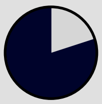
The Wealth Consulting Group

Traditional Models

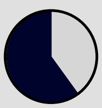
Asset Allocation

Models come in 5 risk profiles



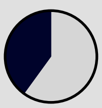
Conservative Portfolio
20% Equity, 80% Fixed Income

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.



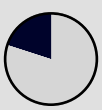
Income & Growth Portfolio
40% Equity, 60% Fixed Income

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.



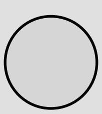
Growth & Income Portfolio
60% Equity, 40% Fixed Income

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 Traditional Models follow the strategic asset allocation decisions of WCG through the use of both active and passive investment vehicles.

Using a Core and Satellite approach, this Model* employs a strategic asset allocation core surrounded by thematic satellite sleeves that seek to drive portfolio performance.

Strategy Objectives

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

Active and passive strategies including mutual funds and ETFs.

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

The Traditional Models are ideally suited for investors seeking to maximize the benefits of both passive and active investment strategies.

Tax Conscious

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

Account Minimum

$100,000

*The Conservative portfolio omits the satellite sleeve.

**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. The 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.

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.

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.

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, LLC, and LPL Financial are not affiliated with Dorsey Wright.

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