

STRATEGIC MODELS

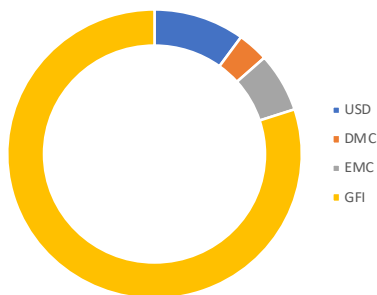


OBJECTIVE

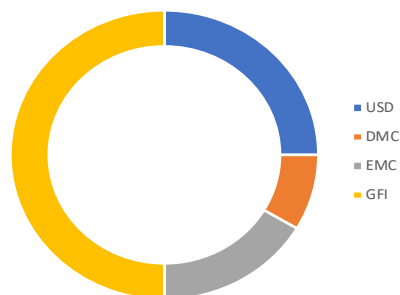
Wildermuth Asset Management has four pre-set, passive allocations comprised of our ETF portfolios. Models ranging from Moderate Conservative to Aggressive Growth provide an investment solution for a variety of client needs.

WAM Portfolio	Moderate Conservative	Moderate	Moderate Aggressive	Aggressive Growth
U.S. Growth ETF	0%	0%	40%	50%
U.S. Dividend ETF	10%	25%	0%	0%
Developed Country	3.4%	8.5%	13.6%	17%
Emerging Country	6.6%	16.5%	26.4%	33%
Global Fixed Income	80%	50%	20%	0%

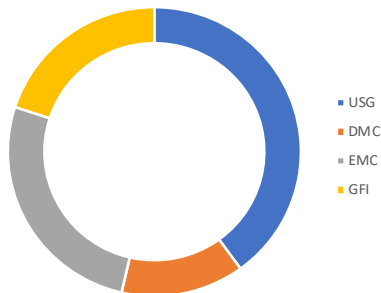
Moderate Conservative



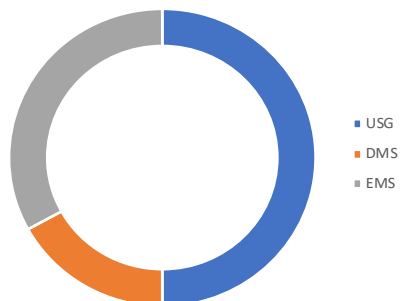
Moderate



Moderate Aggressive



Aggressive Growth



PORTFOLIOS PROFILE

DESCRIPTIONS

Moderate Conservative: A higher concentration of Global Fixed Income, which is a strategic combination of U.S. and International fixed income ETFs reduces equity market exposure for your more conservative clients.

Moderate: With half of the allocation dedicated to fixed income and the other half to a combination of U.S. and International ETFs, this model provides a balanced solution for clients looking for income and capital appreciation.

Moderate Aggressive: A higher allocation to growth-oriented ETFs both in the U.S. and International markets provides a solution for clients looking for higher equity exposure.

Aggressive Growth: With no fixed income exposure, this model is a higher risk solution for those clients who want a full exposure to equities in both U.S. and International markets.

OPERATIONS

Inception Date: 9/1/2019

Manager: Daniel Wildermuth

Min. Inv. \$25,000

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MANAGER BIOGRAPHY

Daniel Wildermuth is the founder and CEO Kalos Capital, a broker/dealer and CIO of Wildermuth Asset Management, a money management firm. He has authored two well-received financial books: "Wise Money: Minimize Your Volatility and Increase Your Control," and "How to Keep and Grow Retirement Assets." Published by McGraw-Hill in 2012 and 2013, respectively. Mr. Wildermuth earned an MBA in Finance from Anderson School at UCLA and an undergraduate degree in engineering from Stanford University.

WILDERMUTH ASSET MANAGEMENT STRATEGIC MODELS

Wildermuth Asset Management is an independent, privately-owned investment management firm registered with the Securities and Exchange Commission. Wildermuth Asset Management offers the management of separately managed accounts comprised of individual securities and asset allocation exchange traded fund portfolios to meet various client investment objectives. Wildermuth Asset Management has been registered as an investment advisor since August 2004. Prior to the formation of Wildermuth Asset Management, these and additional models and investment styles were employed by the same managers at Kalos Capital, Inc., a registered investment advisor since February 2001. Registration as an investment adviser does not imply a certain level of skill or training.

Asset allocation and diversification strategies do not protect against market risk or loss of principal. Neither do they assure a profit, nor do they protect against losses in declining markets. Investments in managed portfolios have additional management fees and expose the investor to the risks inherent within the portfolio and the specific risks of the underlying securities directly proportionate to their allocation in the portfolio. Investing involves risk, including the loss of principal. Investment returns, particularly over shorter time periods, are highly dependent on trends in the various investment markets. Investors should consider the investment objectives, risks, charges and expenses of managed portfolios carefully before investing. There is no assurance that any investment or strategy will achieve its investment objective, and the information provided is not intended to be a complete analysis of every material fact respecting any strategy.

Wildermuth Asset Management customizes some portfolios for clients according to various characteristics such as tax sensitivity, tax requirements, legacy position inclusion, stock ownership restrictions, sector restrictions, and stock substitutions. Furthermore, we may alter or customize the construction, implementation and ongoing holdings of portfolios depending upon unique or changing client, economic, investment vehicle or market circumstances. Actual client results are also impacted by start and end dates, withdrawals, additional deposits, and any charges imposed by the investment custodian. All the above may materially affect client performance returns.

Our Strategic Models described in this presentation are comprised of passive exchange traded funds ("ETFs"). Some of the key benefits of passive investing are:

- Low fees: There's nobody picking stocks in the ETFs, so oversight is much less expensive. Passive funds simply follow the index they use as their benchmark.
 - Transparency: It's always clear which assets are in an index fund.
 - Tax efficiency: The ETF's buy-and-hold strategy doesn't typically result in a massive capital gains tax for the year.
- Passive strategies have these weaknesses:
- Limited investments: Passive funds are limited to a specific index or predetermined set of investments with little to no variance; thus, investors are locked into those holdings, no matter what happens in the market.
 - Small to no excess returns: By definition, passive funds will pretty much never beat the market, even during times of turmoil, as their core holdings are locked in to track the market. Sometimes, a passive fund may beat the market by a little, but it will never post the big returns active managers crave unless the market itself booms. Active managers, on the other hand, can bring bigger rewards, although those rewards come with greater risk as well.

Allocations may change at any time. For current allocations, please contact Erik Setterlind at (888) 356-1950.

Investment Advisory Services offered through Wildermuth Asset Management, LLC, an SEC Registered Investment Advisor.

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