

## FOCUSED GROWTH AND INCOME STRATEGY

### STRATEGY OBJECTIVE

The strategy seeks to generate total return from capital appreciation and current income generated from dividends and interest from amongst equity and fixed income assets with a target allocation of 50% in stocks and 50% in bonds. The asset allocation can be adjusted based on macro trends, market conditions and where the portfolio manager identifies risks and opportunities.

The equity portion of the strategy invests primarily in a diversified but concentrated portfolio of large capitalization companies which have sustainable competitive advantages and strong balance sheets with above benchmark dividend yields. Stocks selected include a blend of characteristics designed to perform well in growth or value markets. The fixed income portion of the strategy invests in a diversified but concentrated portfolio of government bonds, corporate bonds, or fixed income ETFs which can include investment grade and non-investment grade bonds. The resulting portfolio combines a blend of growth and income in a single strategy seeking to achieve above average returns over time while taking below average risk.

**The strategy's benchmark is made up of 50% S&P 500 Index / 50% Bloomberg US Aggregate Bond Index**

### INVESTMENT PROCESS

The equity portion invests in US traded securities, including ADRs or equity ETFs and generally limits sector exposure to 35% of the portfolio, while individual holdings usually represent less than 10% of the portfolio. The strategy pursues its objectives by employing a "bottom up" methodology and selects high quality companies with strong financial statements. Stocks selected are companies believed to have strong fundamentals and growth prospects with attractive dividend yields but trading at reasonable valuations.

Sector considerations are then overlaid versus stocks that pass our screens which have stable fundamentals and the prospects for sustainable growth over the longer term. Certain sectors may be emphasized in the portfolio construction process due to demographic or economic trends that benefit those sectors. Other key selection criteria include a strong or unique business franchise, competency and a history of delivering attractive financial performance regardless of the business cycle trading at reasonable valuations. In addition to stocks, the strategy can invest in REITs either directly or using ETFs or funds.

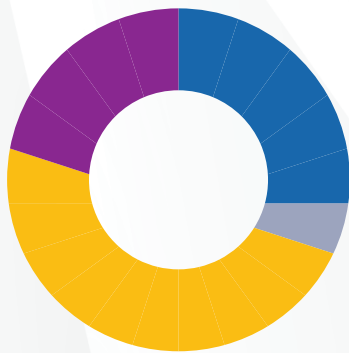
In the fixed income portion, the investment process begins with a top down value assessment of the bond universe, including a consideration of macroeconomic conditions, the corporate earnings environment, relative valuations and technical factors. The manager then utilizes a bottom up and value driven process to evaluate quality issuers based on credit profiles and pricing inefficiencies to identify credits we want to own. The strategy can invest in investment grade and non investment grade bonds in domestic and international fixed income securities of varying maturities denominated in US dollars by buying individual bonds or using ETFs or funds. Generally, holdings in the strategy will be held for longer periods of time to maximize returns and dividend compounding. The portfolio is rebalanced periodically to meet the strategy parameters as defined above. The end result is a concentrated, high conviction portfolio with generally 15 to 20 or more holdings.

### RISK MANAGEMENT

Positions are monitored on a daily basis and risk is managed through diversification and adhering to a well defined trading and sell discipline. Holdings may be sold partially or realized in full for reasons that include valuation targets achieved, deteriorating fundamentals, loss of management focus, or replacement due to a better opportunity.

The strategy has flexibility to defensively position ahead of market volatility and can hold a large cash or cash equivalent position. The portfolio manager may also implement a hedge component through the use of mutual funds and inverse ETFs.

## ASSET ALLOCATION



• Cash/Cash Equivalents:	20.0%
• US Equity:	25.0%
• Non-US Equity:	5.0%
• US Bond:	50.0%
• Non-US Bond:	0.0%
• Other:	0.0%
<b>Total:</b>	<b>100.0%</b>

\*Portfolio shown is as of 9/30/2022 and subject to change.

## TOP 10 HOLDINGS

Ten Largest Holdings	Ticker
Cash/Cash Equivalents	(NA)
US 6 Month Treasury Bill	(NA)
US 1 Year Treasury Bill	(NA)
GSK plc	GSK
PepsiCo, Inc	PEP
McDonald's Corporation	MCD
Chevron Corporation	CVX
Exxon Mobil Corporation	XOM
AbbVie Inc	ABBV
Pfizer Inc	PFE

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## DISCLOSURES

Returns will be reduced by advisory fees and other expenses that may be incurred in the management of your account. The account minimum for the strategy is \$250,000. Fees are based on the assets in the account and are assessed quarterly. You should review your investment objectives, risk tolerance and liquidity needs before selecting a suitable investment strategy.

This document is provided for informational purposes only and does not take into account any individual personal, financial, or tax considerations and is not intended to be personal investment advice or a solicitation to buy or sell any security or engage in a particular investment strategy. There is no guarantee that the strategy will meet its investment objectives. Past Performance is no guarantee of future results. Exchange Traded Funds, trade like a stock and there may be brokerage commissions associated with the transactions in the portfolio. ETFs may have underlying investment strategy risks similar to investing in commodities, bonds, real estate, international markets or currencies, emerging growth companies, or specific sectors.

The S&P 500 Index is a market-value weighted index provided by Standard & Poor's and is comprised of 500 companies chosen for market size and industry group representation. The Bloomberg US Aggregate Bond Index is a broad base, market capitalization weighted bond market index representing intermediate term investment grade bonds traded in the United States.

The Top 10 Holdings list represents the largest percentage of holdings in a representative account as of the date shown above and is subject to change without notice. The mention of specific securities is not a recommendation or a solicitation for any person to buy, sell or hold a particular security.

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