



Model Goals

- Seek growth in upward trending asset classes
- Seek capital preservation during down trends
- Long term investment returns in excess of strategic asset allocation models

The Socially Responsible Tactical Allocation Model is intended for investors who:

- Wish to employ a proactive approach to investment portfolio allocations
- Seek diversification in their portfolio by investing primarily in Exchange Traded Funds (ETFs)

Minimum Account Size: \$1,000

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Note: This Factsheet is intended to be viewed in conjunction with **WDC Advised Portfolios – An Introduction** brochure.

Model Thesis

- Financial markets can be categorized into broad groups called asset classes (stock, bonds, etc.)
- Uptrends and Downtrends - which can last for weeks, months, or years - are potentially identifiable at early stages through the consistent, ongoing observation of market-related statistics.
- Overweighting or underweighting portfolio allocations in light of market uptrends and downtrends may result in investment growth during market uptrends and downside risk control during market downtrends.

Model Strategy.

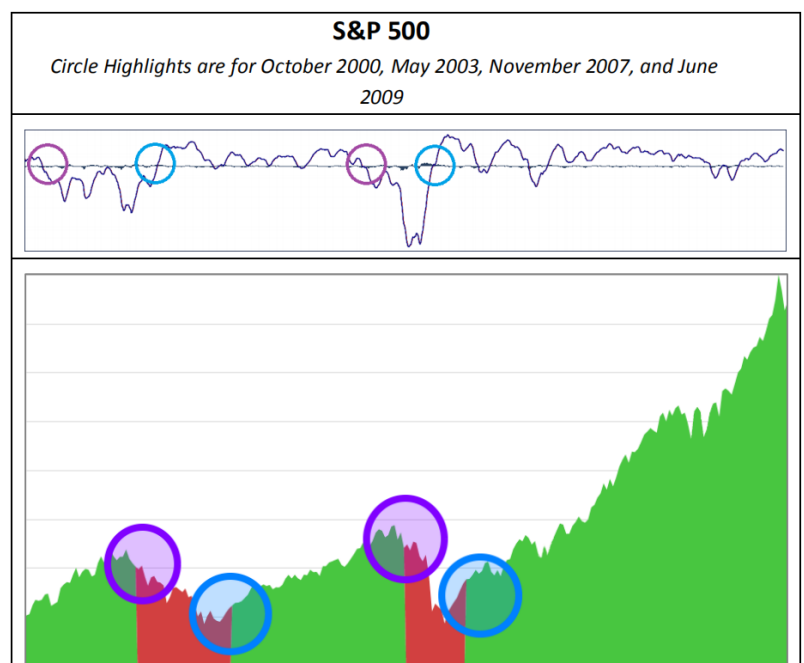
1	Select Broad Asset Classes
2	Assess Current Trend of Each Asset Class
3	Reallocate Portfolio Holdings In Light of Current Trend

Select Broad Asset Classes

1 Our process begins by determining broad asset classes to be considered in the model. Examples of broad asset classes are: U.S. Equities, International Equities, U.S. Bonds, etc.

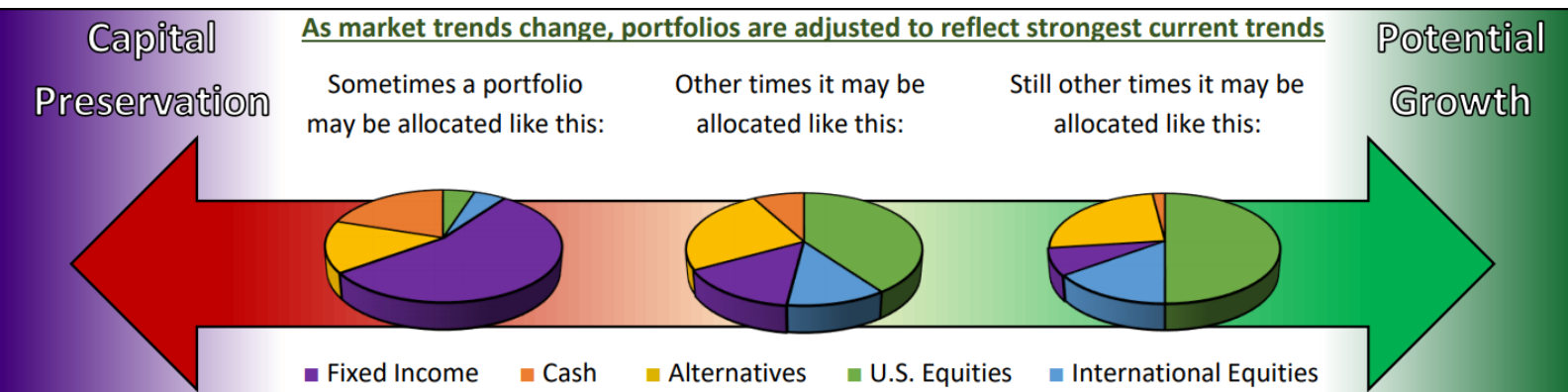
Assess Current Trend of Each Asset Class

