Financial Gravity

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

- Close attention paid to the costs of ETFs used
- Low turnover to conrol trading costs
- Avoid mutual funds which can have many fees, including a sales load, redemtption fee, exchange fee, account fee, purchase fee, management fee, 12b-1Fee

Security selection

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

Taxes

- Low turnover to control capital gains
- ETFs more tax efficient than mutual funds
- Asset location optimization across account types

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 investor's 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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