

# SEM Dynamic Aggressive Growth

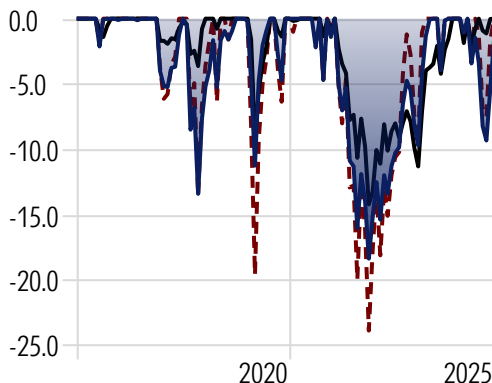
Return Date: 6/30/2025

Benchmark: MS Aggressive Alloc.

## Drawdown - SEM (shaded) vs. Benchmark & S&P

Time Period: 5/1/2016 to 6/30/2025

SEM Dynamic Aggressive Growth MS Preservation Alloc S&P 500 TR USD



	SEM Dynamic Aggressive Growth	MS Aggressive Alloc.
Max Drawdown	-18.36	-25.01
Max Drawdown # of Periods	9	9
Max Drawdown Peak Date	1/1/2022	1/1/2022
Max Drawdown Valley Date	9/30/2022	9/30/2022

## Risk/Return Statistics

Time Period: 5/1/2016 to 6/30/2025

Calculation Benchmark: S&P 500 TR USD

	SEM	Benchmark	S&P 500
Annualized Return	7.73	7.55	14.74
Sharpe Ratio	0.51	0.52	0.80
Alpha	-2.76	-2.56	0.00
Beta	0.67	0.64	1.00
Std Dev	10.81	10.11	15.50
Gain/Loss Ratio	1.70	1.77	2.02
Up Capture Ratio	64.45	59.89	100.00
Down Capture Ratio	74.85	67.42	100.00

## Program Information

Inception Date: 5/1/2016  
Category: Aggressive Alloc.  
Maximum SEM Fee: 0.75%\*  
Max. Financial Advisor Fee: 1.00%

\*Avail. on Adhesion, Axiom, and Orion Advisor Services at different costs depending on platform.

## Manager(s) (start date):

Jeffrey Hybiak, CFA (1998)

## Investment Goal

SEM's Dynamic Aggressive Growth (DAG) seeks to actively manage exposure to the Morningstar Aggressive Allocation portfolio. The DAG program deploys dynamic portfolio management which increases or decreases allocations to specific assets based on economic growth expectations.

## Investment Strategy

DAG utilizes an asset allocation model that seeks to adjust the asset allocation based on the current portion of the economic and business cycle. Half of the allocation signal is based on economic indicators, such as manufacturing activity, interest rate curves, monetary policy, labor market growth, and consumer spending. The other half of the signal is derived from market based variables including valuation measurements, relative strength, volatility, and the breadth of the current market.

Using the Morningstar Aggressive Allocation index as a benchmark, DAG will overweight small cap & emerging markets if the economic indicators are positive, or eliminate small cap & economic exposure if the indicators are negative.

## What to Expect

Over the long-term DAG is expected to provide exposure to a high percentage of the movements in the market, both up and down. Historically DAG has averaged nearly the same overall exposure to equities as the benchmark allocation. The advantage of the portfolio stems from the time spent in each asset class. The goal is to enhance returns by having additional exposure to higher risk assets at opportune times, while lowering market exposure when the economy is struggling. Typically DAG adjusts the allocation 4-6 times per year. With the goal of increased market exposure, risk is also high. During bear markets DAG will still experience large losses.

Overall DAG is suitable for long-term investments (10-15 year time horizon or longer) where investors are seeking higher returns and some active management of market exposure. Investors should also be comfortable with higher levels of risk.

For additional information, go to [SEMWealth.com/Models](https://SEMWealth.com/Models)

## Investment Growth

Time Period: 4/30/2016 to 6/30/2025

SEM Dynamic Aggressive Growth

MS Aggressive Alloc.



