



## Portfolio Class Description

The Almega 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.

## Composite Characteristics

Composite Name	Start Date	Asset Allocation	Model Portfolio
<b>Almega Core Wealth 60/40 Portfolio</b>	<b>12/01/2021</b>	<b>Core 60/40</b>	<b>Almega Core Wealth 60/40</b>
Composite Assets	Firm Assets	Benchmarks	Portfolio Manager
<b>\$9,278,935</b>	<b>\$57,022,657</b>	<b>60/40 Benchmark Core Inflation Index USD</b>	<b>Bryan Craig Wisda CFP®</b>

## Investment Objective

The objective of the Almega Core Wealth 60/40 portfolio is to exceed the rate of inflation, as measured by Core CPI, by 4.00% as measured on a rolling 5-year basis. The comparative benchmark return is created using a hypothetical portfolio consisting of the following: 40% Bloomberg US Treasury Bellwethers 3 month Total Return Index, 40% iShares Russell 3000 Index ETF, 13% MSCI EAFE NR Index, 5% iShares MCSI EAFE Emerging Markets Index ETF, 2% Vanguard Real Estate Index ETF.

## Strategy Notes

The Almega Core Wealth 60/40 portfolio features an overall asset allocation of 60% equities and 40% fixed income. It's target asset allocation is broken down as follows: 40% US equities, 13% international equities, 5% emerging market equities, 2% US REIT securities, and 40% short-term fixed income instruments. The portfolio primarily invests in ETFs and US Treasury securities. The portfolio employs an opportunistic rebalancing strategy.

## Risk Management Notes

The Almega Core Wealth 60/40 Portfolio allows a +/- 20% drift from its asset allocation targets.



## GIPS® Compliant Performance

Year	Gross	Net	Benchmark Return	3 Yr SD	3 Yr Benchmark Name SD	Dispersion	Composite Assets	Firm Assets
2023	13.82%	12.87%	15.42%	-	10.06%	3.93%	9,278,935	57,022,657
2022	-9.10%	-10.07%	-10.31%	-	12.03%	1.66%	8,093,271	37,736,906
2021 (partial)	0.10%	0.10%	1.71%	-	10.04%	-	405,299	5,305,972

*The composite dispersion calculation only includes accounts that were part of the composite for the entire period.  
The composite dispersion is measured by the Asset-weighted standard deviation of the returns for each portfolio in the composite.*



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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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