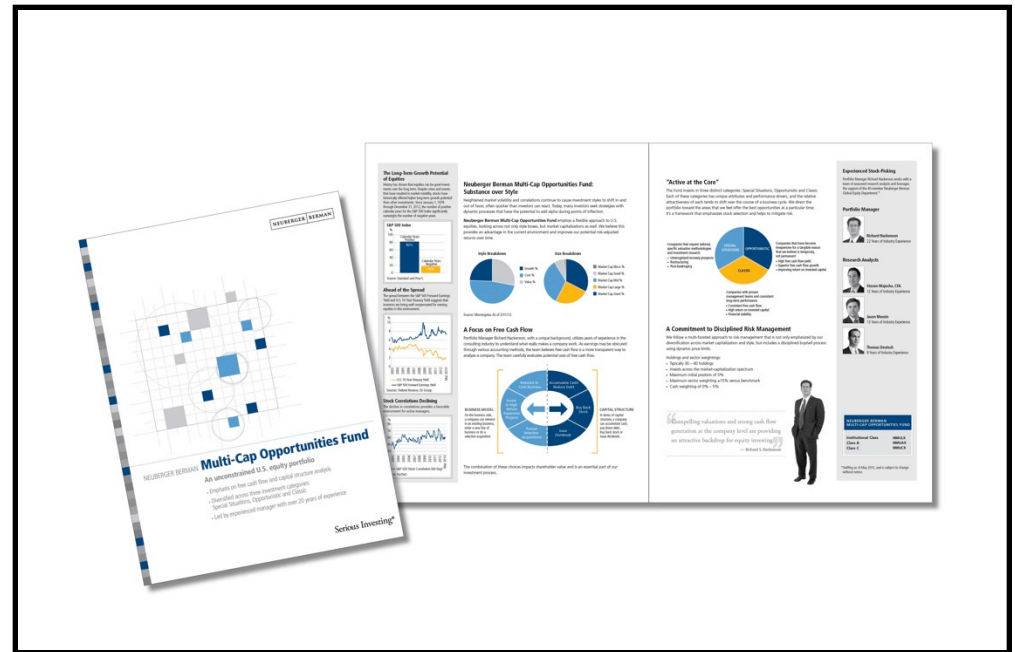
# BRANDING







# FLYERS



# POSTERS

ONINVESTING

NEUBERGERBERMAN

“ Investors should consider additional sources of income in their portfolio. These include convertible bonds, preferred stocks, REITs and utilities. ”

Over the past three decades, THE MLG GROUP has focused on providing wrap-around care to our clients by delivering sound investment advice coupled with a deep commitment to nurturing relationships that last a lifetime. Understanding our clients' life goals has allowed us to customize solutions tailored to their investment needs throughout generations. Our investment strategies range from capital preservation with income to growth. Partnering with our clients' other important contacts, such as their estate attorneys and accountants, has been integral to delivering the personalized service our clients need and deserve.

**Richard Levine**  
Portfolio Manager, The MLG Group

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Serious Investing®

NEUBERGERBERMAN

## A TRADITION OF CELEBRATING WITH SERVICE

Through this firm tradition, more than 2,000 volunteers have engaged in a variety of community service projects.

To learn more about specific projects, and for details on how to register for a project, visit myNeuberger (keyword: community).

- Mentoring
- Tutoring
- Planting
- Cooking
- Painting
- Guiding
- Reading

We look forward to your participation this year.

**Saturday, April 27 – Friday, May 3**

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CORPORATE SOCIAL RESPONSIBILITY EFFORTS

# SALES IDEAS

**INTEREST RATE RISK A Vexing Issue**

Interest rates have been on a downward trajectory since 1981, creating a bull market for bond owners. And, while the Fed has indicated it will not raise rates until 2015 and with inflation seemingly dormant, it is critical to recognize the impact rising rates—specifically a bond's "maturity"—can have on the value of your fixed income holdings.

A common measure of sensitivity to interest rates is "duration." Unfortunately, duration has limitations given that it calculates a linear relationship between price and yield in bonds when, in fact, that relationship is convex. Conversely addresses this shortcoming. Consider the following hypothetical example, where an investor holds a 15-year, \$1,000 par, 5% coupon bond:

**THE LOSS IS 70% HIGHER WHEN STARTING AT THE LOWER INTEREST RATE**

Many core bond portfolios tend to emphasize higher-quality securities which typically have the lowest yields—and therefore are most susceptible to a rise in rates. History has proven that inflation can arise unexpectedly, which could result in a significant loss of value for investors if interest rate risk is not managed properly.

Consider the Neuberger Berman Strategic Income Fund—The "new core" bond portfolio. Designed with the flexibility to address convexity by either shortening duration as the interest rate environment warms but also by including higher-yielding sectors that may be less impacted by changes in interest rates.

