Investment Policy Statement

eigencat

Client Details

Name:

Ashley Magnolia

Risk title:

Aggressive

Risk level:

5

DOB:

1/7/1973

Risk Points

30
Points

0   20   40
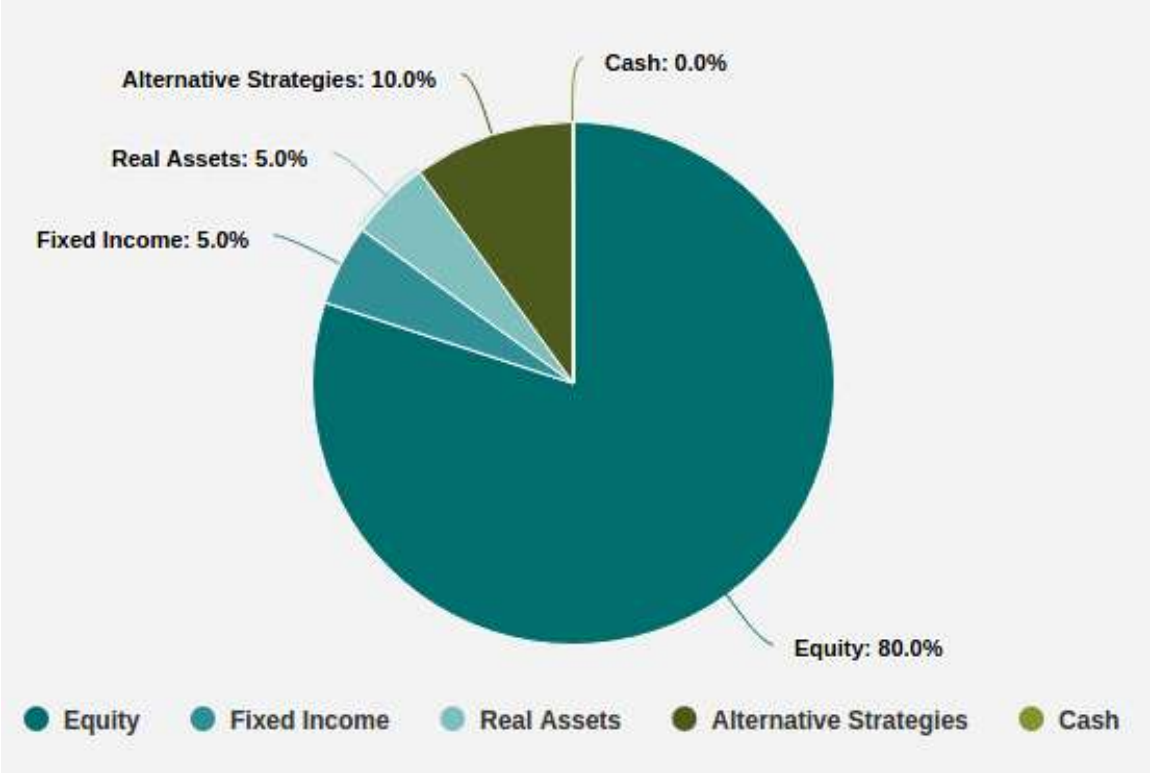
Statement of Objectives

The overall objective of Global Betterment Investment Strategy portfolios is to provide a discipline to assist Foundations, Endowments, Non-Profits and Charities (principals) in achieving their respective financial goals and distributing sustainable income. Other objectives include the following:

- Assign each principal an appropriate investment model based on aversion to risk (volatility & loss of capital of portfolio's value), income needs, and investment style.
- Fill each portfolio with the best investments according to Global Betterment Investment Strategy's fund selection discipline.
- Provide the maximum amount of return to the client given a certain risk exposure.
- Achieve varying levels of long-term appreciation and capital preservation through a specific mix of equity and fixed-income exposures, as defined by each client's investment portfolio.
- Provide a long-term competitive rate of return for similar investment options.
- Control administrative and management costs.

Asset Allocation

Expected return:
14%

Expected volatility:
18%

Portfolio name:
Vestmo Aggressive Pro

Portfolio goal:
strong capital growth with no current income

Portfolio risk level:
5

Portfolio risk:
Aggressive

The aggressive model seeks strong capital growth with no current income. This is an ideal model for long-term investors that want very strong growth potential and do not require current income. This model may experience very strong year-to-year fluctuations and has higher volatility. However, the manager may add cash based on the market's performance forecasts.

Alternative Strategies: 10.0%

Cash: 0.0%

Real Assets: 5.0%

Fixed Income: 5.0%

Equity: 80.0%

● Equity ● Fixed Income ● Real Assets ● Alternative Strategies ● Cash

Product Name	Allocation	Asset Class
> Invesco Asia Pacific Growth Fund;A	28 %	Asia Ex Japan
> Matthews Japan Fund;Investor	8 %	Japan
> AB Large Cap Growth Fund;A	20 %	USA
> T Rowe Price European Stock Fund	12 %	Europe
> Fidelity Emerging Markets Fund	12 %	Emerging Market
> JPM Global Aggregate Bd A Acc USD	1.75 %	Aggregate
> PIMCO Extended Duration Fund;P	1 %	Long Term Government
> BlackRock Credit Strategies Income Fund;K	0.75 %	Bank Loan
> Vanguard Long-Term Investment-Grade Fund;Admiral	0.75 %	Credit - Investment Grade
> Federated Inst High Yield Bond Fund;Inst	0.75 %	Credit - Investment HY
> Fidelity Real Estate Investment Portfolio	1.67 %	Real Estate
> Invesco Balanced-Risk Commodity Strategy Fund;A	1.67 %	Commodities
> Nuveen Global Infrastructure Fund;A	1.67 %	Infrastructure
> Touchstone Merger Arbitrage Fund;A	3.33 %	IQ Merger Arbitrage
> Altegris Managed Futures Strategy Fund;A	3.33 %	Managed Futures
> Veritas Global Real Return USD B	3.33 %	Multi-Stratgy

Portfolio Rebalancing

Due to market fluctuations and varying returns among asset classes, the portfolio positions will grow at different rates. Without adjustments, the portfolio value may drift from their original allocations, making the portfolios too risky or conservative and yielding undesired returns. To maintain target portfolio allocations, The Global Betterment Strategy will rebalance positions accordingly. Rebalancing is based on changing market conditions. Market conditions can change the behavior of asset classes on absolute and relative terms beyond VGR's capital market assumptions. One of VGR's investment cornerstones is adjusting positions to changing medium term market dynamics. VGR tracks market conditions to careful consideration to evolving correlations between asset markets/securities to ensure an overall portfolio risk control.

All portfolio models will be reviewed at the end of each calendar month. If a portfolio breaks its range rebalance band, The Global Betterment Strategy will rebalance that portfolio. There can be costs associated with rebalancing the model, such as transaction costs and manager fees. These costs will be taken into consideration before Global Betterment Strategy rebalances the models. Additionally, rebalancing activities may be constrained by the illiquid investment(s) within the portfolio model.