

WHAT BEST PRACTICES WILL I RECEIVE?



Strategic diversification across asset classes

Portfolios are built with high-quality, cost-efficient exchange-traded funds (ETFs) providing exposure to multiple equity and fixed-income sectors.



Tactical portfolio rebalancing of asset mix

To enhance portfolio outcomes over cycles, target allocations to market sectors are tilted based on assessment of over-, under- or fair-valuation.



Disciplined process

Relative value analysis among market sectors is combined with momentum measurement over blended horizons to guide buy/sell decisions while minimizing volatility.



Proprietary analysis

Portfolio investments are selected through a holistic, proprietary process that integrates traditional factors, e.g., return consistency, risk characteristics, expenses.