



PROTECT

The Core Bond Strategy

How Core Bond fits into a diversified portfolio

Why Bonds Matter


A bond is simply a loan you make to a government or company that pays you interest and returns your money at the end. By spreading across many types of bonds with different payback timelines, this strategy is built to stay calm while the stock market swings. Think of it as the ballast of your portfolio: when stocks dive, this is what helps hold the ship steady.



 U.S. BOND MARKET
~\$58T
 total bonds outstanding



 CURRENT YIELD
~3.9%
 approximate, as of June 2026



 THE TEST OF 2008
+5% vs. -37%
 bonds vs. stocks that year


What This Strategy Includes


 **U.S. Treasuries**
 Backed by the government

 **Mortgage Bonds**
 Backed by home loans

 **Corporate Bonds**
 Loans to strong companies

 **Inflation-Protected**
 Keeps pace with prices

 **Ultra-Short Bonds**
 Ready cash, steady value

 **Floating-Rate**
 Adjusts as rates move

Benefits & Tradeoffs

Benefits


- ✓ Tends to hold steady, or even rise, when stocks fall hard.
- ✓ Pays steady income you can count on through all kinds of markets.
- ✓ Spread across many bond types and maturities, so nothing single can hurt you much.

Tradeoffs


- ✗ Lower long-run growth than stocks. This is safety, not horsepower.
- ✗ Bond prices can dip when interest rates rise quickly.
- ✗ Inflation can slowly erode your income's buying power.

Strategy Specifics


 FUND TYPE
ETFs


 EXPENSE RATIO
0.11%
 11 bps


 HOLDINGS
6


 LIQUIDITY
Daily

Annual Returns by Decade

No single asset wins every decade. When stocks struggled, bonds steadied the ship, and that is exactly the benefit of owning both.

Decade	U.S. Bonds (AGG)	U.S. Stocks (S&P 500)
1980s	+12.4%	+17.5%
1990s	+7.7%	+18.2%
2000s	+6.3%	-0.9%
2010s	+3.7%	+14.3%
2020s*	+1.0%	+15.1%

Highlight marks each decade's top performer. Approximate annualized returns by decade, rounded. *2020s reflects 2020–2025, a partial decade. See full disclosure below.

How This Fits Your Plan

We typically recommend allocating up to 48% of your portfolio to this strategy, depending on your risk tolerance. It fits best for those nearing or in retirement, anyone who wants more stability, or money you may need within the next few years. It is held through low-cost ETFs in your existing accounts.

I'm glad to walk through the numbers with you. Curious whether Core Bond belongs in your portfolio? Let's talk!

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Index sources and methodology: U.S. bond returns are represented by the Bloomberg U.S. Aggregate Bond Index (figures prior to 2016 reflect the index under its former Barclays and Lehman names). U.S. stock returns are represented by the S&P 500 Index (total return). Decade figures are approximate annualized (geometric) total returns, rounded. All strategy data is as of June 2026. The returns shown are for illustrative purposes only and represent benchmark index performance for the periods indicated. Performance is shown gross of advisory fees and includes the reinvestment of dividends and other earnings. Returns for periods longer than one year are annualized. Any benchmark or index referenced is unmanaged, does not reflect the deduction of fees or expenses, and cannot be invested in directly. The performance of an individual client's account will vary based on timing of investment, contributions and withdrawals, fees, and market conditions, and may differ materially from the results shown. Past performance is not a guarantee of future results. Investing involves risk, including the potential loss of principal.

Statistics are drawn from publicly available third-party industry sources and are believed to be reliable but not guaranteed. Any allocation guidance shown is general and is not a recommendation for any individual investor. All strategy data is as of June 2026 and is subject to change.

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PROTECT

The Diversified Income Model

How Diversified Income fits into a diversified portfolio

WHAT THIS STRATEGY INCLUDES





Most income portfolios lean on one source — when it stumbles, so does your paycheck; blending four that behave differently keeps the income flowing across markets.

