

# Balanced ETF/MF

## PORTFOLIO OVERVIEW

MINIMUM INVESTMENT:  
**\$5,500**

FEE:  
**Target All-In Fee = .42%**

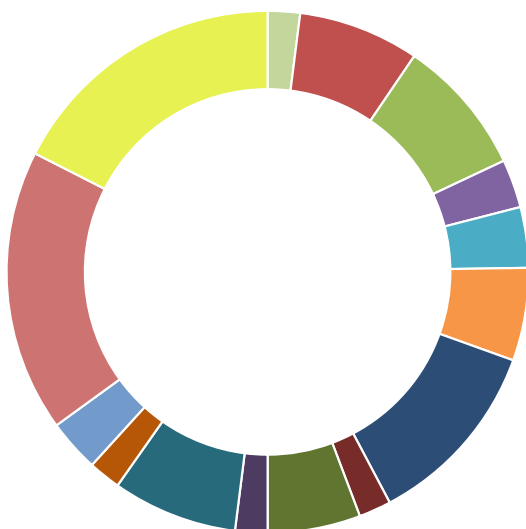
Includes platform fee, program fee, & ARG AM fee; these costs assume the OSJ platform rebate is collected by the advisor.

CONSTRUCTION:  
**Blends passive and active investment philosophies by investing in both active mutual funds and passive ETF's**

Each portfolio contains a mix of large cap, mid cap, and small cap domestic equities. International equities are incorporated via active or passive exposure depending on market conditions.

APPROPRIATE FOR:

- **Smaller Accounts**
- **Fee-conscious Investors**



Holdings and allocations, unless otherwise indicated, are based on the total managed assets and subject to change without notice. Total managed assets is defined as the total assets (including any assets attributable to financial leverage) minus accrued liabilities (other than debt representing financial leverage). Data shown is for informational purposes only and not a recommendation to buy or sell any security.

## PORTFOLIO MAINTENANCE FREQUENCY

### Weekly

- Review the overall asset allocation and make changes when appropriate

### Monthly

- Assess if rebalancing should be manually pushed to the models
- Review if any tax loss harvesting opportunities exist within the models

### Quarterly

- Analyze SMA performance relative to WMP universe of like investment options
- Analyze Mutual Fund performance relative to WMP universe of like investment options
- Analyze ETF performance and tracking errors relative to WMP universe of like investments
- Conduct calls with key managers on outlook, reallocations, philosophical changes, best performing and worst performing portfolio elements, etc.
- Host calls for advisors to discuss portfolio updates and provide language for communicating with clients
- Distribute written client approved notes on portfolio updates

## PORTFOLIO ALLOCATION

### PORTFOLIO HOLDINGS:

|                                          |        |
|------------------------------------------|--------|
| ● Cash                                   | 2.00%  |
| ● Vanguard Russell 1000 Value ETF        | 7.50%  |
| ● Vanguard Russell 1000 Growth ETF       | 8.50%  |
| ● Invesco Nasdaq 100 ETF                 | 3.00%  |
| ● Putnam Large Cap Value                 | 3.75%  |
| ● Principal Capital Appreciation         | 5.75%  |
| ● Federated Hermes MDT Large Gr.         | 11.75% |
| ● Fidelity Enhanced Small Cap ETF        | 2.00%  |
| ● Fidelity Enhanced Mid Cap ETF          | 5.75%  |
| ● Delaware Ivy Smid Cap Core             | 2.00%  |
| ● Fidelity Advisor Int'l Cap App         | 7.75%  |
| ● Avantis Emerging Markets               | 2.00%  |
| ● Franklin Int'l Low Volatility High Div | 3.25%  |
| ● American Funds Bond Fund of Am         | 17.50% |
| ● American Funds Strategic Bond Fund     | 17.50% |

## MANAGEMENT TEAM

- **Kurt D. Jonson**, CEO of Advisory Resource Group  
33 years of Experience
- **Haris Ansari**, VP of ARG Asset Management  
12 years of Experience

## ABOUT ARG ASSET MANAGEMENT

Advisory Resource Group Asset Management (ARG AM) is a subsidiary of Advisory Resource Group LLC, an OSJ within Osaic Wealth, Inc. ARG AM creates composite portfolios for OSJ-affiliated advisors. ARG AM conducts regular research and constructs portfolios using the available investments on the Wealth Management Platform (WMP) offered by Osaic Wealth. Through the creation of turnkey portfolios for its affiliated advisors, ARG AM allows its member firm advisors to simplify portfolio construction and maintenance. They recognize that portfolio construction and maintenance can be daunting or time-consuming. By creating turn key solutions, ARG AM offers advisors leverage in eliminating these potential burdens and, in turn, helps its affiliated focus on their primary objective, serving their clients. The WMP platform offers a wide variety of solutions; by packaging portfolios ARG AM seeks to simplify evaluating this wide menu and help advisors and clients potentially achieve better outcomes.

## RISK DISCLOSURES

*Securities and investment advisory services are offered through **Osaic Wealth, Inc.**, member FINRA/SIPC. **Osaic Wealth** is separately owned and other entities and/or marketing names, products or services referenced here are independent of **Osaic Wealth**. **Osaic Wealth** does not offer tax or legal advice.*

Risks and limitations include, but are not limited to, the following: investment instruments may be susceptible to economic downturns; most of the underlying credit instruments are rated below investment grade and considered speculative; there is no guarantee all shares can be repurchased; the Fund's business and operations may be impacted by fluctuations in the capital markets; the Fund is a diversified, closed-end investment company with limited operating history; diversification does not eliminate the risk of investment losses.

This is neither an offer to sell nor a solicitation to purchase the securities described herein. An offering is made only by the prospectus which must precede or accompany this piece. Please read the prospectus prior to making any investment decision and consider the risks, charges, expenses and other important information described therein. Additional copies of the prospectus may be obtained by contacting Advisory Resource Group LLC at 425.658.0530 [www.argam.com](http://www.argam.com).

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