FCMS

Freedom Capital Management Strategies®

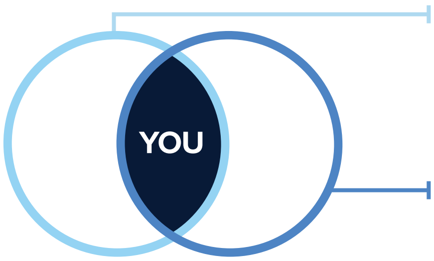
CUSTOM PORTFOLIO SOLUTIONS

Connecting Your Wealth to Your Goals and Dreams

OUR INVESTMENT PLATFORM

FCMS® is an innovative platform delivering personalized investment solutions to connect your wealth to your goals and dreams

YOUR TEAM



Financial Advisor
Provides professional leadership through a dynamic, collaborative planning process designed to serve your evolving needs through your financial journey

Investment Committee
Performs the rigorous research and due diligence necessary to manage your portfolio amid increasingly complex financial markets

OUR INVESTMENT PHILOSOPHY

Active Oversight
We actively manage your portfolio amid ever-changing markets and collaborate with you to ensure your investments remain aligned to your goals and dreams.

Modern Diversification
We offer a diversified suite of investment solutions that integrate traditional principles of investment theory with an innovative approach to portfolio construction.

Risk Management
Based on your unique financial situation and risk tolerance, we actively manage risk through asset allocation, diversification, and innovative risk mitigation tools.

OUR INVESTMENT PROCESS

The increasingly complex capital markets of today require a disciplined investment process that is grounded in rigorous, objective due diligence and has the capacity to adapt as markets evolve over time.

Our team takes a process-driven approach designed to ensure your investment portfolio is continually monitored and managed in alignment with your goals and dreams.

CUSTOM PORTFOLIO SOLUTIONS

A Tax-Smart Way to Invest

ABOUT CUSTOM PORTFOLIO SOLUTIONS

Taxes can have a significant impact on your investment returns. Custom Portfolio Solutions offers you a personalized portfolio that meets your specific investment and values-based criteria - all in what we believe to be the most tax-effective manner.

HOW IT WORKS

01

Select Your Strategy

Choose a strategy for your target market exposure based on your investment objectives and risk tolerance.

02

Unwrap the Strategy

Our technology unwraps the strategy into a separately managed account where you own individual securities and/or ETFs.

03

Customize Your Portfolio

Your portfolio is customized for tax transitions, tax management, security restrictions, and environmental, social, and corporate governance restrictions based on your preferences.

04

Professionally Managed

Your portfolio is monitored on an ongoing basis for tax loss harvesting opportunities, rebalancing, and market changes.

WHY CUSTOM PORTFOLIO SOLUTIONS

Custom Portfolio Solutions is a highly personalized approach to investment management that is:

CUSTOMIZED

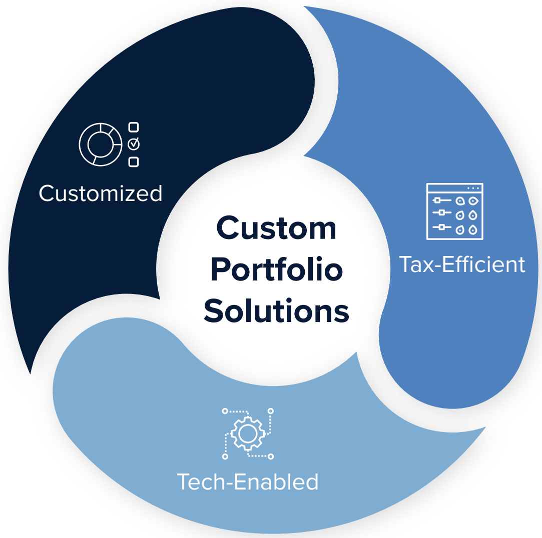
Just like your fingerprint, your investment objectives are unqiue. By incorporating your preferences, values, and goals, we create a personalized solution that is tailored to you.

TAX-EFFICIENT

Through a tax-managed approach, we can transition assets tax-effectively, set capital gains budgets, and provide proactive tax loss harvesting to help improve after-tax return potential.

TECH-ENABLED

By leveraging premier technology tools, our team is empowered to fully support your personalized investment management needs, including trading, reporting, and ongoing account service.



Our investment process leverages optimization tools to construct a target portfolio for each investor while also offering customization around legacy holdings, capital gain budgets, ESG/SRI preferences, security/sector/industry restrictions, and other personal preferences.

