**Dynamic** Wealth Advisors

**Dynamic Investment Management**
Where client journeys begin.

# Dynamic Income

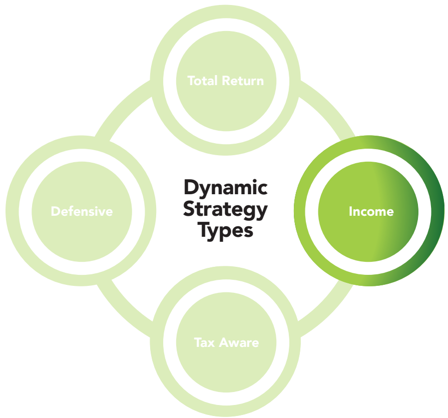
10-18 Holdings / $150k Minimum / 0.28-0.38% Fund Expenses

## We put risk management first in strategically designing global, well diversified, balanced portfolios that are focused on the long-term.

All strategies range from 100% to 30% equity in 10% increments.

## Investment Objective

The primary objective of Dynamic Income is to yield approximately double the income of broad-based benchmarks and Dynamic's other models, with a secondary objective to maximize long-term risk-adjusted returns while allocating to a broadly diversified variety of asset classes utilizing ETFs.




## Investment Approach

Utilize non-proprietary ETFs to invest in higher yielding equities, fixed income and alternative investments with higher conviction portfolio tilts and more granular asset class exposures.

## Asset Class Breakdown 60/40

| Asset Category | Asset Class | Allocation* |
|---|---|---|
| Equity | US Large | 22% |
| | Utilities | 5% |
| | US Mid | 7% |
| | US Small | 3% |
| | Intl Large | 10% |
| | Emerging Mkts | 5% |
| Alternatives | Real Estate | 4% |
| | Option Writing | 4% |
| Fixed Income | Core Plus Bond | 18% |
| | Unconstrained | 3% |
| | Short Term | 6% |
| | Ultrashort | 4% |
| | High Yield | 3% |
| | Bank Loans | 3% |
| | EM Debt | 3% |
| | Total | 100% |

*For illustrative purposes only. Allocations are subject to change.

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### Why ETFs?

- **Lower Cost:** ETFs typically come at a significant cost savings relative to mutual funds.
- **Tax Efficiency:** ETFs typically distribute fewer capital gains than mutual funds.
- **Transparency:** ETFs typically report their holdings daily and track an index giving stability in exposure and risk.

### Why High Dividend Yielders?

- **More Income:** Total returns are made up of income and growth of assets. Income is more certain due to the stickiness of dividends (companies are reluctant to cut dividends). Having a higher income can give an investor more peace of mind with returns from an investment.
- **Defensive Properties:** Dividend paying stocks will generally provide more stable returns by providing consistent income. Additionally, many high dividend payers are in more defensive sectors with cash-rich companies which may hold up better during market downturns.
- **Tax Enhancements:** Qualified dividends are taxed at the same rates as long-term capital gains, which is generally lower than interest payments from bonds, which are taxed as ordinary income.

### Why Dividend Growers?

- **Quality Companies:** Companies which can consistently increase their dividends typically have higher profitability, stronger balance sheets, and more stable earnings growth. Managers in these stable corporations have confidence in the future and are better able to weather economic downturns.
- **Growing Income:** As inflation eats away at earnings, dividend growers help replenish the coffers by consistently raising income levels. As interest rate changes can disrupt the bond market, dividend growers offer a more sustainable and stable solution to income generation.
- **Compounding Power:** Investing in dividend growers combines the benefits of compounding dividends, compounding growth of dividends, and compounding from the growth in share prices. This allows investors to take more advantage of the power of exponential growth over the long-term.

*There is no guarantee that the model portfolios or any investment strategies will work under all or any market conditions. They may not be appropriate for all investors and each investor should evaluate their ability to invest long-term, especially during periods of a downturn in the market. Past performance is not a guarantee of future returns.*

## What Sets Us Apart?

### People

Dedicated team helps advisors grow their practices with direct access to professionals in portfolio management and trading.

### Philosophy

Risk-focused philosophy aims to deliver balanced portfolios to achieve consistency of returns and ultimately, better client outcomes.

### Process

Disciplined, focused and rules-based investment framework supports asset allocation, security selection, investment themes, rebalancing and trading.

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## Disclosure:



Dynamic™
Wealth Advisors