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

### Portfolio Options

- **Income & Growth Portfolio**
  - 40% Equity, 60% Fixed Income
  - Seeks income as a primary objective with some long-term capital appreciation. 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. 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. Designed for clients with a longer time horizon and higher/moderately aggressive risk tolerance.

- **Aggressive Growth Portfolio**
  - 100% Equity
  - Seeks long-term capital appreciation. Designed for clients with a longer investment time horizon and high/aggressive risk tolerance.

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

### Allocation Percentages

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.

### Target Allocations

- **Equity**
- **Fixed Income & Cash**

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.
- **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.

Investors should consider the investment objectives, risks, charges and expenses of the investment company carefully before investing. The prospectus and, if available, the summary prospectus contain this and other important information about the investment company. You can obtain a prospectus and summary prospectus from your financial representative. Read carefully before investing.

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**Sample Listing of Our Manager Partners:**

- Calvert Investments
- Community Capital Management
- Eventide
- Green Century
- Parnassus
- Pax World Funds
- Nuveen
- Trillium Asset Management
- WCG Wealth Advisors, LLC, The Wealth Consulting Group, and LPL Financial are not affiliated with the above names entities.

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**High Impact Portfolios**

**GLOBAL INVESTING FOR POSITIVE SOCIAL AND SUSTAINABLE IMPACT**

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**Structure Asset Allocation**

- Targets by investment objective
- Constructs portfolios to manage volatility risk and meet allocation targets
- Apply a strict due diligence selection process on the underlying managers
- Subject to annual independent analysis
- Closely monitor, periodically re-balance and reallocate stocks and funds for quality and portfolio fit
High Impact Investing

A growing number of our investors seek to align their investments with their personal values. Individuals and institutions invest for different reasons. Some seek to grow their assets. Others are more focused on protecting the assets they’ve already accumulated. Some seek to generate income from their investments. We believe the WCG High Impact Investment philosophy supports all of these objectives. We help clients set and implement clear goals aligned with their needs, values, and objectives. WCG is striving to be a leader in sustainable and responsible investing.

ESG analysis enables us to gain insights into a company’s:
- **Environmental Focus:** Resource Management, Climate Change, Emission Reduction
- **Social Issues:** Workplace, Product Integrity, Community Impact
- **Governance Practices:** Executive Comp, Reporting, Board Structure and Accountability

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 outperform funds that do not share this focus.

Extensive industry experience drives an exceptional client experience.

The Wealth Consulting Group is a boutique wealth management firm offering high-net-worth individuals and companies access to a powerful combination of industry-leading service, talent and national resources.

Our advisors draw upon the broad expertise and talent within our firm, and across our alliance partners, to develop strategies for the complex financial challenges that accompany affluence. Since 1995, we have served the diverse financial and wealth planning needs of accomplished individuals, families, and businesses seeking objective advice and sophisticated financial strategies.

Deep analysis supports our efforts to build portfolios made up of well-managed, forward-thinking companies.

At The Wealth Consulting Group we are hearing from our clients that they want to invest in companies that are making a positive difference in the world. Our portfolios invest in companies that are:
- Developing **innovative solutions** to global sustainability challenges
- Promoting **gender, ethnic, and lifestyle diversity**
- Supporting **community-based** financial institutions that promote small businesses, health care, education and housing
- Actively involved in **shareholder advocacy** and public policy engagement

Research collected from IMPAX Asset Management shows that integrating ESG criteria into financial analysis may help towards the goal of mitigating risk and enhancing returns.

**Data as of 6/30/2020**
- Time period illustrations vary due to ESG index inception dates prior to comparative indexes: MSCI KLD 400 Social 5/1/90; MSCI EAFE ESG 10/1/07; and MSCI Emerging Markets ESG 6/6/13. All MSCI indexes include aggregated, multisource histories prior to acquisition on 9/1/10.
- All performance referenced is historical and is no guarantee of future results. All indices are unmanaged and may not be invested into directly.
- International investing involves special risks such as currency fluctuation and political instability and may not be suitable for all investors. These risks are often heightened for investments in emerging markets.

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**Environmental, Social and Governance (ESG) factors bring an added dimension to company analysis.**

ESG screens are non-financial factors that may provide a more inclusive perspective when researching a company’s behaviors and impacts.

“ESG considerations are material to companies’ financial results. Environmental stewardship is not just good for the planet—it’s also about controlling costs, avoiding damaging incidents, and positioning for tomorrow’s economy.”

“Studies have shown that employee-focused companies do better on a wide range of performance metrics, including productivity, profit margins, and return on equity.”

“Firms with higher corporate governance and social scores statistically outperform those with corresponding lower scores.”

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High Impact Portfolio Models

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- Community Capital Management
- Eventide
- Green Century
- Parnassus
- Pax World Funds
- Nuveen
- Trillium Asset Management

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Investors can choose funds based on their long-term objectives.

- **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 an exact reflection of actual client accounts. Individual client portfolio holdings can be customized to meet investment objectives of tax-conscious investors.

<table>
<thead>
<tr>
<th>Target allocations:</th>
<th>Equity</th>
<th>Fixed Income &amp; Cash</th>
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