	Mutual Funds	ETFs	Custom Portfolio Solutions
Professionally Managed	●	●	●
Low Fees		●	●
Transparency		●	●
Investment Customization			●
ESG/SRI/Faith-Based Restrictions			●
Tax Harvesting			●
Tax Transitioning			●

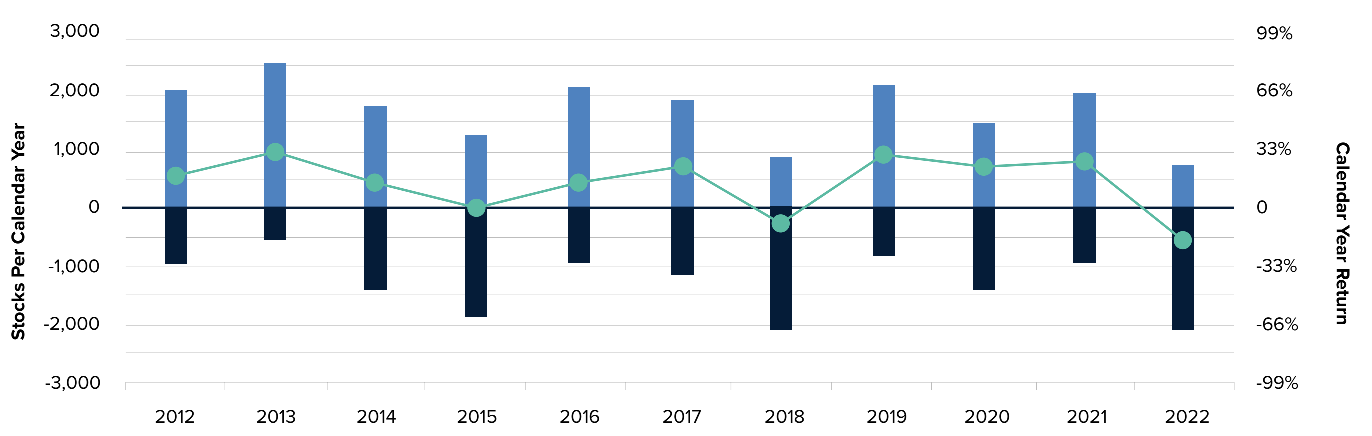
THE OPPORTUNITY FOR ACTIVE TAX MANAGEMENT

Proactive tax management includes methods such as tax loss harvesting, which can create positive tax implications even when the overall market is up. Tax loss harvesting enables you to use holdings that are experiencing declines to offset the capital gains tax from those that are experiencing gains.

NUMBER OF POSITIVE AND NEGATIVE STOCKS IN RUSSELL 3000

2012-2022

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Positive Stocks	2,135	2,559	1,836	1,329	2,189	1,980	979	2,237	1,539	2,055	743
Negative Stocks	961	508	1,362	1,836	917	1,091	2,135	795	1,447	992	2,178
Market Returns	16.4%	33.3%	12.6%	0.5%	12.6%	21.2%	-5.2%	31.1%	20.9%	25.7%	-19.2%



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Given long - and short-term capital gains tax rates of 15% and 35%, respectively we find that a **tax-loss harvesting strategy yields a tax alpha of 1.10% per year** from 1926 to 2018.

An Empirical Evalutation of Tax-Loss harvesting Alpha

Shomesh E. Chaudhuri, Terence C. Burnham & Andrew W. Lo

Source: Brinker Capital Investments and Factset. The Russell 3000 index is an unmanged index considered representative of the US stock market. The index is composed of the 3000 largest US stocks. you cannot invest directly in an index.

CUSTOM PORTFOLIO SOLUTIONS
EQUITY STRATEGIES

Our custom equity strategies seek to provide long-term growth potential through diversified exposure to individual stocks while also incorporating proactive tax management and portfolio customization features based on your preferences.

EQUITY STRATEGY	EXPECTED RISK SCORE*	DESCRIPTION	BENCHMARK	INVESTMENT MINIMUM
U.S. LARGE CAP CORE	80	Diversified exposure to the largest U.S. stocks by market capitalization	S&P 500	$75,000
U.S. LARGE CAP GROWTH	85	Diversified exposure to U.S. companies whose earnings are expected to grow at an above-average rate relative to the market	Russell 1000 Growth	$75,000
U.S. LARGE CAP AGGRESSIVE GROWTH	90	Diversified exposure to innovative growth companies across various sectors and industries, especially technology	NASDAQ 100	$75,000
U.S. LARGE CAP VALUE	80	Diversified exposure to U.S. companies that are thought to be undervalued by the market relative to comparable companies	Russell 1000 Value	$75,000
U.S. DIVIDEND	70	Diversified exposure to high-dividend-yielding U.S. stocks that have consistently paid dividends historically	Dow Jones U.S. Dividend 100	$50,000
U.S. MID CAP	85	Diversified exposure to mid-sized U.S. companies, typically with market capitalizations between $3.5 billion and $13 billion	S&P 400	$100,000
U.S. SMALL CAP	90	Diversified exposure to small U.S. companies, typically with market capitalizations below $3.5 billion	S&P 600	$100,000
GLOBAL	80	Diversified exposure to large and mid-sized companies in U.S. and developed international markets	MSCI World	$250,000
INTERNATIONAL	85	Diversified exposure to large and mid-sized companies in developed international markets	MSCI EAFE	$250,000

