

Adaptive Limited Duration Income

HARMAN

June 10, 2025

ABOUT THE PORTFOLIO

The Limited Duration Income Portfolio seeks modest and steady income while maintaining an emphasis on capital preservation. The portfolio utilizes a broad range of strategies to adapt to various risks throughout the business cycle.

Strategy Highlights

- Primarily seeks yield from short-term fixed income instruments.
- Employs Adaptive Business Cycle methodology whereby fixed income allocations are managed consistent with business cycle opportunities and risk.
- Can seek higher yield by investing across duration and the credit spectrum while maintaining the average weighted duration at three years or below.
- The portfolio may be suitable for investors who seek income with lower volatility.
- On rare occasions, the portfolio may invest in various equity-based strategies that deploy options, derivatives, or short positions as low volatility risk management tools.

Harman Wealth Management

At Harman Wealth Management, LLC we provide advanced planning and investment management to individuals, families, and institutional clients.

We value in-depth economic research, evidence-based investment methods, and rigorous risk management. We are committed to insightful, objective solutions, and always working solely for the best interest of our clients.

CONTACT US

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The Woodlands, TX 77380
Phone: (281)719-8601

www.harmanwealth.com

HARMAN
WEALTH MANAGEMENT

Category	Fund	Ticker	Percent
Short Duration Securitized/ Credit			40%
Target Maturity	iShares iBonds 2026 Term High Yield and Inc	IBHF	5%
High Yield Bond	iShares iBonds 2027 Term High Yield and Inc	IBHG	5%
Multisector Bond	DoubleLine Income Fund I	DBLIX	10%
Ultrashort Bond	Janus Henderson AAA CLO ETF	JAAA	10%
Short-Term Bond	Diamond Hill Short Duration Securitized B Fd	DHEIX	10%
Short-Term			30%
Short-Term Bond	iShares Core 1-5 Year USD Bond ETF	ISTB	10%
Short-Term Bond	VictoryShares Short-Term Bond ETF	USTB	10%
Short-Term Bond	JPMorgan Short Duration Core Plus ETF	JSCP	10%
Ultra Short-Term Bond			28%
Ultrashort Bond	T Rowe Price Ultra Short-Term Bond ETF	TBUX	10%
Ultrashort Bond	Guggenheim Ultra Short Duration Institutional	GIYIX	10%
Ultrashort Bond	iShares Treasury Floating Rate Bond ETF	TFLO	8%
Cash	FDIC Cash Sweep Account		2%
Total Allocation			100%

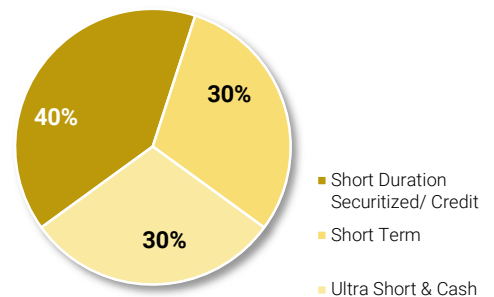
Portfolio Facts

Avg. Weighted Expense Ratio	0.29%
Number of Holdings	12
Minimum Balance	\$5,000
Portfolio Inception Date	November 1, 2023
Benchmark	Morningstar US 1-3Y Gov&Corp TR

Risk Profile

Lower Risk/Reward  Higher Risk/Reward

Portfolio Allocation



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Adaptive Conservative Income 20/80

ABOUT THE PORTFOLIO

The portfolio moves beyond traditional conservative stock/bond allocations by adapting to the risk and opportunities inherent to the business cycle. It is oriented to a full-cycle investing approach with less overall portfolio volatility than many standard allocation frameworks.

STRATEGY HIGHLIGHTS

- Seeks steady incremental gains while placing a heavy emphasis on preservation of capital at all times.
- Employs Adaptive Business Cycle methodology whereby equity and fixed income allocations are managed consistent with business cycle opportunities and risk.
- May implement low volatility equity strategies as well as risk-hedging strategies to lower portfolio volatility.
- Will increase and decrease equity allocations beyond traditional benchmarks in response to business cycle risk.

