



Retirement Ally is our proprietary turnkey asset management program developed and maintained exclusively for clients of Brokers Financial. Our innovative and customized models were constructed and managed to offer dynamic and diverse investment strategies focused on achieving the goals and objectives of our clients.

### Portfolio Information

**Portfolio Inception Date:** August 1st 2021

**Objective:** The Core Market Growth model is designed to seek investment results that correspond generally to a diversified U.S. Large Cap Equity model. Investors should be seeking long-term growth and willing to accept high volatility.

**Investments:** The portfolio's assets are allocated in equity ETFs.

**Characteristics:** The model primarily invests in companies making up the U.S. S&P 500 index.

**Risk Management:** The Core Market Growth portfolio is constructed to follow the general risk associated with investing into the U.S. S&P 500 investment, while still using a diversified approach to holdings and total returns.

### Portfolio Facts

Asset Class: Equity ETFs

Category: Aggressive Growth

Management Expense: 0.40%

Minimum Investment: \$25,000

### Potential Risk



riskalyze

Score  
75

### Performance

Performance, Portfolio Characteristics, and the graphical representation of holdings by category are all as of 12/31/2023.

Average annual returns

CORE SERIES MKT GROWTH (Inception: 08/01/2021)	1 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Since Inception Std Deviation	Sharpe Ratio
Gross	4.88%	28.29%	28.29%	n/a	n/a	n/a	3.88%	19.41	0.05
Net	4.76%	26.50%	26.50%	n/a	n/a	n/a	2.43%	19.39	-0.02

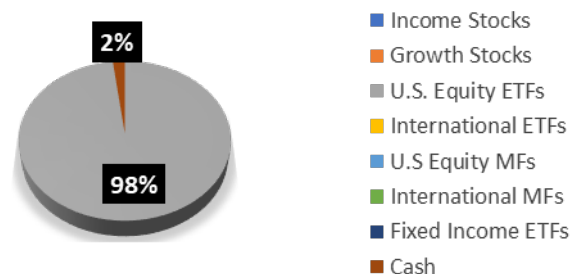
Performance does not represent the results of actual trading using client assets but were achieved by using a hypothetical account that was fully allocated in the portfolio. The performance of a client's account will differ from any performance presented based on the timing of securities transactions, actual asset allocations, and actual advisor fees. Returns shown have all distributions, if any, reinvested.

Gross performance numbers do not include any fees. Net performance numbers include the maximum Management Fee that can be charged and an average Advisor Fee charged by our advisors for this portfolio. Please see Fee Considerations on the reverse side for information on how advisor fees affect your account over time.

### Portfolio Characteristics

Total Holdings:	8
Fixed Income ETFs:	0
Equity ETFs:	8
Top 10 Holding %:	100%

### Core Market Growth



See reverse side for important disclosure information



### Important Disclosures:

- **Risk Consideration:** Investing involves risk. Investments will fluctuate and when redeemed may be worth more or less than when originally invested.
- **Fee Considerations:** Investors should consider the effect of an advisor's fees over a period of time. For example, assuming a steady 4% annual return a \$100,000 investment held for 20 years would be worth \$219,112.31 without any fees. The same investment with a 0.50% fee would be worth \$198,211.30. An account with a 1.0% fee would be worth \$179,213.48. This example is not reflective of any actual return. The example is meant to show the effect of an advisory fee, compounded over a period of years, could have on the total value of a client's portfolio.
- Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.
- This material is not intended to be relied upon as investment advice and is not a recommendation, offer, or solicitation to buy or sell any securities or to adopt any investment strategy. This material is not intended for distribution to, or use by any person or entity in any jurisdiction or country where such distribution or use would be contrary to local law or regulation.
- Before making any investment decision based on this material you should consult with your financial, tax, legal, accounting, or other professional advisor about the information contained in this material and assess whether the information is appropriate regarding your objectives, financial situation, and needs.
- The Potential Risk graph indicates the amount of risk the portfolio has. A portfolio with higher risk may provide for a greater potential return but also has a higher chance for loss.
- The Score (Riskalyze Score) number is a proprietary scaled index developed by Riskalyze to reflect a risk score for a specific portfolio of investments. Investment advisor representatives of Brokers Financial may use Riskalyze to help clients identify their risk profile and generate a personalized Risk Number. As such, we provide the Score number to help individuals understand the amount of risk involved with a portfolio. Riskalyze has not validated our Score number nor do they endorse our portfolios.

The Six Month 95% Probability Range is calculated from the standard deviation of the portfolio (via covariance matrix), and represents a hypothetical statistical probability, but there is no guarantee any investments would perform within the range. There is a 5% probability of greater losses. The underlying data is updated regularly, and the results may vary with each use and over time.

**IMPORTANT:** The projections or other information generated by Riskalyze regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. These figures may exclude commissions, sales charges or fees which, if included would have had a negative effect on the annual returns. Investing is subject to risk and loss of principal. There is no assurance or certainty that any investment strategy will be successful in meeting its objectives.

- Investing for short periods make losses more likely.
- Standard Deviation is a measure of price variability (risk). The Sharpe Ratio is a risk-adjusted measure to determine reward per unit of risk. The results displayed are annualized monthly return deviations over the designated periods. Standard Deviation compares the price variation of the Model with the market, as defined by the MSCI ACWI Index and the Barclays Global Aggregate Bond Indexes composite.
- Figures shown are past results and are not predictive of results in future periods. Current and future results may be lower or higher than those shown.
- All performance results have been compiled solely by Brokers Financial and have not been independently audited or verified by a third-party accounting firm.
- The actual performance of a client's account may differ from any performance presented based on the timing of securities transactions, actual asset allocations, and advisor fees. Returns shown have all distributions, if any, reinvested.
- The pie chart utilized reflects broad categories of how the portfolio is allocated.
- Neither Asset Allocation nor Diversification guarantee a profit or protect against a loss in a declining market. They are methods used to help manage investment risk.
- **Mutual funds and ETFs are sold by prospectus. Please consider the investment objectives, risks, charges, and expenses carefully before investing. The prospectus, which contains this and other information about the investment company, can be obtained from the Fund Company Fund Company or your financial professional. Be sure to read the prospectus carefully before deciding whether to invest.**