



# WCG MODEL PORTFOLIOS

A PORTFOLIO DESIGNED FOR EVERY SEASON

# Our Investment Philosophy

---

Our goal is to provide competitive returns for the risk taken by our investors. We strive to provide proactive communication to our advisors/clients to help develop and maintain strong relationships.

The Wealth Consulting Group's Investment Strategy Committee (ISC) manages the firm's model portfolios that are offered via WCG Wealth Advisors, LLC (dba The Wealth Consulting Group) a SEC Registered Investment Advisor. The committee is comprised of members who have extensive industry experience.

The ISC believes in managing portfolios using a core plus satellite strategy that incorporates both active and passive investment strategies.



# Investment Strategy Committee



**Jim Worden, CFA®, CMT®, CAIA®**  
Chief Investment Officer



**Jimmy Lee**  
Investment Committee



**Laura J. LaTourette, CFP®**  
Investment Committee



**Chris Rand, Ph.D., CLU®, CFP®**  
Investment Committee



**Mark Senseman**  
Investment Committee



**Victor Orozco, CSRIC™**  
Investment Committee



**Anthony Turcotte, Jr.**  
Investment Committee

Jim Worden, Christopher Rand, and Mark Senseman are solely investment advisor representatives through WCG Wealth Advisors, LLC and are not affiliated with LPL Financial.

# The ISC's Disciplined Approach

---

## High Frequency Communication



*Weekly Meetings* - The weekly meetings are used to keep abreast of market changes and keep on top of tactical trading opportunities.



*Monthly Meetings* - The monthly meetings are used to review performance of the models relative to benchmarks and get input from other committee members/asset managers.








*Quarterly Meetings* - The quarterly meetings include a comprehensive analysis of our models from one of our investment partners. We also compare WCG's asset allocations against competitive allocators such as LPL and Morningstar.

## Research and Oversight

The ISC utilizes multiple research tools to screen portfolio holdings and potential holdings. Additionally, each quarter the ISC will have other institutional asset managers review and stress test the models for any recommended changes and ideas.

# Models at a Glance

Model	 ETF	 Traditional	 Stock + ETF	 Tactical High Yield	 Income
<b>Five Risk Profiles</b>	✓	✓	✓	One Risk Profile Conservative	One Risk Profile Growth
<b>Tactical Overlay</b>	✓	✓	✓		
<b>Tax Conscious</b>	✓	✓	✓		✓
<b>Description</b>	uses passive and active ETFs	uses Mutual Funds and ETFs	uses top-rated research from MorningStar	uses a proprietary algorithm that follows a trend of US High Yield Corporate Bonds	uses independent research from Morningstar, mutual funds, and ETFs



### Tactical Overlay

WCG also offers a tactical overlay for Growth and Income, Growth and Aggressive Growth portfolios. The goal of the tactical models is to participate during market uptrends but to manage severe declines during bear markets by moving partially or completely to cash in the equity portion of the portfolio.



### Tax Conscious

Individual client portfolio holdings can be customized to meet investment objectives of tax conscious investors.

# HIP Models at a Glance











## Model

### HIP Models

### HIP ETF

### HIP ESG

### HIP Gender Lens

<b>Five Risk Profiles</b>				
<b>Tax Conscious</b>				
<b>Description</b>	<ul style="list-style-type: none"> <li>• purest form of impact investing</li> <li>• high engagement</li> <li>• impact/proxy voting and integrated</li> <li>• top down-style</li> <li>• Fund/Stock/ETF</li> </ul>	<ul style="list-style-type: none"> <li>• lower expense</li> <li>• medium engagement</li> <li>• integrated</li> <li>• top-down style</li> <li>• ETF</li> </ul>	<ul style="list-style-type: none"> <li>• low expense</li> <li>• low engagement</li> <li>• integrated, multifactor</li> <li>• bottom-up style</li> <li>• Stock/ETF</li> </ul>	<ul style="list-style-type: none"> <li>• lowest expense</li> <li>• low engagement</li> <li>• integrated, multifactor</li> <li>• bottom-up style</li> <li>• Stock/ETF</li> </ul>



#### Tax Conscious

Individual client portfolio holdings can be customized to meet investment objectives of tax conscious investors.

