

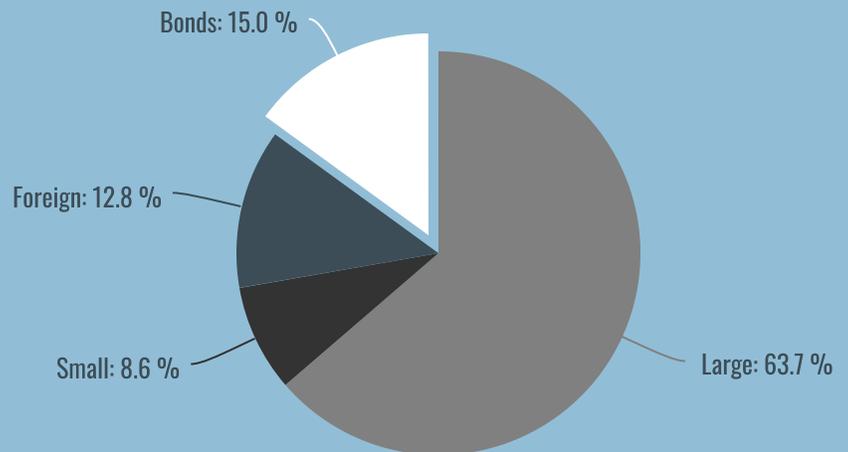
WESTWARD STRATEGY

Aggressive Growth

The Westward Strategy is an aggressive growth portfolio designed for maximum participation in rising and recovering market environments.

Strategic, fundamental and quantitative methods guide overall risk exposure and seek to avoid the impact of bear markets.

Strategically designed to grow wealth. Disciplined rules to guard it.



Investor Benefits



Global stocks offer the best return opportunity and bonds add income and stability for **global asset class and multi-factor diversification**. **Vehicles for asset class exposure** are determined based on liquidity, price volatility and alpha.



Your **strategic** asset allocation **optimizes risk-adjusted returns** using long-dated historical returns and volatility data to achieve your unique investment goals and financial life (**never one-size-fits-all**). **Allocations are calibrated** based on a price-driven overlay.



Positions are selected by identifying most potential for beneficial outcomes. Holdings are eliminated using **quantitative decision rules** designed to **cut bear market exposure and preserve wealth**.

Unusual diversification across global asset classes to optimize return for risk.

- U.S. Large Cap Stocks
- U.S. Mid-Cap Stocks
- U.S. Small-Cap Stocks
- Developed Country Stocks
- Emerging Markets Stocks
- Preferred Stocks
- High Yield Corporate Bonds
- Floating Rate Loans
- Corporate Bonds
- Treasury Bonds
- Commodity Funds
- Cash



WESTWARD STRATEGY

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GUIDE

Guide your financial life and increase confidence during uncertainty by targeting appropriate returns within the current investment environment.

GROW

Grow your wealth by selecting suitable asset allocations are derived and re-calibrated based on strategic, fundamental and quantitative methods.

GUARD

Guard your wealth against bear market losses by applying a disciplined price-driven overlay.

Stock exposure is driven by underlying fundamentals and quantitative metrics to range from 80-100% of your portfolio.

Strategic equity positioning

- Rising earnings
- Reasonable values
- Low inflation
- High confidence
- Robust economic growth
- Positive price trends



100%

80%

Expected risk and return profile



9-10% expected return



High - Risk Spectrum - Low

Annualized return expectation of 9.7% and 14.1% standard deviation under neutral scenarios and using long-dated historical return, correlation and variance data.

Suitable for investors seeking high long-term investment returns and willing to ride out shorter-term fluctuations.