

Wisdom Wealth Strategies

Investment Strategy: WWS Growth with Trends Strategy



INVESTMENT PHILOSOPHY

WWS Growth with Trends Strategy is a dynamic all-cap equity strategy designed to seek capital appreciation in large, mid and small capitalization stocks. The strategy allocates a significant portion into subindex funds representing various economic trends.



INVESTMENT MANAGER OR MANAGEMENT TEAM

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



IDEAL CLIENT

WWS Growth with Trends Strategy is for investors seeking capital appreciation. It is designed as a dynamic and innovative go-anywhere growth strategy.



INVESTMENT PROCESS

Strategic and dynamic allocation between active mutual funds, passive index funds, trend-based subindex funds and monopolistic growth companies. The flexibility to focus on growth vs value or selective economic trends 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, trend or individual stock. Reduced market share of monopolistic growth companies due to competition, technology or political forces will prompt a review of the position for removal.



CLIENT REVIEW

Changes in allocations can be made due to valuation, changes in growth trends 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

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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.

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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.



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