WISDOM
WEALTH STRATEGIES OF
RAYMOND JAMES

Wisdom Wealth Strategies

Investment Strategy: WWS Dynamic Balanced Strategy

INVESTMENT PHILOSOPHY

WWS Dynamic Balanced Strategy is designed to seek rising dividends and interest income with the flexibility to focus on catalyst driven sectors. By diversifying between dividend stocks, select micro and macro-economic trends and maintaining balance in fixed income investments, the strategy is designed to benefit from economic change while striving to provide increasing income. The strategy targets an allocation of approximately 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
30+ years investment experience

IDEAL CLIENT

WWS Dynamic Balanced Strategy is designed for investors seeking opportunistic growth, rising income as a hedge against inflation, and reduced volatility.

INVESTMENT PROCESS

The core of the strategy is selecting approximately 30 companies primarily made up of large-cap industry leaders who's management has historically committed to raising their dividends annually. Around this core the strategy balances into fixed income mutual funds the Investment Manager(s) feel is appropriate for the current economic outlook. The strategy has the flexibility to allocate roughly 30% into select catalyst driven sectors to help enhance potential yield and/or growth.

SELL DISCIPLINE

A stock position will be considered for removal if management cuts or slows the rate of dividend growth. Also, as catalysts driving certain sectors mature, positions will be considered to be replaced with other sectors presenting potential opportunities. Fixed income allocation and mutual fund selection will be adjusted depending on economic cycle, Federal Reserve policy and yield.

CLIENT REVIEW

The strategy will lean toward holding positions for the long-term. Exceptional dividend growth and sector opportunities will be entertained at time of discovery. Every position is evaluated for their ability to potentially raise their dividend, contribute to appreciation of value and provide favorable interest income.

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 feebased 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 Mutual Funds. Investors should carefully consider the mutual fund investment objectives, risks, charges and expenses before investing. The prospectus contains this and other information and can be obtained from the Mutual Fund sponsor as well as from your financial advisor. The prospectus should be read carefully before investing.

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.

Sectors: Strategies that invest primarily in securities of companies in one industry or sector are subject to greater price fluctuations and volatility than strategies that invest in a more broadly diversified strategies. The Strategy may have over-weighted sector and issuer positions and may result in greater volatility and risk. Investing in small cap stocks generally involves greater risks, and therefore, may not be appropriate for every investor. The prices of small company stocks may be subject to more volatility than those of large company stocks.

Dividends are not guaranteed and must be authorized by the company's board of directors.

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