

YourWealth Yield Portfolio

YourWealth Asset Management

YourWealth Asset Management manages low-cost, diversified model portfolios that aim to achieve returns that are consistent with the strategy and risk objectives per model. YourWealth has worked to develop multiple strategies, each one with a different investment objective in mind. Our portfolios strive to achieve long-term appreciation, capital preservation and current income, using ETFs* as the primary investment vehicle. ETFs provide investors the opportunity to diversify across asset classes and sectors of the market in a tax-efficient and low-cost manner.

Our strategies are index-based, and focus on timely asset allocation and regular rebalancing. We are long-term investors and look towards the coming years when setting asset allocation instead of the coming weeks

*-Accounts less than \$50K will be invested in low cost transaction free mutual funds

Model Information

Objective:

The YourWealth Growth and Yield Portfolio focuses on current income first and appreciation second, with the overall risk profile being conservative.

Target Asset Allocation (benchmark):

- **20% Equities (MSCI World Index)**
 - Includes large cap, mid cap, small cap, international and real estate
- **80% Bonds/Cash (Lehman Aggregate)**
 - Includes cash and bond allocations

Implementation

Asset Selection:

ETFs are chosen based on performance, cost and appropriateness for the strategy and asset allocation.

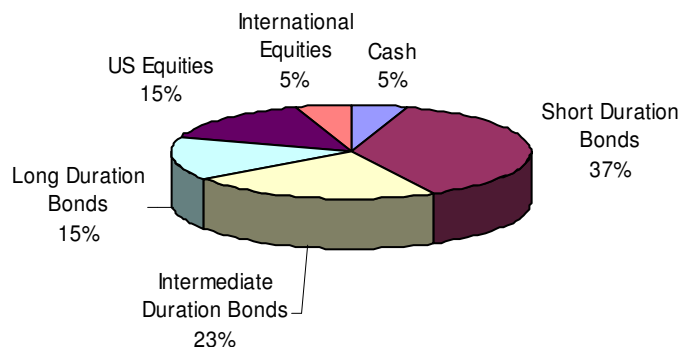
Asset Allocation:

Asset allocations will be determined and set on the portfolio. Tolerances are set for rebalancing when necessary.

Rebalancing:

Rebalancing will most often occur six months after initial allocation is set. Severe market fluctuations could call for a mid-term rebalancing. Rebalancing will bring asset allocations back to within tolerance levels.

Yield Target Allocation



Fees

Household Assets (\$\$)	Fee
\$0 - \$250,000	1.00%
\$250,001 - \$500,000	0.90%