Wisdom Wealth Strategies

Investment Strategy: WWS CS Dividend Growth Strategy

INVESTMENT PHILOSOPHY

WWS CS Dividend Growth Strategy is a tax-efficient strategy designed to seek rising income and long-term capital appreciation. The strategy diversifies across stocks from multiple industries with capacity and commitment to consistently raise their dividends. The strategy excludes stocks in health care, alcohol, tobacco and firearms industries.

INVESTMENT MANAGER OR MANAGEMENT TEAM

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

IDEAL CLIENT

WWS CS Dividend Growth Strategy is designed for Christian Science investors seeking long-term growth of income and principal. The strategy's objective is to serve as a hedge against inflation and an alternative to interest rates while in accordance with CS beliefs.

INVESTMENT PROCESS

The investment process utilizes a combination of selecting companies with either a history of raising dividends or growth companies initiating dividends. The strategy primarily invests in large-cap industry leaders who's management has committed to raising their dividends annually.

SELL DISCIPLINE

A stock position will be considered for removal from the strategy if management cuts or slows the rate of dividend growth. Occasionally stocks are replaced with others presenting superior total return and dividend growth. Industry weightings will be adjusted as economic, competitive and innovative forces affect a company's ability to raise their dividend.

CLIENT REVIEW

The strategy is designed to be tax-efficient and will lean toward holding positions for the long-term. Exceptional dividend growth opportunities will be entertained at time of discovery. Every position is evaluated for their ability to raise their dividend on an ongoing basis.

CONTACT INFORMATION

Paul M. Hulen, AAMS®, CRPS®
Senior Vice President, Wealth Management
paul.hulen@raymondjames.com
D 314.214.2177 T 888.641.6107

Raymond James
9900 Clayton Road
Saint Louis, MO 63124
314.214.2100

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.

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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

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

Sustainable investing may incorporate criteria beyond traditional financial information into the investment selection process. This could result in investment performance deviating from other investment strategies or broad market benchmarks. Please review any offering or other informational material available for any investment or investment strategy that incorporates sustainable investing criteria, and consult your financial professional prior to investing.

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Wisdom Wealth Strategies of Raymond James
9900 Clayton Road St. Louis, MO 63124
www.wisdomwealthstrategiesrj.com/