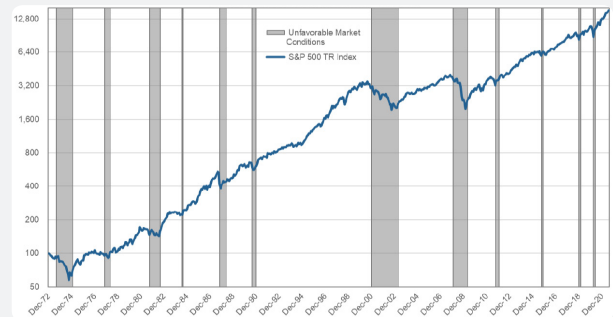


Wise Investing for an Ever-Changing World™

EWM Investment Solutions provide global market diversification and downside protection strategies for prolonged market declines utilizing tactical investment strategies, fully invested strategic strategies, fixed income, and opportunistic allocations.

S&P 500 Total Return Chart
Source: FactSet, Dates: 12/31/1972-6/30/2021



Institutional Investment Management

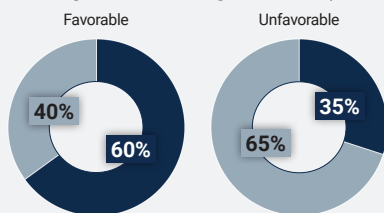
- Our investment team first utilizes an objective, trend-following strategy to determine whether an asset class is in a favorable investing environment.
- Depending on the asset class, additional steps are taken to determine whether to over/underweight versus other holdings.
- After appropriate risk/reward opportunities are identified, fundamental research is used to determine the investments that are best positioned to capitalize on these opportunities.
- If a market segment is unfavorable, exposure to that segment may be reduced, and less volatile investments may be held until a positive trend develops.

Customized Portfolios

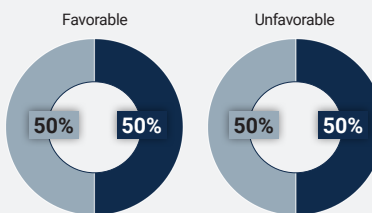
After learning about your complete financial situation, your goals, needs, and additional considerations, your Private Wealth Advisors works directly with our in-house investment team to create a **customized portfolio**, leveraging a multi-strategy, multi-asset class approach to help you achieve your risk and return goals.

Sample Moderate Allocation

Tactical portfolios may reduce equity exposure in times of perceived risk with the goal of preservation while it aims to achieve growth during low-risk periods.



Strategic portfolios remain invested throughout market cycles while aiming to achieve long-term growth.



● Risk Asset ● Safer Asset

By combining these approaches, we seek to minimize risk where possible while achieving the targeted returns over full market cycles. In addition, advisors may use our all equity, fixed income, or opportunistic strategies to manage risk.

The result:

a customized, actively managed investment portfolio that considers your entire financial situation and is designed to achieve your personal goals through every season of life and navigate evolving markets.