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.
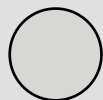
Aggressive Growth Portfolio
100% Equity
Seeks long-term capital appreciation. The aggressive growth strategy is designed for clients with a longer investment time horizon and high/aggressive risk tolerance.

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

Target Allocations: ☐ Equity ■ Fixed Income & Cash

The Approach

The ETF Models follow the strategic asset allocation decisions of The Wealth Consulting Group through the use of passive ETFs as well as some factors based and active ETF strategies.

Using a Core and Satellite approach, the ISC ETF Models employ a strategic asset allocation core surrounded by a thematic satellite sleeve that seeks to drive portfolio alpha.*

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

Tactical Overlay Available
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.

The tactical models use technical analysis from Dorsey Wright, LPL research, and other resources to assist in the timing of raising or redeploying portfolio cash.

Ideal Investor
ETF models may be suitable for investors seeking a low cost solution and diversified strategy available to smaller account balances.

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

Account Minimum
$15,000