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WEALTH MANAGEMENT

Category	Fund	Ticker	Percent
Core Equity			26%
Large Blend	iShares Core S&P 500 ETF	IVV	8%
Large Blend	iShares US Equity Factor ETF	LRGF	6%
Large Blend	iShares MSCI USA Min Vol Factor ETF	USMV	6%
Aggressive Allocation	WisdomTree US Efficient Core Fund	NTSX	6%
Core Fixed Income - Credit			18%
High Yield Bond	PIMCO 0-5 Year High Yield Corporate Bond Index	HYS	9%
High Yield Bond	iShares iBonds 2027 Term High Yield and Income	IBHG	9%
Core Fixed Income - Intermediate Duration			46%
Multisector Bond	DoubleLine Income Fund I	DBLIX	6%
Nontraditional Bond	Guggenheim Macro Opportunities Fund Institutio	GIOIX	6%
Intermediate Core-Plus Bond	Eaton Vance Total Return Bond Fund I	EIBAX	10%
Intermediate Core-Plus Bond	Guggenheim Total Return Bond Fund Institutiona	GIBIX	14%
Short-Term Bond	Diamond Hill Short Duration Securitized B Fd I	DHEIX	10%
Core Fixed Income - Short Duration			8%
Ultrashort Bond	iShares Treasury Floating Rate Bond ETF	TFLO	8%
	FDIC Cash Sweep Account		2%
Total Allocation			100%

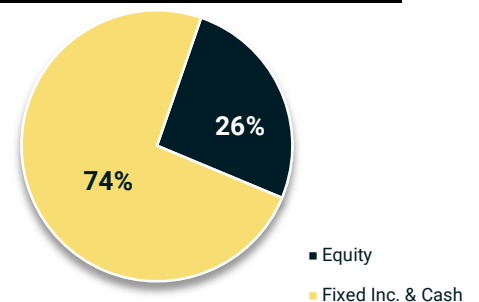
Portfolio Facts

Avg. Weighted Expense Ratio	0.37%
Number of Holdings	13
Minimum Balance	\$10,000
Portfolio Inception Date	December 31, 2012
Benchmark	Conservative Allocation

Risk Profile

Lower Risk/  Higher Risk/

Portfolio Allocation



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Adaptive Conservative Moderate 40/60

ABOUT THE PORTFOLIO

The portfolio moves beyond traditional conservative stock/bond allocations by adapting to the risk and opportunities inherent to the business cycle. It is oriented to a full-cycle investing approach with less overall portfolio volatility than many standard allocation frameworks.

STRATEGY HIGHLIGHTS

- Seeks steady incremental gains while placing a heavy emphasis on preservation of capital at all times.
- Employs Adaptive Business Cycle methodology whereby equity and fixed income allocations are managed consistent with business cycle opportunities and risk.
- May implement low volatility equity strategies as well as risk-hedging strategies to lower portfolio volatility.
- Will increase and decrease equity allocations beyond traditional benchmarks in response to business cycle risk.

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WEALTH MANAGEMENT

Category	Fund	Ticker	Percent
Core Equity			45%
Large Blend	iShares Core S&P 500 ETF	IVV	10%
Large Blend	Fidelity Enhanced Large Cap Core ETF	FELC	6%
Large Blend	iShares US Equity Factor ETF	LRGF	5%
Large Growth	Capital Group Growth ETF	CGGR	7%
Large Value	Invesco S&P 500 Revenue ETF	RWL	7%
Large Blend	iShares MSCI USA Min Vol Factor ETF	USMV	5%
Large Blend	Pacer Trendpilot US Large Cap ETF	PTLC	5%
Core Fixed Income - Credit			16%
High Yield Bond	PIMCO 0-5 Year High Yield Corporate Bond Inde	HYS	8%
High Yield Bond	iShares iBonds 2027 Term High Yield and Incon	IBHG	8%
Core Fixed Income - Intermediate Duration			32%
Multisector Bond	DoubleLine Income Fund I	DBLIX	5%
Intermediate Core-Plus Bond	Eaton Vance Total Return Bond Fund I	EIBAX	10%
Intermediate Core-Plus Bond	Guggenheim Total Return Bond Fund Institution	GIBIX	12%
Short-Term Bond	Diamond Hill Short Duration Securitized B Fd I	DHEIX	5%
Core Fixed Income - Short Duration			5%
Ultrashort Bond	Guggenheim Ultra Short Duration Institutional	GIYIX	5%
Cash			2%
			FDIC Cash Sweep Account
Total Allocation			100%

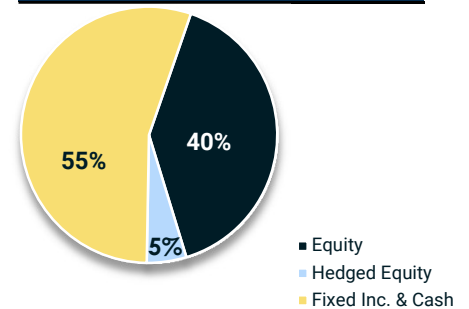
Portfolio Facts

Avg. Weighted Expense Ratio	0.37%
Number of Holdings	15
Minimum Balance	\$10,000
Portfolio Inception Date	December 31, 2012
Benchmark	Conservative Allocation

Risk Profile

Lower Risk/Reward  Higher Risk/Reward

Portfolio Allocation



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Past Performance is No Guarantee of Future Results

Date completed _____

Adaptive Flexible Low Volatility 55/45

HARMAN

June 10, 2025

ABOUT THE PORTFOLIO

The portfolio moves beyond traditional moderate stock/bond allocations by adapting to the risk and opportunities inherent to the business cycle. It is oriented to a full-cycle investing approach with less overall portfolio volatility than many standard allocation frameworks.