**NEUBERGER BERMAN STRATEGIC INCOME FUND**  
Class A Class C Institutional Class  
NYSE: NSTX  
NYSE: NSTL

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NOT FOR USE BY OR DISTRIBUTION TO THE GENERAL PUBLIC.

**The Waiting Game**

Interest rates are at all-time lows. The Consumer Price Index is hovering around 2% and inflation expectations are muted. So why worry about a market environment where rates go up?

The answer is simple—markets move, and often move quickly. And most investors end up playing catch-up and missing the wave. The only thing certain about the economy these days is uncertainty.

**DID YOU KNOW?**

- The bank loan category has a current yield of 6.8%;
- Outperformed the S&P 500 index by 401 basis points over the last five years; and
- Actually benefits from a rise in interest rates.<sup>1</sup>

**GET PAID TO WAIT**

Consider the Neuberger Berman Floating Rate Income Fund. Invested in a diversified portfolio of bank loans, the Fund provides current income and seeks to provide protection against rising rates. A large majority of the Fund's holdings have floating rate coupons that reset every three months—so when rates rise, so does the current income of the portfolio.

**THE BENEFITS OF SENIORITY**

Floating rate loans can provide principal protection relative to other below-investment grade securities as they generally hold a first priority lien on the assets of the borrower vehicle, in the event of a default or bankruptcy, would typically result in higher recoveries.

**SAMPLE CAPITAL STRUCTURE**

**WHAT ARE FLOATING RATE LOANS?**

Floating rate loans, also known as bank loans, are loans arranged by a bank syndicate for companies with below-investment grade ratings. The loans are then sold to investors. Unlike traditional bonds, bank loans have interest rates that reset every 30–90 days.

**NEUBERGER BERMAN FLOATING RATE INCOME FUND**  
Class A Class C Institutional Class  
NYSE: NFIK  
NYSE: NFIK

<sup>1</sup> As of 12/31/12, the bank loan category is represented by the S&P 500 Leveraged Loan Index.

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**NEUBERGER BERMAN**

**Now Offering R6 Share Class**

Neuberger Berman is now offering a new R6 share class for several of our mutual funds. Plan sponsors and advisors will now be able to invest in a lower fee share class without 12b-1 fees or payments to third parties for administrative and service fees.

**MAIN FEATURES OF THE R6 SHARE CLASS**

- The R6 share class is our lowest cost share class
- The share class is offered at net asset value (NAV) without front-end sales charges, contingent deferred sales charges (CDSC) or 12b-1 fees
- This share class does not provide payments to third parties for any record-keeping or administrative services
- There is no minimum initial investment requirement for the R6 share class for eligible investors

**ELIGIBLE RETIREMENT PLANS**

- Retirement plans—401(k) plans, 457 plans, employer-sponsored 402(b) plans, profit-sharing and money purchase pension plans
- Defined benefit plans and non-qualified deferred compensation plans

**NEUBERGER BERMAN R6 SHARE CLASS FUNDS**

NEUBERGER BERMAN FUND	TICKER SYMBOL	NET EXPENSE RATIO <sup>1</sup>
Emerging Markets Equity Fund	NEMEX	1.19% <sup>1</sup>
Global Fund	NGVX	0.78% <sup>1</sup>
High Income Bond Fund	NHIX	0.61% <sup>1</sup>
Mid Cap Growth Fund	NMGX	0.89% <sup>1</sup>
Real Estate Fund	NREX	0.78% <sup>1</sup>
Socially Responsive Fund	NRSX	0.62% <sup>1</sup>
Strategic Income Fund	NRKX	0.68% <sup>1</sup>

Neuberger Berman Floating Rate Income Fund (NFIK) is not a registered investment company. Neuberger Berman Management contracts with certain owners of the Neuberger Berman Floating Rate Income Fund, Neuberger Berman Mid Cap Growth Fund and Neuberger Berman Real Estate Fund through 8/31/16. Neuberger Berman Management contractually also limits expenses of the Neuberger Berman Strategic Income Fund through 10/31/16.

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Series Investing®

## About Me

I am a multi-disciplined marketing communications professional with a great passion for the work I do. I enjoy managing projects and collaborating with others to create exceptional marketing collateral. Working side by side with my clients to bridge the gap between creativity and strategic business outcomes is what drives me. Detailing is something I take pride in with my work.

Away from managing projects, I love music, travel, art and spending time with family and friends...not necessarily in that order. I am a member of the Project Management Institute and a Taproot Foundation volunteer.

## Services

**End-To-End Project Management | MS Office |  
MS Project | Proofreading | Editing  
Planning & Organization | Vendor Selection &  
Negotiation | Print Production**

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