



## Portfolio Class Description

Core Plus Portfolios seek expected returns above the Core Wealth Portfolios through greater emphasis on equity and fixed income securities offering higher expected returns. Within the equity component emphasis is placed on size, value, and profitability premiums more deeply through marketwide and component strategies. The fixed income components pursues higher expected returns through allocations that may emphasize longer duration and lower-credit quality bonds across multiple currencies.

## Composite Characteristics

Composite Name	Start Date	Asset Allocation	Model Portfolio
<b>Almega Core Plus 40/60 Portfolio</b>	<b>12/04/2022</b>	<b>Core 40/60</b>	<b>Almega Core Plus 40/60</b>
Composite Assets	Firm Assets	Benchmarks	Portfolio Manager
<b>\$4,644,274</b>	<b>\$67,081,948</b>	<b>40/60 Benchmark S&amp;P 500 Idx TR USD BBG US Agg Bond Idx TR USD Core Inflation Index USD</b>	<b>Bryan Craig Wisda CFP®</b>

## Investment Objective

The objective of the Core Plus 40/60 portfolio is to exceed the rate of inflation, as measured by Core CPI, by 3.25% 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.

## Strategy Notes

The Almega Wealth Management Core Plus 40/60 portfolio targets an asset allocation of 40% equities and 60% fixed income.

## Risk Management Notes

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.

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## GIPS® Compliant Performance

Year	Gross	Net	Benchmark Return	3 Yr SD	3 Yr Benchmark Name SD	Dispersion	Composite Assets	Firm Assets
2024 (partial)	4.74%	4.24%	3.74%	-	10.63%	-	4,644,274	67,081,948
2023	11.40%	10.51%	12.20%	-	10.38%	3.45%	2,918,434	57,009,955
2022 (partial)	-2.01%	-2.01%	-2.90%	-	10.28%	-	1,962,556	37,736,906

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



## Almega Core Plus 40/60 Portfolio

Net of Fee	Currency	Period Start	Period End
TWR	USD	12/04/2022	06/30/2024

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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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