



## Portfolio Class 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.

## Composite Characteristics

|   |                     |                        |                                 |
|---|---------------------|------------------------|---------------------------------|
| Composite Name                            | Start Date          | Asset Allocation       | Model Portfolio                 |
| <b>Almega Core Wealth 80/20 Portfolio</b> | <b>01/21/2022</b>   | <b>Core 80/20</b>      | <b>Almega Core Wealth 80/20</b> |
| Composite Assets                          | Firm Assets         | Benchmarks             | Portfolio Manager               |
| <b>\$2,135,629</b>                        | <b>\$57,022,657</b> | <b>80/20 Benchmark</b> | <b>Bryan Craig Wisda CFP®</b>   |

## Investment Objective

The objective of the Almega Core Wealth 80/20 portfolio is to exceed the rate of inflation, as measured by Core CPI, by 4.50% as measured on a rolling 5-year basis. The comparative benchmark return is created using a hypothetical portfolio consisting of the following: 20% Bloomberg US Treasury Bellwethers 3 month Total Return Index, 54% iShares Russell 3000 Index ETF, 17% MSCI EAFE NR Index, 7% iShares MCSI EAFE Emerging Markets Index ETF, 2% Vanguard Real Estate Index ETF.

## Strategy Notes

The Almega Core Wealth 80/20 Portfolio allocates 80% of its holdings to equity securities. It's target asset allocation is 54% US equities, 17% international equities, 7% emerging market equities, 2% US REIT securities, and 20% to fixed income instruments. The portfolio primarily invests in ETFs and short-term US Treasury Bills. The portfolio employs an opportunistic rebalancing strategy.

## Risk Management Notes

The Almega Core Wealth 80/20 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           | 16.33% | 15.25% | 18.98%           | -       | 13.36%                 | 4.09%      | 2,135,629        | 57,022,657  |
| 2022 (partial) | -8.47% | -9.11% | -10.89%          | -       | 16.15%                 | -          | 1,699,656        | 37,736,906  |

*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.*

*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.*



## Almega Core Wealth 80/20 Portfolio

|            |          |              |            |
|------------|----------|--------------|------------|
| Net of Fee | Currency | Period Start | Period End |
| TWR        | USD      | 01/21/2022   | 12/31/2023 |

Almega Wealth Management, LLC ("Almega") is a state registered investment adviser. Almega claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. A firm that claims compliance with the GIPS standards must establish policies and procedures for complying with all the applicable requirements of the GIPS standards. Verification provides assurance on whether the firm's policies and procedures related to composite and pooled fund maintenance, as well as the calculation, presentation, and distribution of performance, have been designed in compliance with the GIPS standards and have been implemented on a firm-wide basis. Verification does not provide assurance on the accuracy of any specific performance report. This performance results shown in this report have not been verified.

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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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