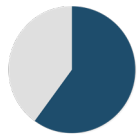
# Investors can choose portfolios based on their objectives and risk profile

---



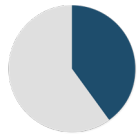
## **CONSERVATIVE PORTFOLIO 20% EQUITY, 80% FIXED INCOME**

Seeks income as primary objective with a focus on capital preservation. The conservative strategy is designed for clients with a shorter investment horizon and lower risk tolerance.



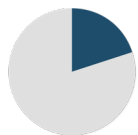
## **INCOME & GROWTH PORTFOLIO 40% EQUITY, 60% FIXED INCOME**

Seeks income as a primary objective with some long-term capital appreciation. The strategy is designed for clients with a shorter investment horizon and lower risk tolerance.



## **GROWTH & INCOME PORTFOLIO 60% EQUITY, 40% FIXED INCOME**

Seeks to balance long-term capital appreciation with current income. The growth & income strategy is designed for clients with a medium time frame and a moderate risk tolerance.



## **GROWTH PORTFOLIO 80% EQUITY, 20% FIXED INCOME**

Seeks long-term capital appreciation with income as a secondary objective. The growth strategy is designed for clients with a longer time horizon and higher/moderately aggressive risk tolerance.



## **AGGRESSIVE GROWTH PORTFOLIO 100% EQUITY**

Seeks long-term capital appreciation. The aggressive growth strategy is designed for clients with a longer investment time horizon and high/aggressive risk tolerance.



The Income Model has a target of 40% in equities and 60% of fixed income. Allocation percentages represent targets and may not be an exact reflection of actual client accounts. Individual client portfolio holdings can be customized to meet investment objectives of tax-conscious investors.



[www.wealthcg.com](http://www.wealthcg.com)

Many of the financial advisors at The Wealth Consulting Group are registered representatives with, and securities offered through, LPL Financial, Member FINRA/ SIPC. Investment advice offered through WCG Wealth Advisors, LLC, (WCG) a registered Investment Advisor. Some financial advisors may also provide investment advice through LPL Financial, Member FINRA/SIPC. WCG Wealth Advisors, LLC, and The Wealth Consulting Group are separate entities from LPL Financial.

WCG employs (or contracts with) individuals who may be (1) registered representatives of LPL Financial and investment advisor representatives of WCG, or (2) solely investment advisor representatives of WCG, or (3) registered representatives of LPL Financial and investment advisor representatives of LPL Financial, Member FINRA/SIPC.

There is no assurance that the techniques and strategies discussed are suitable for all investors or will yield positive outcomes. Investing involves risks including possible loss of principal. No strategy assures success or protects against loss.

Investing in stock includes numerous specific risks including: the fluctuation of dividend, loss of principal, and potential liquidity of the investment in a falling market. The payment of dividends is not guaranteed. An investment in ETFs involves risks such as not diversified, price volatility, competitive industry pressure, international political and economic developments, possible trading halts, and index tracking errors. Bonds are subject to market and interest rate risk if sold prior to maturity. Bond values will decline as interest rates rise and bonds are subject to availability and change in price. The return on ESG investments may vary versus if the investor made decisions based solely on investment considerations. Fixed income investments are subject to market and interest rate risk if sold prior to maturity. Their values will decline as interest rates rise and they are subject to availability and change in price.

Value investments can perform differently from the market as a whole. They can remain undervalued by the market for long periods of time.

International investing involves special risks such as currently fluctuation and Political instability and may not be suitable for all investors.

Tactical allocation may involve more frequent buying and selling of assets and will tend to generate higher transaction cost. Investors should consider the tax consequences of moving positions more frequently. The Wealth Consulting Group, WCG Wealth Advisors, and LPL Financial are not affiliated with Dorsey Wright or Morningstar. Specific individualized tax advice not provided. We suggest that you discuss your specific tax issues with a qualified tax advisor.