

# OPPORTUNISTIC MODELS

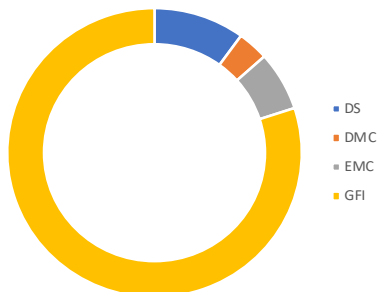


## OBJECTIVE

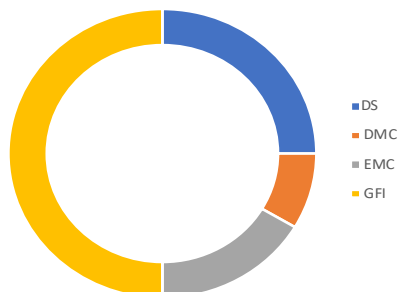
Wildermuth Asset Management has four pre-set, tactical allocations comprised of our individual stock, international, and fixed income portfolios. Models from Moderate Conservative to Aggressive Growth provide an investment solution for a variety of client needs.

| WAM Portfolio       | Moderate Conservative | Moderate | Moderate Aggressive | Aggressive Growth |
|---------------------|-----------------------|----------|---------------------|-------------------|
| Growth Strategy     | 0%                    | 0%       | 40%                 | 50%               |
| Dividend Strategy   | 10%                   | 25%      | 0%                  | 0%                |
| Developed Country   | 3.4%                  | 8.5%     | 13.6%               | 17%               |
| Emerging Country    | 6.6%                  | 16.5%    | 26.4%               | 33%               |
| Global Fixed Income | 80%                   | 50%      | 20%                 | 0%                |

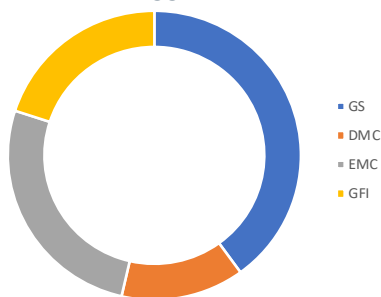
Moderate Conservative



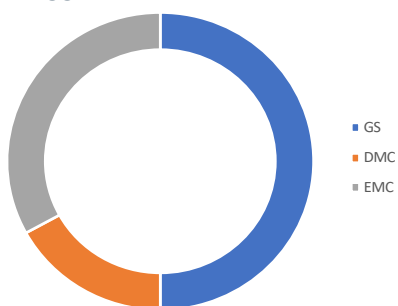
Moderate



Moderate Aggressive



Aggressive Growth



## PORTFOLIOS PROFILE

### DESCRIPTIONS

**Moderate Conservative:** A higher concentration of Global Fixed Income, which is a strategic combination of U.S. and international Fixed Income ETFs, reduces equity market exposure for your more conservative clients.

**Moderate:** With half of the allocation dedicated to fixed income and the other half to a combination of U.S. Stocks and international ETFs, this model provides a balanced solution for clients looking for income and capital appreciation.

**Moderate Aggressive:** A higher allocation to growth-oriented stocks in the U.S. and ETFs in the international markets provides a solution for clients looking for higher equity exposure.

**Aggressive Growth:** With no fixed income exposures, this model is a higher risk solution for those clients who want a full exposure to equities in both the U.S. and international markets.

### OPERATIONS

**Inception Date:** 9/1/2019

**Manager:** Daniel Wildermuth

**Min. Inv.** \$25,000

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### MANAGER BIOGRAPHY

Daniel Wildermuth is the CIO of Wildermuth Asset Management, a money management firm. He has authored two well-received books: "*Wise Money: Minimize Your Volatility and Increase Your Control*," and "*How to Keep and Grow Retirement Assets*," published by McGraw-Hill in 2012 and 2013 respectively. Mr. Wildermuth earned an MBA in Finance from Anderson School at UCLA and an undergraduate degree in engineering from Stanford University.

# WILDERMUTH ASSET MANAGEMENT TACTICAL MODELS

Wildermuth Asset Management is an independent, privately-owned investment management firm registered with the Securities and Exchange Commission. Wildermuth Asset Management offers the management of separately managed accounts comprised of individual securities and asset allocation exchange traded fund portfolios to meet various client investment objectives. Wildermuth Asset Management has been registered as an investment advisor since October 2016. Prior to the formation of Wildermuth Asset Management, these and additional models and investment styles were employed by the same managers at Kalos Capital, Inc., a registered investment advisor since February 2001. Registration as an investment adviser does not imply a certain level of skill or training.

Asset allocation and diversification strategies do not protect against market risk or loss of principal. Neither do they assure a profit, nor do they protect against losses in declining markets. Investments in managed portfolios have additional management fees and expose the investor to the risks inherent within the portfolio and the specific risks of the underlying securities directly proportionate to their allocation in the portfolio. Investing involves risk, including the loss of principal. Investment returns, particularly over shorter time periods, are highly dependent on trends in the various investment markets. Investors should consider the investment objectives, risks, charges and expenses of managed portfolios carefully before investing. There is no assurance that any investment or strategy will achieve its investment objective, and the information provided is not intended to be a complete analysis of every material fact respecting any strategy.

Wildermuth Asset Management customizes some portfolios for clients according to various characteristics such as tax sensitivity, tax requirements, legacy position inclusion, stock ownership restrictions, sector restrictions, and stock substitutions. Furthermore, we may alter or customize the construction, implementation and ongoing holdings of portfolios depending upon unique or changing client, economic, investment vehicle or market circumstances. Actual client results are also impacted by start and end dates, withdrawals, additional deposits, and any charges imposed by the investment custodian. All the above may materially affect client performance returns.

The Tactical Models described in this presentation are comprised of our individual stock, international, and fixed income portfolios. Some of the key benefits of active investing are:

- Flexibility: Active managers aren't required to follow a specific index. They can buy stocks they believe will provide greater returns.
- Hedging: Active managers can also hedge their bets using various techniques such as short sales or put options, and they're able to exit specific stocks or sectors when the risks become too big. Passive managers are stuck with the stocks the index they track holds, regardless of how they are doing.
- Tax management: Even though this strategy could trigger a capital gains tax, advisers can tailor tax management strategies to individual investors, such as by selling investments that are losing money to offset the taxes on the big winners. But active strategies have these shortcomings:
  - Expense: The average expense ratio for an actively managed equity fund, may be more than twice the average expense ratio for a passive equity fund. Fees are higher because the active buying and selling triggers transaction costs, as well as the cost of the analyst team researching equity picks. All those fees over decades of investing can significantly impact returns.
  - Active risk: Active managers are free to buy any investment they think would bring high returns, which is beneficial when the analysts are right but negative when they miss.

Allocations may change at any time. For current allocations, please contact Erik Setterlind at (888) 356-1950.

Investment Advisory Services offered through Wildermuth Asset Management, LLC, an SEC Registered Investment Advisor.

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