

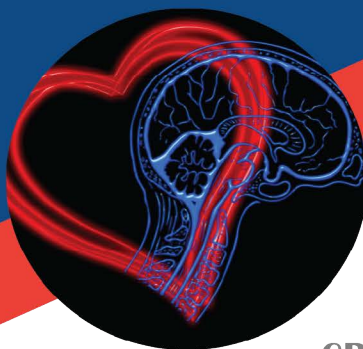
REASONS TO USE THE AMERIGUARD™ PORTFOLIOS

Enhance your investments with...

- 1 LONG-TERM CORE POSITIONS.** Over the long-term, the stock market should out-perform most asset classes. The Core positions are designed to take advantage of the long-term out-performance of stocks by utilizing low cost index ETFs across a diversified basket of market sectors.
- 2 ROTATION TO STRENGTH.** Over the intermediate-term, certain portions of the stock market tend to out-perform while others will lag. Investment performance can be enhanced by increasing allocations to the stronger sectors while reducing and even eliminating portions of the market which are lagging.
- 3 RISK MANAGEMENT.** Numerous studies have shown investors typically do not enjoy the long-term returns generated by the stock market because they tend to sell when the market declines too much. They are also late getting back into the market. By utilizing longer-term trend following indicators to reduce stock allocations when the trend reverses, this potentially creates a portfolio that allows investors to better tolerate market declines.

WHY SEM?

Since 1992, SEM Wealth Management has helped clients overcome the emotions that arise during prolonged bull markets and the subsequent crashes. The focus of SEM is to provide Scientifically Engineered Models that seek to find the best return vs. risk investments across the financial landscape.



**THE AMERIGUARD™
PORTFOLIOS**

CREATED BY SEM WEALTH MANAGEMENT

Scan for Performance Snapshot



For more information on the AmeriGuard Portfolios go to SEMWealth.com/ameriguard-portfolios

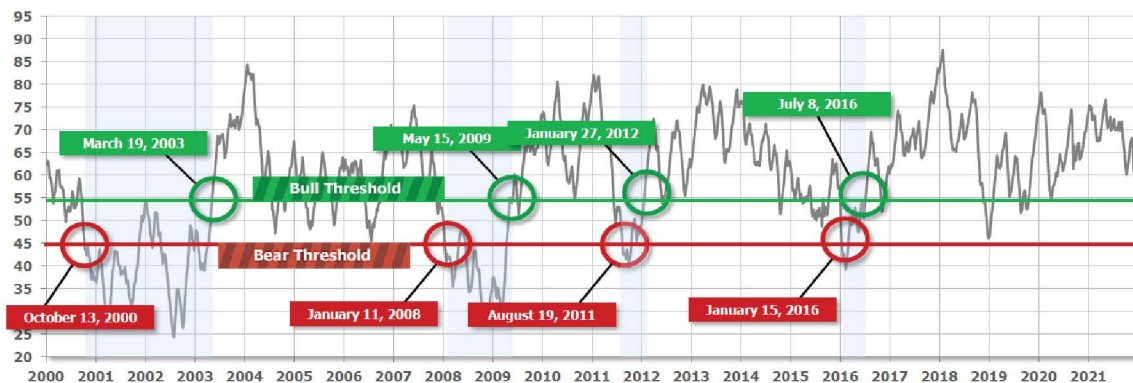
How the AmeriGuard™ models work

The AmeriGuard™ model asset allocation comes down to 2 questions:

1

What is the overall trend in the market?

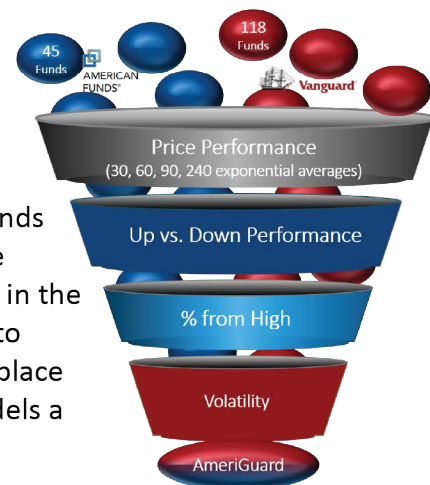
“The trend is your friend” is a common investing phrase and is critical to the asset allocation of the AmeriGuard™ Models. SEM scientifically monitors the trend in the overall stock market utilizing a trend indicator developed in the early 2000s. The goal is to be fully invested according to the mandate when the indicator is rising and to reduce allocations when the trend is falling. In order to avoid short-term market noise, the trend indicator is designed to wait until the trend is clearly defined. The chart below illustrates the real-time history of the AmeriGuard™ Trend Indicator.



2

Where should I invest?

After determining how much to invest, the AmeriGuard™ models begin to filter through the numerous funds available at American Funds and Vanguard. (Please note, if other funds or ETFs are more attractive or cheaper, SEM may also include other fund providers in the models.) This filter allows the AmeriGuard™ Models to take advantage of current trends in the markets, allocating the assets to the “hot hand” and reducing or eliminating allocations to market segments that are out of favor. While not always perfect, trends typically stay in place for long periods of time, so this focus on the stronger funds gives the AmeriGuard™ Models a potential edge over more traditional buy and hold allocations.



AmeriGuard™ Portfolios are designed to meet a wide range of investment objectives & risk preferences. Starting with a “balanced” allocation, which moves above and below 50% stock market exposure, each AmeriGuard™ portfolio increases market exposure and with it, the overall level of risk. *Investors are encouraged to look at their own portfolio and work with their financial advisor when determining the appropriate AmeriGuard portfolio.*

AmeriGuard Portfolio Stock Market Exposure Range & Risk

	Stock Allocation: 0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%	Riskalyze	TOLERISK
Balanced				-20%								50	46
Moderate					-32%							63	72
Growth							-42%					71	86
Aggressive								-48%				77	97
Max									-53%			86	103

ILLUSTRATIVE PURPOSES ONLY Allocation ranges based on mandate of funds owned inside a portfolio. If an underlying fund holds more or less stock exposure than the last report, the range may vary. The Riskalyze Scores are estimated based on AmeriGuard model portfolio risk distribution. The score can range from 0 (no risk) to 100 (extreme risk). An average balanced portfolio of 50% stocks / 50% bonds falls somewhere around a Riskalyze score of 50. The score will vary from quarter to quarter. There are other risk scoring software providers that may yield different results. The use of Riskalyze in the above illustration is not an endorsement of Riskalyze by SEM nor an endorsement of SEM by Riskalyze.