



ADVISORY RESOURCE GROUP LLC
Independent by design, **together by choice.**

PORTFOLIO FACT SHEET

As of October 31, 2025

Retirement Income Taxable Fixed Income \$200,000

PORTFOLIO OVERVIEW

MINIMUM INVESTMENT:

\$200,000

FEE:

Target All-In Fee = .55%

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

CONSTRUCTION:

These portfolios separate equities and fixed income to provide flexibility, transparency, and customization. Equity portfolios use SMAs across large-cap, international, and smaller-cap equities for clearer visibility into holdings, while fixed income portfolios focus on individual bonds with limited bond fund exposure for liquidity. This structure allows advisors to customize allocations, apply different fee schedules to equities and fixed income, and add complementary strategies—such as interval funds, REITs, or BDCs—without impacting the core allocation..

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:

- **Large Accounts**
- **Investors seeking increased transparency in the companies they are investing in**
- **Investors seeking yield or income**
- **Investors seeking flexibility to customize holdings by excluding certain investment(s)**
- **Investors seeking alpha from stock selection**
- **Advisors seeking more tax-conscious fixed income for high net worth clients**
- **Advisors seeking custom allocations**
- **Advisors seeking to use complementary investments, like REIT's or BDC's that want to ensure their overall asset allocation is not rendered suboptimal**

PORTFOLIO MAINTENANCE FREQUENCY

Weekly

- Review the overall asset allocation and make changes when appropriate

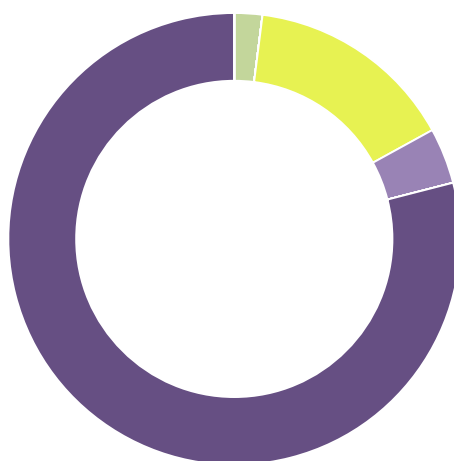
Monthly

- 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%
American Funds Strategic Bond Fund	15.00%
First Trust Global Commodities ETF	4.00%
F/M Genoa Opportunistic Fixed Income	48.00%

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.

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.

Please be aware that the Fund, the Advisors, the Distributor or the Wholesale Marketing Agent and their respective officers, directors, employees and affiliates do not undertake to provide impartial investment advice or to give advice in a Fiduciary capacity in connection with the Fund's public offering of shares.