 <p>Buffered ETFs 30%</p> <p>Cushions the first losses</p> <p>No yield High protection</p>	 <p>Option Income ETFs 35%</p> <p>Monthly premium income</p> <p>High yield Low protection</p>
 <p>Multi-Sector Bond 17%</p> <p>Income from many bond types</p> <p>Medium yield Medium protection</p>	 <p>Dividend Equity 18%</p> <p>Income that grows</p> <p>Low yield Low protection</p>

WHEN MARKETS DROP

<p>Buffered ETFs</p> <p>ABSORBS</p> <p>Built to absorb the early losses when markets fall.</p>	<p>Option Income</p> <p>KEEPS PAYING</p> <p>Premium income can hold up when markets get choppy.</p>	<p>Multi-Sector Bond</p> <p>STEADIES</p> <p>Built to steady the portfolio and pay through the dip.</p>	<p>Dividend Equity</p> <p>PAYS ON</p> <p>Quality companies aim to keep paying dividends through downturns.</p>
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STRATEGY SPECIFICS

 <p>FUND TYPE</p> <p>ETFs</p>	 <p>EXPENSE RATIO</p> <p>0.53%</p> <p>53 bps</p>	 <p>HOLDINGS</p> <p>7 ETFs</p>	 <p>DISTRIBUTION RATE</p> <p>5–6%</p> <p>current, varies</p>
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BENEFITS & TRADEOFFS

BENEFITS

- ✓ Income keeps coming even when one source has an off year.
- ✓ Built-in cushion on part of the equity exposure softens the down years.
- ✓ Dividends and bond income that can keep pace with rising prices.

TRADEOFFS

- ✗ The cushion comes with a cap — you give up some of the best up years.
- ✗ Higher cost than a plain index fund (0.53%).
- ✗ Option-income funds can lose value in long flat or falling markets, even while they keep paying out.

HOW THIS FITS YOUR PLAN

This strategy is most suitable for investors at or near retirement who want dependable cash flow and a smoother ride. We typically recommend allocating **up to 28%** of your portfolio to this strategy — the exact amount depends on your risk tolerance.

Curious whether the Diversified Income Model belongs in your plan? Let's talk.

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DIVERSIFY

Liquid Hedge

How Liquid Hedge fits into a diversified portfolio

Why Liquid Hedge Matters

Most portfolios run on two engines: stocks and bonds. In a normal year, when one slows down, the other tends to pick up the slack. But once in a while, like 2022, both stall at the same time. That is the exact problem the Liquid Hedge strategy is built to help with.

Liquid Hedge adds a **third engine** to the mix. It uses hedge-fund-style strategies, packaged inside everyday, fully liquid funds. The goal is simple: own something that tends to behave *differently* from your stocks and bonds, so the whole portfolio rides smoother.

What This Strategy Includes

Here are the main approaches, in plain terms, often blended together in one fund for an all-weather mix:

✓ Long / Short Equity

Buys stocks expected to do well and bets against those expected to lag.

✓ Market Neutral

Balances bets so it isn't riding on the market going up or down.

✓ Managed Futures / Trend

Follows price trends and can profit whether they point up or down.

✓ Global Macro

Takes positions across countries and markets based on big-picture economic trends.

✓ Arbitrage

Captures small, defined price gaps, such as between companies in a planned merger.

✓ Style Premia

Tilts toward time-tested traits like value and momentum, both long and short.

And unlike locked-up alternatives, this strategy invests in everyday, publicly traded markets such as:



Stocks & ETFs



Index futures



Treasury & credit



Currencies







Commodity futures

Benefits & Tradeoffs

For decades, these hedge-fund strategies were reserved for big institutions, behind high minimums and multi-year lock-ups. Liquid Hedge brings those same approaches into regulated, daily-liquid funds, so you get the strategy without giving up access to your money.

Benefits	Tradeoffs
✓ Tends to zig when stocks and bonds zag, which can steady the whole portfolio.	✗ Carries higher fund expenses than plain index funds, which we weigh when sizing the allocation.
✓ Held up in 2022 when both stocks and bonds fell together, trend-following especially.	✗ Can lag during a strong, steady bull market for stocks. The job is resilience, not chasing the highest possible return.
✓ Buy or sell any business day, with transparent public-market holdings and no multi-year lock-up.	✗ Best as a smaller, supporting piece, not a core holding. It is built for a portfolio that is already well diversified.