Strategy Highlights

- Pursues a balanced approach to achieving long-term growth while mitigating large recessionary losses.
- Employs Adaptive Business Cycle methodology whereby equity and fixed income allocations are managed consistent with business cycle opportunities and risk.
- May implement low volatility equity strategies as well as risk-hedging strategies to lower portfolio volatility.
- Will increase and decrease equity allocations beyond traditional benchmarks in response to business cycle risk.

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WEALTH MANAGEMENT

Category	Fund	Ticker	Percent
Core Equities			55%
Large Blend	iShares Core S&P 500 ETF	IVV	10%
Large Blend	iShares US Equity Factor ETF	LRGF	10%
Large Blend	Fidelity Enhanced Large Cap Core ETF	FELC	7%
Large Value	Invesco S&P 500 Revenue ETF	RWL	10%
Large Growth	iShares Russell 1000 Growth	IWF	10%
Large Growth	Capital Group Growth ETF	CGGR	8%
Objectives Based Equities			10%
Large Blend	iShares MSCI USA Min Vol Factor ETF	USMV	5%
Large Blend	Pacer Trendpilot US Large Cap ETF	PTLC	5%
Core Fixed Income - Credit			5%
High Yield Bond	iShares iBonds 2027 Term High Yield and Incom	IBHG	5%
Core Fixed Income			25%
Multisector Bond	DoubleLine Income Fund I	DBLIX	5%
Intermediate Core-Plus Bond	Eaton Vance Total Return Bond Fund I	EIBAX	10%
Intermediate Core-Plus Bond	Guggenheim Total Return Bond Fund Institutional	GIBIX	10%
Core Fixed Income - Short Duration			3%
Ultrashort Bond	Guggenheim Ultra Short Duration Institutional	GIYIX	3%
Cash			2%
	FDIC Cash Sweep Account		
Total Allocation			100%

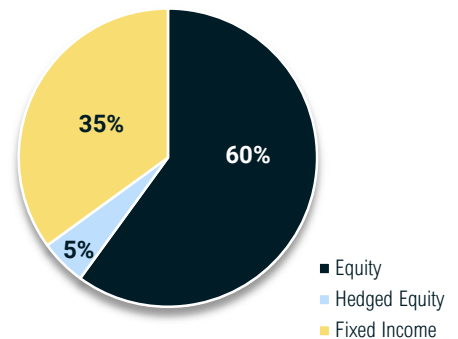
Portfolio Facts

Avg. Weighted Expense Ratio	0.31%
Number of Holdings	14
Minimum Balance	\$10,000
Portfolio Inception Date	December 31, 2012
Benchmark	Moderate Allocation

Risk Profile

Lower Risk/
Reward  Higher Risk/
Reward

Portfolio Allocation



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Adaptive Moderate Growth 65/35

HARMAN

August 14, 2025

ABOUT THE PORTFOLIO

The portfolio moves beyond traditional moderate stock/bond allocations by adapting to the risk and opportunities inherent to the business cycle. It is oriented to a full-cycle investing approach with less overall portfolio volatility than many standard allocation frameworks.

Strategy Highlights

- Seeks to provide moderate long-term capital appreciation with a mix of equity and fixed income holdings while mitigating recessionary risks.
- Employs Adaptive Business Cycle methodology whereby equity and fixed income allocations are managed consistent with business cycle opportunities and risk.
- Implements broad evidenced-based equity strategies to efficiently capture equity asset class growth.
- Will increase and decrease equity allocations beyond traditional benchmarks in response to business cycle risk.
- Adapts allocation exposures to domestic, global, and real asset equities based on cyclical trends.

