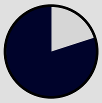
# High Impact Portfolio Models

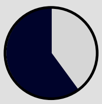
The Wealth Consulting Group

## Asset Allocation

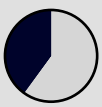
Models come in 5 risk profiles



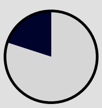
**Conservative Portfolio**
**20% Equity, 80% Fixed Income**
Seeks income as a primary objective with a focus on capital preservation. The conservative strategy is designed for clients with a shorter investment horizon and lower risk tolerance.



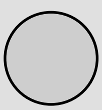
**Income & Growth Portfolio**
**40% Equity, 60% Fixed Income**
Seeks income as a primary objective with some long term capital appreciation. The strategy is designed for clients with a shorter investment horizon and lower risk tolerance.



**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.

Allocation percentages represent targets and may not be exact reflection of actual client accounts.

Target Allocations: ☐ Equity ■ Fixed Income & Cash

## The Approach

A growing number of our investors seek to align their investments with their personal values.

Our High Impact Portfolios (HIP) invest in companies and funds that are committed to sustainable business practices. There is a growing base of evidence that suggests companies that are environmentally sustainable, socially responsible, and have positive screens for corporate governance and diversity in executive leadership (ESG) outperform funds that do not share this focus.

### Strategy Objectives

**Long-term** – focus on performance through full market cycles seeking competitive risk-adjusted returns.*

Active and passive strategies including individual stocks, mutual funds, and ETFs are screened for social responsibility, corporate governance, and environmental factors.

### Ideal Investor

The High Impact Portfolio Models are ideally suited for investors seeking to maximize the benefits of both active and passive investments.

Ideal investors have an additional affinity for companies with a good track record of environmental focus, social responsibility and corporate governance.

### Tax Conscious

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

### Account Minimum

$100,000

1. Sinha, Ria, Manipadma Datta, and Magdalena Ziolo. 2019. Effective Investments On Capital Markets. Springer, Cham.

*WCG uses LPL's Diversified Benchmarks and Morningstar's AutoBench by Asset Allocation feature to track relative performance.

Securities offered through LPL Financial, Member FINRA/SIPC. Investment advice offered through WCG Wealth Advisors, LLC, a Registered Investment Advisor. Wealth Consulting Group and WCG Wealth Advisors, LLC are separate entities from LPL Financial.

There is no assurance that any strategy assures success, protects against loss, or is suitable for all investors. Investing involves risks including loss of principal.

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.

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.

Investing in mutual funds involves risk, including possible loss of principal.

Investing in stock includes numerous specific risks including: the fluctuation of dividend, loss of principal and potential illiquidity of the investment in a falling market. The payment of dividends is not guaranteed.

The return on ESG investments may be lower than if the adviser made decisions based solely on investment considerations.

Specific individualized tax advice not provided. We suggest that you discuss your specific tax issues with a qualified tax advisor.