Strategy Specifics

 Fund Type Mutual Funds	 Expense Ratio 2.94% · 294 bps Reflects active, hedge-style management.	 Holdings 2	 Liquidity Daily
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How This Fits Your Plan

We typically recommend up to 19% based on your risk tolerance. It works best as a smaller, supporting piece for a portfolio that is already well diversified, not a core holding. It is held through everyday, fully liquid funds in your existing accounts, so there is nothing extra to manage or store, and we can adjust the size as your plan evolves.

I'm glad to walk through the numbers with you. Curious whether Liquid Hedge belongs in your portfolio? Let's talk!

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Index sources and methodology: [list index sources here]. All strategy data is as of June 2026. The returns shown are for illustrative purposes only and represent [actual composite / benchmark index] performance for the periods indicated. Performance is shown [net / gross] of advisory fees and includes the reinvestment of dividends and other earnings. Returns for periods longer than one year are annualized. Any benchmark or index referenced is unmanaged, does not reflect the deduction of fees or expenses, and cannot be invested in directly. The performance of an individual client's account will vary based on timing of investment, contributions and withdrawals, fees, and market conditions, and may differ materially from the results shown. Past performance is not a guarantee of future results. Investing involves risk, including the potential loss of principal.

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PROTECT




The Precious Metals Model

How precious metals fit into a diversified portfolio.

Why precious metals matter

Gold has been money for thousands of years. The goal isn't to predict prices, but to own something that behaves differently from everything else. Together, gold, silver, and mining stocks form a diversifier that has often shined when stocks and bonds struggle.





What this strategy includes

 <p>Gold The stable anchor</p>	 <p>Silver Bigger swings, more upside</p>	 <p>Mining Stocks The growth engine</p>
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Benefits & tradeoffs

Benefits	Tradeoffs
✓ Shines in inflation, crises, and stock selloffs	✗ Sentiment-driven, hard to value
✓ Zigs when stocks zag	✗ Volatile, with sharp drops along the way
✓ No company to fail, no IOU behind it	✗ Pays no dividends or interest
✓ Easy to own through low-cost ETFs	✗ Best for patient investors. Prices can sit flat for years, even a decade, before the payoff comes.

Strategy specifics

 <p>FUND TYPE</p> <p>ETFs</p>	 <p>EXPENSE RATIO</p> <p>0.30% 30 bps</p>	 <p>HOLDINGS</p> <p>3</p>	 <p>LIQUIDITY</p> <p>Daily</p>
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Annual returns by decade

No single asset wins every decade. That's exactly why we diversify.

Decade	S&P 500	Gold	Silver	U.S. Bonds
1970s	+6%	+28%	+24%	+6%
1980s	+18%	-3%	-10%	+13%
1990s	+18%	-3%	+1%	+8%
2000s	-1%	+14%	+11%	+6%
2010s	+14%	+2%	-2%	+4%
2020s*	+15%	+23%	+9%	~0%

Highlight marks each decade's top performer. Approximate annualized returns, rounded. *2020s through year-end 2025 (partial). See full disclosure below.

How this fits your plan

We typically recommend allocating around 5% of your portfolio to this strategy, across all risk tolerances. Love precious metals? If you're a bit of a goldbug, we're happy to dial your allocation up, within a plan that still keeps you diversified.

I'm glad to walk through the performance with you. Curious whether Precious Metals belongs in your portfolio? Let's talk!

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The returns shown are for illustrative purposes only and represent benchmark index performance for the periods indicated. Index data sources: gold and silver, Aswath Damodaran (NYU Stern) and MetalCharts; stocks, the S&P 500 Index; bonds, the Bloomberg U.S. Aggregate Bond Index. Figures are approximate, rounded, and exclude fees, expenses, and taxes; the 2020s reflects January 2020 through year-end 2025 and is a partial decade. Performance is shown gross of advisory fees and includes the reinvestment of dividends and other earnings. Returns for periods longer than one year are annualized. Any benchmark or index referenced is unmanaged, does not reflect the deduction of fees or expenses, and cannot be invested in directly. The performance of an individual client's account will vary based on timing of investment, contributions and withdrawals, fees, and market conditions, and may differ materially from the results shown. Past performance is not a guarantee of future results. Investing involves risk, including the potential loss of principal.

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