

4 Beta Dependable Return Investment Strategy

4 Beta Dependable Return seeks to take minimal risk while generating a return that exceeds a typical interest earning bank account or money market fund. Investments are typically made in several short term debt ETFs. The ETF holdings are often diversified across different categories of short term debt, such as US government, foreign government, corporate, mortgage backed, floating rate, etc.

Costs

- 0.15% tiers down by 10% each \$250,000 up to \$1,000,000 and includes all accounts with the same investment policy statement
- \$3.50 per month per account admin and tech fee
- Close attention paid to the cost ETFs used

Taxes

- Low turnover
- ETFs more tax efficient than mutual funds
- Location optimization across account types

Security selection

- Mostly domestic
- Mostly investment grade
- Mostly short duration
- Diversified debt categories

Risk Alignment

- The advisor may use the Risk Meter™ to help measure each investor's willingness to endure losses
- Time Optimized Planning™ is used to determine how investment risk should be scheduled based on income requirements
- The target Real Risk™ for stock and bond investments is calculated to align with the investors' willingness to endure losses and financial needs
- Strategies are blended to match target Real Risk

The strategy is most appropriate for money expected to be spent by the client during approximately the next five years or to address any other safety and liquidity priorities while still seeking a return from investing.

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