2 The Current Trend of each asset class is monitored. The model seeks to own or over-weight asset classes that are in positive Current Trends and under-weight or eliminate those that are in negative Current Trends. The model may increase its cash position as a defensive measure.



Socially Responsible Tactical Allocation Model

An adaptive suite of Socially Responsible Investment (SRI) strategies and Environmental Social Governance (ESG) investment strategies using ETFs based on Market Trends



<p>During the bear market downtrend in the months from October 2000 to May 2003, our models may have looked like this</p>	<p>Sample Conservative Allocation</p> <p>■ Alternatives, ■ Cash, ■ Fixed Income</p>	<p>Sample Moderate Growth Allocation</p> <p>■ Alternatives, ■ Cash, ■ Fixed Income</p>	<p>Sample Aggressive Allocation</p> <p>■ Alternatives, ■ Cash, ■ Fixed Income</p>
<p>During the bull market uptrend in the months from May 2003 to November 2007, our models may have looked like this</p>	<p>Sample Conservative Allocation</p> <p>■ U.S. Equities, ■ Fixed Income</p>	<p>Sample Moderate Growth Allocation</p> <p>■ U.S. Equities, ■ Fixed Income</p>	<p>Sample Aggressive Allocation</p> <p>■ U.S. Equities, ■ Fixed Income</p>
<p>During the bear market downtrend in the months from November 2007 to June 2009, our models may have looked like this</p>	<p>Sample Conservative Allocation</p> <p>■ Alternatives, ■ Cash, ■ Fixed Income</p>	<p>Sample Moderate Growth Allocation</p> <p>■ Alternatives, ■ Cash, ■ Fixed Income</p>	<p>Sample Aggressive Allocation</p> <p>■ Alternatives, ■ Cash, ■ Fixed Income</p>

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Reallocate Portfolio Holdings In Light of Current Trend

3

Portfolio reallocations are made in light of current trends within the risk tolerance of the model. In situations where all asset classes may exhibit negative trends, the model will hold an increased cash/money market position until positive trends resume.

		Cash & Money Markets	Fixed Income	Alternatives	U.S. & International Equities
Capital Preservation	Min. Investment	0%	0%	0%	0%
	Max. Investment	100%	100%	5%	10%
Income	Min. Investment	0%	0%	0%	0%
	Max. Investment	100%	100%	5%	20%
Conservative	Min. Investment	0%	0%	0%	0%
	Max. Investment	100%	100%	10%	30%
Moderately Conservative	Min. Investment	0%	0%	0%	0%
	Max. Investment	100%	100%	10%	40%
Moderate	Min. Investment	0%	0%	0%	0%
	Max. Investment	100%	100%	20%	50%
Moderate Growth	Min. Investment	0%	0%	0%	0%
	Max. Investment	100%	100%	30%	65%
Growth	Min. Investment	0%	0%	0%	0%
	Max. Investment	100%	100%	30%	80%
Moderately Aggressive	Min. Investment	0%	0%	0%	0%
	Max. Investment	100%	100%	40%	90%
Aggressive	Min. Investment	0%	0%	0%	0%
	Max. Investment	100%	100%	50%	100%

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