

Dynamic Tax Aware

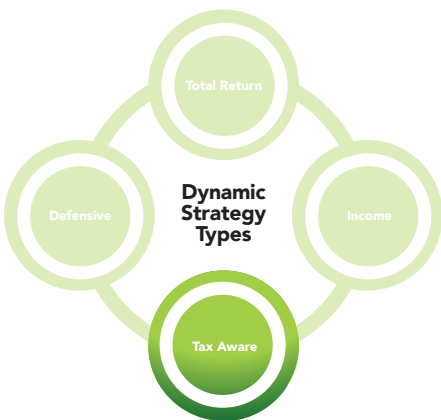
11-18 Holdings / \$150k Minimum / 0.32-0.40% Fund Expenses

We put risk management first in strategically designing global, well diversified, balanced portfolios that are focused on the long-term.

All strategies range from 100% to 30% equity in 10% increments.

Investment Objective

The primary objective of Dynamic Tax Aware is to focus on reducing the tax burden for tax sensitive clients, with a secondary objective to maximize long-term risk-adjusted returns while allocating to a broadly diversified variety of asset classes utilizing ETFs.



Investment Approach

Utilize non-proprietary ETFs to invest in tax-advantaged investments such as municipal bonds with higher conviction portfolio tilts and more granular asset class exposures.

Asset Class Breakdown 60/40

Asset Category	Asset Class	Allocation*
Equity	US Large	21%
	US Value	5%
	US Growth	5%
	US Mid	8%
	US Small	4%
	Intl Large	6%
	Intl Small	3%
	Emerging Mkts	5%
Alternatives	Real Estate	3%
Fixed Income	Muni Core Plus Bond	19%
	Unconstrained	5%
	Muni Short Term	5%
	Muni Ultrashort	3%
	Muni High Yield	4%
	Bank Loans	4%
	Total	

*For illustrative purposes only. Allocations are subject to change.

Why ETFs?

- **Lower cost:** ETFs typically offer a significant cost savings relative to mutual funds.
- **Tax efficiency:** ETFs typically distribute fewer capital gains than mutual funds.
- **Transparency:** ETFs typically report their holdings daily and track an index, providing stability in exposure and risk.

Why Be Tax Aware?

- **After-Tax Returns:** While investors generally focus on pre-tax returns on portfolio statements, they certainly feel the pain when filing their annual tax returns. Investing in securities which may be exempt from certain taxes increases the overall benefit to investors in the form of enhanced after-tax returns.
- **Rising Taxes:** As your wealth increases, so do your tax rates. Since bond interest is taxed as ordinary income, it may be prudent to diversify your fixed income exposures into more tax efficient investments.
- **Gain Preservation:** By paying less in taxes, investors get to keep more of their gains. These extra proceeds can be reinvested and help to compound and strengthen future portfolio growth.

Why Municipal Bonds?

- **Tax Reduction:** Interest from municipal bonds is generally exempt from federal taxation, allowing investors to keep more of the income they generate. For example, a municipal bond yielding 4% for an investor with a 30% income tax rate has a tax-equivalent yield of 5.7%.
- **Enhanced Diversification:** There is a wide variety of municipal bonds in the marketplace. They are differentiated by issuing state, municipality, credit quality, and purpose (revenue bonds, school bonds, etc.). A portfolio of municipal bonds can achieve a high level of diversification, not unlike a portfolio of traditional bonds.
- **Lower Risk:** Given that municipal bonds are typically issued by government entities, they generally have a higher credit quality and an increased probability of returning principal.

There is no guarantee that the model portfolios or any investment strategies will work under all or any market conditions. They may not be appropriate for all investors and each investor should evaluate their ability to invest long-term, especially during periods of a downturn in the market. Past performance is not a guarantee of future returns.

What Sets Us Apart?



People

Dedicated team helps advisors grow their practices with direct access to professionals in portfolio management and trading.



Philosophy

Risk-focused philosophy aims to deliver balanced portfolios to achieve consistency of returns and ultimately, better client outcomes.



Process

Disciplined, focused and rules-based investment framework supports asset allocation, security selection, investment themes, rebalancing and trading.

Disclosure:

This presentation is provided for informational and educational purposes only and should not be considered as a recommendation to purchase any security or pursue a particular strategy. The information, analysis and opinions expressed herein reflect our judgment as of the date of writing and are subject to change at any time without notice. They are not intended to constitute legal, tax, securities or investment advice or a recommended course of action in any given situation. Certain information contained herein are based upon proprietary or third -party research or analysis and should not be considered as investment advice or a recommendation of any particular security, strategy or investment product.

The model portfolios presented are designed to assist advisors and clients in evaluating investment strategies. Investing in stocks, bonds, and other assets present various forms of risk to investors and could result in losses. Exchange Traded Funds (ETFs) and mutual are sold by prospectus. Please consider the specific ETF or mutual fund's investment objectives, risk, charges and expenses carefully before investing. The prospectus, which contains this and other information, can be obtained by contacting your Advisor. Read the prospectus carefully before investing; positive returns are not guaranteed. There is no guarantee that the model portfolios or any investment strategies will work under all or any market conditions. They may not be appropriate for all investors and each investor should evaluate their ability to invest long-term, especially during periods of a downturn in the market. Past performance is not a guarantee of future returns.

Certain information contained herein constitutes "forward-looking statements," which can be identified by the use of forward-looking terminology such as "may," "will," "should," "expect," "anticipate," "project," "estimate," "intend," "continue," or "believe," or the negatives thereof or other variations thereon or comparable terminology. Due to various risks and uncertainties, actual events, results or actual performance may differ materially from those reflected or contemplated in such forward-looking statements. Nothing contained herein may be relied upon as a guarantee, promise, assurance or a representation as to the future.

Dynamic makes no implied or expressed recommendations regarding the manner in which clients' accounts should be invested. The appropriate strategy depends on the client's specific investment objectives and financial situation. This is not intended to be used as guide to investing, or source of any specific recommendation. It does not constitute an offer or solicitation with respect to the purchase or sale of any security in any jurisdiction in which such an offer or solicitation is not authorized or to any person to whom it would be unlawful to make such an offer or solicitation. No part of this presentation may be reproduced in any form, or referred to in any other publication, without express written permission. Dynamic Advisor Solutions, LLC dba Dynamic Wealth Advisors is an SEC registered investment advisor. SEC registration does not imply any level of skill or learning. Investment advisory services are offered through Dynamic. For additional risk disclosures and information regarding our services, fees and business practices, please refer to Dynamic's Form CRS (Client Relationship Summary) and Form ADV Part 2A Brochure filed with SEC and available by contacting us, or at the SEC's website under CRD Number: 151367 (www.adviserinfo.sec.gov).