CUSTOM PORTFOLIO SOLUTIONS

ALLOCATION STRATEGIES

Our custom allocation strategies seek to provide long-term growth potential by combining a core allocation to U.S. large cap stocks with satellite allocations to ETFs in other asset classes, such as U.S. small and mid-cap equity, international equity, and fixed income. These strategies also incorporate proactive tax management and portfolio customization features based on your preferences.

U.S. ALLOCATION STRATEGIES	EXPECTED RISK SCORE*	TARGET ALLOCATION: U.S. LARGE CAP CORE EQUITY	U.S. SMALL/MID CAP EQUITY (ETF)	INTERNATIONAL EQUITY (ETF)	FIXED INCOME (ETF)	INVESTMENT MINIMUM
U.S. EQUITY	85	75%	25%	0%	0%	$ 100,000
U.S. GROWTH	75	60%	20%	0%	20%	$ 125,000
U.S. MODERATE	65	50%	15%	0%	35%	$ 150,000
U.S. BALANCED	55	38%	12%	0%	50%	$ 200,000

GLOBAL ALLOCATION STRATEGIES	EXPECTED RISK SCORE*	TARGET ALLOCATION: U.S. LARGE CAP CORE EQUITY	U.S. SMALL/MID CAP EQUITY (ETF)	INTERNATIONAL EQUITY (ETF)	FIXED INCOME (ETF)	INVESTMENT MINIMUM
GLOBAL EQUITY	85	56%	19%	25%	0%	$ 150,000
GLOBAL GROWTH	75	45%	15%	20%	20%	$ 175,000
GLOBAL MODERATE	65	37%	12%	16%	35%	$ 200,000
GLOBAL BALANCED	55	30%	8%	12%	50%	$ 250,000

GROWTH & INCOME ALLOCATION STRATEGIES	EXPECTED RISK SCORE*	TARGET ALLOCATION: U.S. DIVIDEND EQUITY	U.S. EQUITY (ETF)	INTERNATIONAL EQUITY (ETF)	FIXED INCOME (ETF)	INVESTMENT MINIMUM
GROWTH & INCOME	70	41%	22%	17%	20%	$ 125,000
MODERATE GROWTH & INCOME	60	34%	17%	14%	35%	$ 150,000
BALANCED GROWTH & INCOME	50	27%	13%	10%	50%	$ 175,000

Securities and Investment Advisory Services offered through Founders Financial Securities, LLC. Member FINRA, SIPC, and Registered Investment Advisor.

This material is being provided for informational purposes only and does not take into account your specific investment objectives or financial situation. The information is not intended as investment advice and is not a recommendation. Diversification and asset allocation strategies do not ensure a profit and cannot protect against losses in a declining market. Both past performance and yield may not be a reliable guide to future performance and yield. If you are seeking information regarding particular investment needs please contact a financial professional.

The strategies may not be appropriate for all investors. A strategy's investments may increase your vulnerability to any single economic, political, or regulatory development; fixed income investments, which are subject to interest rate risk; high yield ("junk") bonds, which are subject to greater credit and market risks; small and mid-cap stocks, which may be subject to more erratic market movements than large-cap stocks; foreign and emerging market securities, which are subject to currency fluctuation and political uncertainty.. Diversification does not assure a profit or protect against loss in declining markets. There is no guarantee a strategy's objective will be achieved.

The strategies presented are NOT A GUARANTEE against loss or declines in the value of your portfolio.

*Expected Risk Score
The expected risk scores contained herein represent the estimated Risk Number® of each strategy based on its historical asset allocation and volatility; Risk Numbers are included for informational purposes only and are subject to change. The Risk Number® is a proprietary scaled index developed by Nitrogen to reflect a "risk score," whereby the higher the Risk Number the higher the investment risk and potential downside risk of the underlying portfolio. Any content or information provided by Nitrogen is provided "AS IS" for informational purposes only and do not constitute investment advice or an investment recommendation offered by Nitrogen.