## Trailing Returns

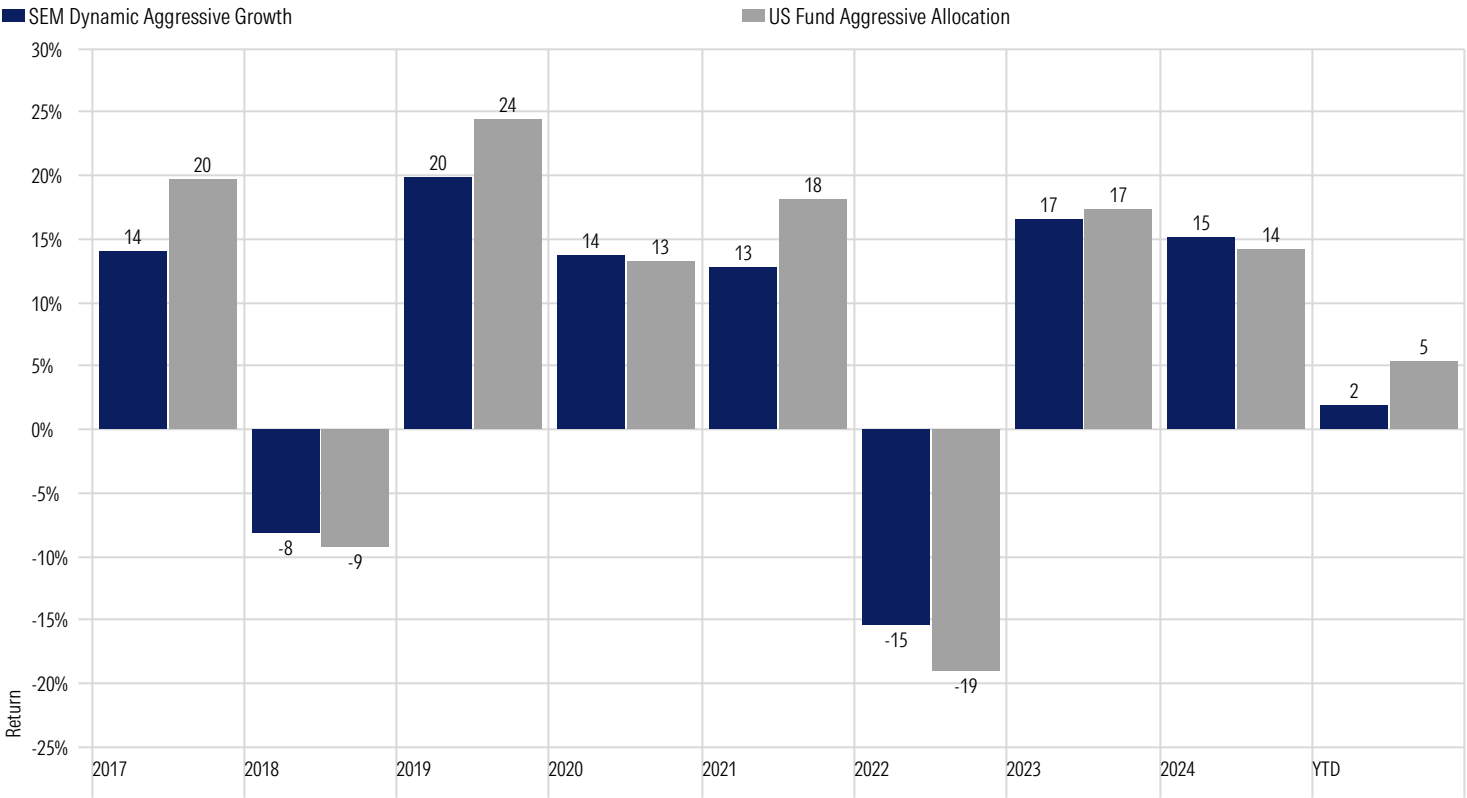
	YTD	1 Year	3 Years	5 Years	Incep.
SEM Dynamic Aggressive Growth	1.87	6.85	11.28	8.42	7.73
MS Aggressive Alloc.	5.41	11.15	12.91	10.76	9.06

SOURCE: Morningstar Direct | Results are net of maximum advisory fees and assumes all dividends and capital gains are reinvested. Past performance is not a guarantee of future results. Please see disclaimer on next page for additional information.



Calendar Year Returns - SEM (Blue) vs. Benchmark (Grey)

