

ETF MODEL PORTFOLIOS

Market Guard's[®] ETF portfolios implement a systematic approach that is consistent, disciplined, diversified, and attempts to minimize behavioral biases.

Market Guard[®] ETF Model Portfolios

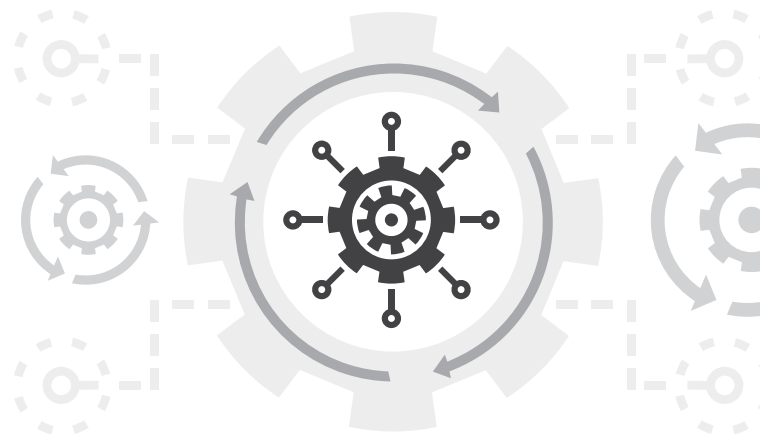
With Market Guard, you benefit from a disciplined risk management process that ensures your investments are tailored to your specific risk profile.

Market Guard ETF Model Portfolios are managed to specific equity and fixed income targets and are implemented through the use of ETFs (Exchange Traded Funds). The model portfolios will invest in multiple asset classes ranging from traditional options such as Equities and Fixed Income to more alternative ones like Commodities, Real Estate or Cryptocurrencies. Along with global diversification, Market Guard implements a disciplined risk management process that allows to fine-tune portfolios according to the risk profile of every mandate, which is achieved by monitoring closely key risk metrics such as volatility or maximum drawdown.

Approach

When it comes to portfolio construction, research suggest that asset allocation can be a very important factor influencing overall performance. According to multiple academic studies, a large percentage of a portfolios success is determined by asset allocation. In addition, determining the correct investment classes, as well as the proper percentage to hold in each portfolio, is paramount to long-term success.

The portfolios are strategically positioned by applying a "now-casting" approach that adapts based upon new financial market developments.



Step 1: Evaluate, select, and implement individual investment positions, to create a fully globally diversified portfolio.

Step 2: Determine the optimal asset allocation among the individual investment positions.

Step 3: Utilize a Non-Emotional, Methodical, Mathematical approach through the use of a non-correlated set of multiple factors to assess the individual positions in the portfolio and identify opportune times to HOLD, SELL or BUY the underlying investment position.

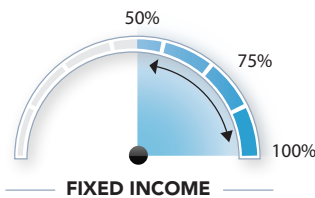
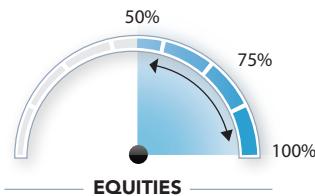
Market Guard® Asset Allocation Models

Static Strategic Asset Allocation



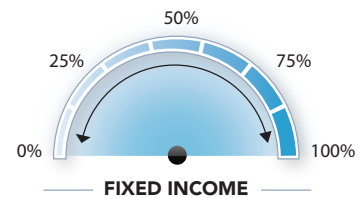
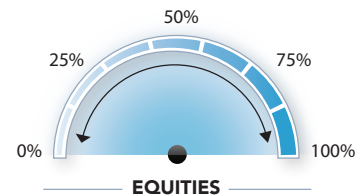
A fully invested model portfolio is designed to remain invested through the course of a calendar year, and will be assessed and Rebalanced on an Annual Basis.

Target Tactical Asset Allocation



A fully invested model portfolio that can dynamically adapt to financial market conditions by reducing risk exposures allocations by up to 50% using Market Guard's proprietary model updated and Rebalanced on a Monthly Basis, or when remarkable events occur during mid-month.

Dynamic Tactical Asset Allocation



A fully invested model portfolio that can dynamically adapt to financial market conditions by reducing risk exposures allocations to full cash using Market Guard's proprietary model updated and Rebalanced on a Monthly Basis, or when remarkable events occur during mid-month.

Static Asset Allocation Models

Market Guard Static model portfolios utilize a strategic-allocation-only approach designed to assess and rebalance the portfolios on an annual basis. This approach is tailored for tax-conscious investors who prefer maintaining a steadfast focus on the long term, steering clear of short-term market timing tilts influenced by fleeting circumstances.

Target Asset Allocation Models

Market Guard Target portfolios utilize a systematic, quantitative approach to assess individual portfolio positions. Market Guard Target portfolios utilize a proprietary model to dynamically adjust security allocations, typically ranging between **50% and 100%** of the strategic asset allocation, aiming to capitalize on market opportunities.

Dynamic Asset Allocation Models

Market Guard Dynamic portfolios utilize a systematic, quantitative approach to assess individual portfolio positions. Market Guard Dynamic portfolios utilize a proprietary model to dynamically adjust security allocations, typically ranging between **0% and 100%** of the strategic asset allocation, aiming to capitalize on market opportunities.