

# Cetera Investment Management Tactical Asset Allocation Models

The Cetera® Investment Management team has been managing asset allocation models for Cetera's broker-dealers for eight years. Cetera Investment Management Tactical Asset Allocation models are designed for clients who want relatively lower turnover in a tactical allocation. These models are meant to be a core allocation. These portfolios not only include alternative asset classes, but may also include alternative strategies - liquid mutual fund versions of hedge fund-like strategies. The team meets with hundreds of mutual fund management teams every year, giving them qualitative insight into each.

## AVAILABLE MODELS (1/17/2020)

Minimum Investment \$25,000

		Conservative	Balanced	Moderate	Growth	Aggressive
<b>Domestic Large Cap Growth</b>	Edgewood Growth Inst. (EGFIX)	3%	7%	11%	14%	18%
<b>Domestic Large Cap Value</b>	John Hancock Disciplined Value I (JVLIX)	4%	9%	14%	18%	22%
<b>Domestic Mid Cap Core</b>	Carillon Scout Mid Cap (UMBXM)	2%	2%	2%	4%	--
<b>Domestic Mid Cap Growth</b>	J.P. Morgan Mid Cap Growth Select I (HLGEX)	--	--	--	--	2%
<b>Domestic Mid Cap Value</b>	Wells Fargo Special Mid Cap Value Inst. (WFMIX)	--	--	--	--	2%
<b>Domestic Small Cap Core</b>	Delaware Small Cap Core I (DCCIX)	2%	3%	3%	4%	--
<b>Domestic Small Cap Growth</b>	Wells Fargo Small Company Growth Inst. (WSCGX)	--	--	--	--	3%
<b>Domestic Small Cap Value</b>	AMG Managers Skyline Special Equities I (SKSIX)	--	--	--	--	2%
<b>Long/Short Equity</b>	BlackRock Global Long/Short Equity Instl (BDMIX)	--	2%	2%	4%	5%
<b>International Equity</b>	Oppenheimer International Growth Y (OIGYX)	3%	6%	10%	13%	15%
<b>International Equity</b>	Lazard International Equity Portfolio Inst. (LZIEY)	3%	6%	10%	13%	15%
<b>Emerging Markets</b>	Oppenheimer Developing Markets Y (ODVYX)	--	2%	4%	6%	8%
<b>Multi-Alternative</b>	Blackstone Alternative Multi-Strategy I (BXMIX)	3%	3%	4%	4%	5%
<b>Intermediate Govt/Corp Bond</b>	Metropolitan West Total Return Bond I (MWTIX)	47%	35%	23%	11%	--
<b>Short Govt/Corp Bond</b>	Lord Abbett Short Duration Income F (LDLFX)	28%	20%	12%	6%	--
<b>High-Yield Bond</b>	Prudential High Yield Z (PHYZX)	2%	2%	2%	--	--
<b>Cash</b>		3%	3%	3%	3%	3%

For more information about tactical asset allocation, review *The Art and Science of Our Asset Allocation Process*.

## Disclosures

### About Cetera® Investment Management

Cetera Investment Management LLC is an SEC registered investment adviser owned by Cetera Financial Group®. Cetera Investment Management provides market perspectives, portfolio guidance, model management, and other investment advice to its affiliated broker-dealers, dually registered broker-dealers and registered investment advisers.

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Additional risks are associated with international investing, such as currency fluctuations, political and economic instability, and differences in accounting standards.

Asset allocation, which is driven by complex mathematical models, cannot eliminate the risk of fluctuating prices and uncertain returns. Asset allocation should not be confused with the much simpler concept of diversification. Re-balancing may be a taxable event. Before taking any specific action be sure to consult with a tax professional.

A diversified portfolio does not assure a profit or protect against loss in a declining market.

**Investors should consider the investment objectives, risks and charges, and expenses of mutual funds carefully before investing. The prospectus, which contains this and other information about the funds, can be obtained directly from the company or from your financial professional. The prospectus should be read carefully before investing or sending money.**

\*Any guarantees are backed by the claims-paying ability of the issuing financial institution/government entity making the guarantee

*For more information about tactical asset allocation, review [The Art and Science of Our Asset Allocation Process](#).*