



# GIPS Compliant Presentation

Almega Core 4,0/60

Currency	Period Start	Period End
USD (\$)	01/01/2022	09/30/2023

Year	Gross Return	Net Return	Benchmark Return	3 Yrs Composite Standard Deviation	3 Yrs Benchmark Standard Deviation	Composite Dispersion	Number of Portfolios	Composite Assets (Million \$)	Firm Assets (Million \$)
2023	5.03%	4.31%	3.19%	- 6	9.86%	-	34	4.75	50.27
2022	-9.76%	-10.71%	-14.70%	- 6	10.28%	-	35	3.36	37.74

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2. **Composite Description:** Almega Wealth Management's Core Wealth Portfolios pursue higher expected returns across global equity and fixed income markets. The Core Wealth portfolios deviates from index market capitalization weights to target securities with higher expected returns among small cap, value, and high-profitability companies. The fixed income components pursue higher expected returns along term, credit, and currency dimensions.

3. **Objective:** The objective of the Core Wealth 40/60 portfolio is to exceed the rate of inflation, as measured by Core CPI, by 3.00% as measured on a rolling 5-year basis. The comparative benchmark return is created using a hypothetical portfolio consisting of the following: 60% Bloomberg US Aggregate Bond TR Index, 27% iShares Russell 3000 Index ETF, 8% MSCI EAFE NR Index, 4% iShares MCSI EAFE Emerging Markets Index ETF, 1% Vanguard Real Estate Index ETF.

4. **Strategy Note:** The Almega Wealth Management Core Wealth 40/60 portfolio targets an asset allocation of 40% equities and 60% fixed income.

5. **Risk Management Note:** Investments involve risks. The investment return and principal value of an investment may fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original value. Past performance is not a guarantee of future results. There is no guarantee strategies will be successful.

6. The composite dispersion is measured by the Asset-weighted standard deviation of the returns for each portfolio in the composite.



# Disclosure

Almega Core 40/60

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Almega manages multiple portfolios with varying styles, allocations, and goals. For further information on the style, allocation, and stated goal of the portfolio for which this report was generated please contact us at 888-4-ALMEGA or by emailing [info@almega-wealth.com](mailto:info@almega-wealth.com).

Investment results are based on fully discretionary accounts under management, including those no longer with the firm. No current or prospective investor should assume that past performance of this or any other strategy to be indicative of future results. The U.S. Dollar is the currency used to express performance. Returns are presented both gross and net of management fees and include the reinvestment of all income. Gross-of-fee returns are presented before management and custodial fees but after all trading expenses. Net-of-fee returns are calculated using actual client fees. Composite dispersion is measured by the asset-weighted standard deviation of annual gross returns of those portfolios included in the composite for the full year and is presented when the composite contained 6 or more accounts for the full year. The 3-year annualized standard deviation measures the variability of the composite gross returns and benchmark returns over the preceding 36 month period, and is presented when the composite has 36 months of returns. Policies for valuing portfolios, calculating performance, and preparing GIPS reports are available upon request.

Almega utilizes a tiered fee schedule. Our stated investment management fee schedule is as follows: up to 1.00% on the first \$5 million in client assets under management, 0.50% on the next \$5 million in client assets under management, and 0.25% on all client assets under management above \$10 million. Actual investment advisor fees incurred by clients may vary.

The inception date of the portfolio illustrated in this report is displayed on the front page of the report. Almega does not have a stated minimum account size for inclusion in composite performance reports. Since inception, significant cash flow policy requires the temporary removal of any portfolio incurring cash inflows or outflows greater than 5% which impact performance from the composite for at least the month of the significant inflow or outflow. A complete list of composite descriptions is available upon request.

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