

Wisdom Wealth Strategies

Investment Strategy: WWS Balanced with Growth Strategy



INVESTMENT PHILOSOPHY

WWS Balanced with Growth Strategy is designed to seek long-term capital appreciation by broadly diversifying primarily between U.S. stocks and bonds. The strategy generally targets an allocation of 70% equities and 30% fixed income in an effort to limit strategy volatility and to provide total return.



INVESTMENT MANAGER OR MANAGEMENT TEAM

Paul M. Hulen
Senior Vice President, Wealth Management
28+ years investment experience



IDEAL CLIENT

WWS Balanced with Growth Strategy is designed for investors seeking long-term capital appreciation with reduced volatility.

The above represents target asset allocations of the advertised strategy. Individual clients accounts may vary over time based on various factors, including the clients unique circumstances.



INVESTMENT PROCESS

The equity portion of the strategy is allocated between actively managed mutual funds, passive equity index funds and monopolistic growth stocks. Allocations in fixed income mutual funds depend on the yield curve, stage of economic cycle and inflation. The flexibility to allocate broadly between index funds, leading growth companies and managed bond and equity funds serves to enhance opportunities for capital appreciation over time.



SELL DISCIPLINE

Allocations will be modified if risk/return characteristics are no longer attractive in an index, sector or individual stock. Changes in market share of monopolistic growth companies due to competition, technology or political forces deemed to be existential will prompt a review of the position for removal.



CLIENT REVIEW

Changes in allocations can be made due to valuation, sector growth and economic conditions at anytime. Mutual fund, index and monopolistic companies are subject to thorough performance, style discipline, growth rate and market share review on an ongoing basis.

CONTACT INFORMATION

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IMPORTANT DISCLOSURES

Any opinions are those of the Investment Manager(s) and their team and not necessarily those of Raymond James. Opinions are subject to change at any time without notice. Content provided herein is for informational purposes only and should not be used or construed as investment advice or a recommendation regarding the purchase or sale of any security outside of a managed account. This should not be considered forward looking, and does not guarantee the future performance of any investment.

All investments are subject to risk, including loss. There is no assurance that any investment strategy will be successful. Asset allocation and diversification does not ensure a profit or protect against a loss. It is important to review the investment objectives, risk tolerance, tax objectives and liquidity needs before choosing an investment style or manager.

This Fact Sheet is not intended to be a client-specific suitability analysis or recommendation. Do not use this as the sole basis for investment decisions. Do not select an investment strategy based on performance alone.

The individual(s) mentioned as the Investment Manager(s) are Financial Advisors with Raymond James participating in a Raymond James fee-based advisory program. This is an investment advisory program in which the client's Financial Advisor invests the client's assets on a discretionary basis in a range of securities. Raymond James investment advisory programs may require a minimum asset level and, depending on your specific investment objectives and financial position, may not be suitable for you.

In a fee-based account clients pay a quarterly fee, based on the level of assets in the account, for the services of a financial advisor as part of an advisory relationship. In deciding to pay a fee rather than commissions, clients should understand that the fee may be higher than a commission alternative during periods of lower trading. Advisory fees are in addition to the internal expenses charged by mutual funds and other investment company securities. To the extent that clients intend to hold these securities, the internal expenses should be included when evaluating the costs of a fee-based account. Clients should periodically re-evaluate whether the use of an asset-based fee continues to be appropriate in servicing their needs. A list of additional considerations, as well as the fee schedule, is available in the firm's Form ADV Part 2 as well as the client agreement.

ASSET CLASS RISK CONSIDERATIONS

Every type of investment, including mutual funds, involves risk. Risk refers to the possibility that you will lose money (both principal and any earnings) or fail to make money on an investment. Changing market conditions can create fluctuations in the value of a mutual fund investment. In addition, there are fees and expenses associated with investing in mutual funds that do not usually occur when purchasing individual securities directly.

This strategy may contain Exchange Traded Funds (ETF) and/or Mutual Funds. Investors should carefully consider the ETF and mutual fund investment objectives, risks, charges, and expenses before investing. The prospectus contains this and other information and can be obtained from the ETF or Mutual Fund sponsor as well as from your financial advisor. The prospectus should be read carefully before investing.

ETF shareholders should be aware that the general level of stock or bond prices may decline, thus affecting the value of an exchange-traded fund. Although exchange-traded funds are designed to provide investment results that generally correspond to the price and yield performance of their respective underlying indexes, the funds may not be able to exactly replicate the performance of the indexes because of fund expenses and other factors.

Equities: Investors should be willing and able to assume the risks of equity investing. The value of a client's portfolio changes daily and can be affected by changes in interest rates, general market conditions and other political, social and economic developments, as well as specific matters relating to the companies in which the strategy has invested. Companies paying dividends can reduce or cut payouts at any time.

Fixed Income: All fixed income securities are subject to market risk and interest rate risk. If fixed income securities are sold in the secondary market before maturity, an investor may experience a gain or loss depending on the level of interest rates, market conditions and the credit quality of the issuer. There is an inverse relationship between interest rate movements and bond prices. Generally, when interest rates rise, bond prices fall and when interest rates fall, bond prices generally rise. Please note these strategies may be subject to state, local, and/or alternative minimum taxes. You should discuss any tax or legal matters with the appropriate professional.



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