Calculation Benchmark: US Fund Aggressive Allocation



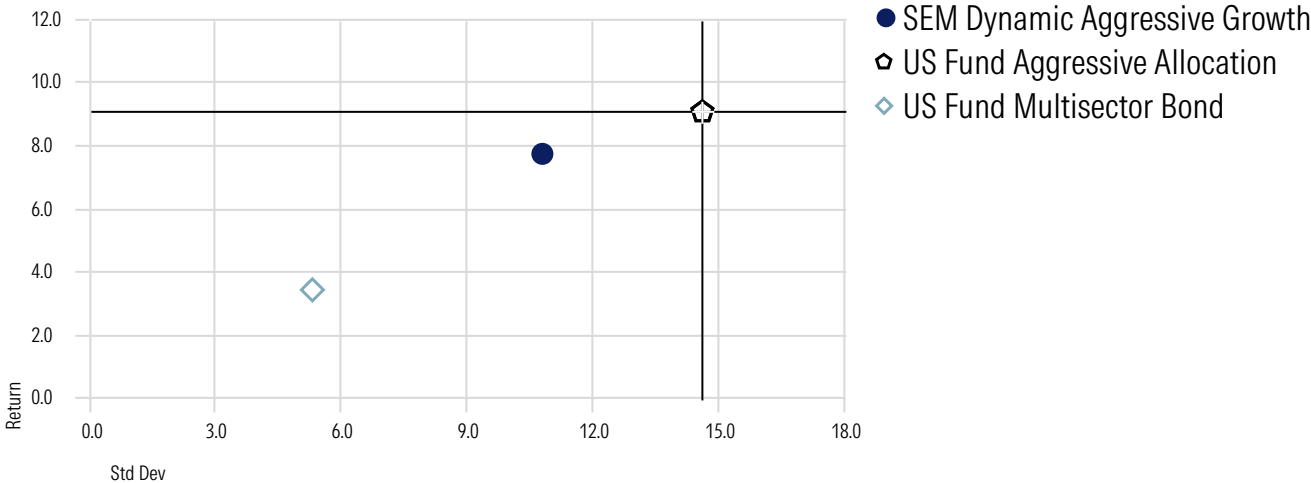
Quarterly Performance

	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Year
2025	-4.96	7.19			1.87
2024	7.72	1.89	3.80	1.04	15.12
2023	4.84	5.31	-1.72	7.45	16.60
2022	-5.28	-11.34	-2.79	3.66	-15.38
2021	4.18	6.75	-4.38	6.02	12.75
2020	-11.25	11.62	5.81	8.49	13.72
2019	10.93	2.38	0.74	4.77	19.87
2018	-1.70	1.55	5.69	-13.04	-8.26
2017	4.25	1.49	2.98	4.68	14.06
2016	1.50	1.56	3.66	1.28	8.22

Risk-Reward

Time Period: 5/1/2016 to 6/30/2025

Calculation Benchmark: US Fund Aggressive Allocation



#### DISCLAIMER:

Unless otherwise stated, all performance numbers are net of all maximum fees which would have been incurred by investors including any fees incurred inside a manager's model portfolio. Actual advisory fees may vary among clients with the same investment strategy. SEM's fee schedules are available in Form ADV Part 2 or upon request. All dividends and capital gains were reinvested. Past performance is not indicative of future results. All investments involve risk including those managed by SEM or the underlying managers. Clients are encouraged to consider the investment objectives, risks, fees, and other factors prior to investing. Unless otherwise stated, data was supplied by Morningstar and was deemed to be reliable. SEM has not independently verified the data provided by Morningstar or the calculations.

Results are an asset weighted composite of all accounts in the program for the entire period. For more details on the composite construction, please contact SEM. Individual client results may vary from the performance of the composite. Some or all of the following may occur: There could be cash flows into or out of the account. The advisor could select a different fund in the same asset class for different client accounts. Different custodians could have different fund availability, annual costs, and fees. The advisor may use different trading systems or system allocations at different custodians. Clients in the same program can be charged different fees. Fee schedules are available in SEM's Firm Brochure, which is available at SEMWealth.com or upon request. Benchmark results were provided by Morningstar or the index provider and include dividends unless otherwise indicated. Past performance is no guarantee of future results. There is potential for loss as well as gain in security investments of any type, including those managed by SEM. The investments discussed in this presentation may not be suitable for all investors.

#### Benchmark Descriptions and Comparison to SEM Programs

There are material differences between the programs SEM manages and the benchmarks selected that impact performance. The objective of the benchmark is to represent a passive investment in similar asset classes to the indicated investment model. The objective of each SEM investment model is to provide benchmark type returns with lower volatility over a full market cycle. The returns should be expected to vary from the returns of the benchmark due to our active management style, which may utilize money market funds and inverse funds or sub-accounts with the goal of reducing volatility. The following is a description of the benchmark used in the performance materials:

Morningstar Allocation Category Benchmarks (MS): Each Morningstar allocation portfolio seeks to provide both capital appreciation and income by investing in three major areas: stocks, bonds, and cash. Each category is designed to represent specific investment objectives, capping the amount of stock exposure and investing the rest in bonds & cash. BAL= Balanced (30-50% stocks), MOD = Moderate (50-70% stocks), GRW = Growth (70-85% stocks), AGR = Aggressive (85%+ Stocks).

S&P 500 Index: The S&P 500 index is an unmanaged capitalization weighted group of 500 stocks as selected by Standard & Poor's. They are usually the 500 largest companies in terms of market capitalization and are chosen to represent the entire market's value. The S&P 500, while not a benchmark for any specific SEM program, is often used by institutional investors to compare performance of the overall "stock market". The index is not available for direct investment and therefore does not include any management fees, transaction costs, or other expenses.

**There is no representation made as to the future results of SEM's programs or if they will be profitable.**

CONTACT Information can be found at [www.semwealth.com](http://www.semwealth.com)