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BUILD-A-PORTFOLIO

A 1-page discussion tool for advisors and their clients/prospects

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| <p>Why bother?</p> | <p>Because many investors don't pay much attention to how their money is being managed...until the markets crack. Then, its ALL they want to know about. So, this 1-pager is intended to help the advisor provide some "preventative medicine" to avoid scrambling, and emotional, practice-threatening discussions down the road.</p> |
| <p>What is Your Investment Philosophy</p> | <p>Markets are just a tool to pursue investment goals. Use them that way.</p> <p>Be flexible in our approach, and adapt to changing markets</p> <p>Stay humble. Bulls and bears can make money, but pigs get slaughtered!</p> |
| <p>Our Strategy</p> | <p>Creating a portfolio is like putting together a nice meal...except it lasts a lot longer! We create a 3-piece meal, er portfolio.</p> <p>CORE equity piece as a long-term base. Typical allocation = 50%. Use ETFs, stocks or both.</p> <p>HEDGE piece to defend against big losses that destroy wealth. Typical allocation = 20%. Use ETFs, and options if advisor and client wish.</p> <p>TACTICAL piece to capitalize on the changed, more volatile nature of modern markets. Typical allocation = 30%</p> |
| <p>Our Process: The 5 R's</p> | <p>Research</p> <p>Scour the ETF (and stock) universe to identify potential candidates for inclusion in our portfolios. Its a big wide world out there.</p> |

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| | <p>Restrict</p> <p>The best investors know their limitations. That's why we whittle our research down to a limited number of ETFs and stocks to track at any one time.</p> |
| | <p>Rank</p> <p>Once our universe of potential Core, Hedge and Tactical holdings is identified, we plug them into our proprietary DEPTH CHART system, to rank them</p> |
| | <p>Reward & Risk</p> <p>Owning the whole market is silly (ask us why!). Instead, we seek a mix of Core/Hedge/Tactical securities that offers the best tradeoff between reward and risk of major loss</p> |
| | <p>Rotate</p> <p>Unlike other firms, our investment process is NOT driven by old ideas about "quarterly rebalancing." Our portfolios are a mix of holdings we "buy" and others we "rent" (hold for weeks or months).</p> |

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| <p>The Portfolio...Built! <i>(the specifics can vary, but here's a sample)</i></p> | <p>Investment Segment</p> | <p>Allocation</p> | <p>What's in it</p> | <p>Turnover rate</p> |
| | <p>CORE</p> | <p>50%</p> | <p>25-50 stocks OR 3 broad market equity ETFs</p> | <p>Very Low</p> |
| | <p>HEDGE</p> | <p>20%</p> | <p>3 ETFs</p> | <p>Moderate</p> |
| | <p>TACTICAL</p> | <p>30%</p> | <p>4 ETFs</p> | <p>Moderate to High</p> |
| | <p></p> | <p>100%</p> | <p></p> | <p></p> |

Cash can be allocated to any segment

Disclosure

All Investment Advisor Representative are registered with Dynamic Wealth Advisors dba Sungarden Investment Management. All advisory services are offered through Dynamic Wealth Advisors.