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WEALTH MANAGEMENT

Category	Fund	Ticker	Percent
Core Equity			57%
Large Blend	iShares Core S&P 500 ETF	IVV	10%
Large Blend	Fidelity Enhanced Large Cap Core ETF	FELC	7%
Large Blend	iShares US Equity Factor ETF	LRGF	7%
Large Blend	iShares US Equity Factor Rotation Active ETF	DYNF	10%
Large Value	Invesco S&P 500 Revenue ETF	RWL	8%
Large Growth	iShares Russell 1000 Growth	IWF	10%
Large Growth	Capital Group Growth ETF	CGGR	5%
Objectives Based Equities			10%
Mid-Cap Blend	Fidelity Enhanced Mid Cap ETF	FMDE	5%
Large Blend	Invesco S&P MidCap 400 Revenue ETF	PTLC	5%
Core Fixed Income - Credit			6%
Convertibles	iShares Convertible Bond ETF	ICVT	3%
High Yield Bond	Guggenheim Macro Opportunities	IBHG	3%
Core Fixed Income			22%
Nontraditional Bond	Guggenheim Macro Opportunities Fund Institution	GIOIX	4%
Intermediate Core-Plus Bond	Eaton Vance Total Return Bond Fund I	EIBAX	7%
Intermediate Core Bond	DoubleLine Mortgage ETF	DMBS	5%
Intermediate Core-Plus Bond	Guggenheim Total Return Bond Fund Institutional	GIBIX	6%
Core Fixed Income - Short Duration			3%
Ultrashort Bond	Janus Henderson AAA CLO ETF	JAAA	3%
Cash			2%
			FDIC Cash Sweep Account
Total Allocation			100%

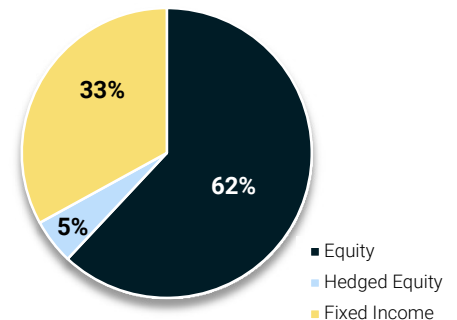
Portfolio Facts

Avg. Weighted Expense Ratio	0.30%
Number of Holdings	17
Minimum Balance	\$10,000
Portfolio Inception Date	December 31, 2012
Benchmark	Moderate Allocation

Risk Profile



Portfolio Allocation



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Adaptive Core Equity

HARMAN

August 14, 2025

About The Portfolio

The portfolio seeks to capture equity return growth by adapting to the risk and opportunities inherent to the business cycle. It is oriented to a full-cycle investing approach with less overall portfolio volatility than many standard allocation frameworks.

Strategy Highlights

- The portfolio emphasizes concentrated US holdings to achieve long term growth.
- Employs Adaptive Business Cycle methodology whereby equity and fixed income allocations are managed consistent with business cycle opportunities and risk.
- Implements broad evidenced-based equity strategies to efficiently capture equity asset class growth.
- The portfolio may implement various defensive strategies such as holding cash, volatility hedging, or fixed income under recessionary conditions.

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WEALTH MANAGEMENT

Category	Fund	Ticker	Percent
Equities			74%
Large Blend	SPDR S&P 500 ETF Trust	SPY	8%
Large Blend	iShares Core S&P 500 ETF	IVV	10%
Large Blend	iShares US Equity Factor ETF	LRGF	10%
Large Blend	iShares MSCI USA Quality Factor ETF	QUAL	5%
Large Blend	iShares US Equity Factor Rotation Active ETF	DYNF	12%
Large Value	Invesco S&P 500 Revenue ETF	RWL	10%
Large Growth	iShares MSCI USA Quality GARP ETF	GARP	7%
Large Growth	iShares Russell 1000 Growth	IWF	12%
Objectives Based Equities			15%
Mid-Cap Blend	Fidelity Enhanced Mid Cap ETF	FMDE	8%
Mid-Cap Value	Invesco S&P MidCap 400 Revenue ETF	RWK	7%
Hedged Equity			10%
Large Blend	Pacer Trendpilot US Large Cap ETF	PTLC	10%
Cash			1%
Total Allocation			100%

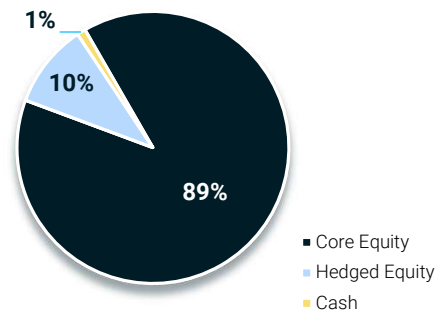
Portfolio Facts

Avg. Weighted Expense Ratio	0.24%
Number of Holdings	12
Minimum Balance	\$10,000
Portfolio Inception Date	August 31, 2013
Benchmark	Aggressive Allocation

Risk Profile

Lower Risk/Reward  Higher Risk/Reward

Portfolio Allocation



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