



OUR THREE RECOMMENDED PORTFOLIOS & BENCHMARK OBJECTIVES

At Guardian Partners Wealth Management, we design investment portfolios that are tailored to meet specific financial goals. Our three primary portfolios are: Income Portfolio, Growth and Income Portfolio, and Growth Portfolio, each with a distinct set of objectives. Below is an overview of our portfolios and their key objectives:

INCOME PORTFOLIO

Designed for clients who prioritize income generation with a focus on stability and growth.

- **Objective 1: Maximum Starting Income**

We aim to provide the highest possible starting income, targeting a withdrawal rate that matches or exceeds the industry standard of the 4% rule, ensuring you have a reliable source of income.

- **Objective 2: Annual Income Increases**

Our goal is to deliver annual income increases averaging greater than 5%, helping you maintain purchasing power and adapt to inflation over time.

- **Objective 3: Capital Appreciation**

We focus on capital appreciation that tracks the performance of the Dow Jones U.S. Dividend 100 Index, which features companies with strong dividend histories, providing both stability and growth potential.

GROWTH & INCOME PORTFOLIO

Ideal for clients who seek a balance of income and growth.

- **Objective 1: Moderate Starting Income**

This portfolio targets a moderate starting income that is at least 150% of the current S&P 500 dividend yield, providing a balance between generating income and positioning for long-term growth.

- **Objective 2: Annual Income Increases**

We aim to increase income at an average annual rate of greater than 6%, allowing you to enjoy growth in your cash flow while staying ahead of inflation.

- **Objective 3: Capital Appreciation**

Our goal is for capital appreciation that tracks the performance of the Dow Jones Industrial Average, which provides exposure to blue-chip companies and overall market growth.

GROWTH PORTFOLIO

Best suited for clients focused on long-term capital appreciation, with lower emphasis on immediate income generation.

- **Objective 1: Low Starting Income**

This portfolio has a secondary focus on income generation, offering a lower starting income to prioritize growth potential in the long term.

- **Objective 2: Annual Income Increases**

We focus on delivering annual income increases that average greater than 5%, ensuring that your income grows over time while keeping the emphasis on capital growth.

- **Objective 3: Capital Appreciation**

Our primary objective is for capital appreciation that matches or exceeds the performance of the S&P 500 index, aiming for higher growth potential over time, with a focus on achieving diversified, superior long-term returns.

WHY CHOOSE OUR PORTFOLIOS?

Each of our recommended portfolios is built with a clear set of objectives to ensure that your investments align with your financial goals, whether you're looking for maximum income, a balance of growth and income, or long-term capital appreciation. By targeting specific benchmarks and growth metrics, we help ensure that your investment strategy is both disciplined and aligned with your vision for financial success.

We understand that every investor is unique, and we're here to guide you in selecting the portfolio that best suits your needs. Contact us today to learn more about how our investment strategies can help you achieve your financial objectives.

DISCLOSURES

There can be no guarantee that strategies promoted will be successful and no guarantee of positive results.

All investing involves risk including loss of principal. No strategy assures success or protects against loss.

Investing in mutual funds involves risk, including possible loss of principal. Fund value will fluctuate with market conditions and it may not achieve its investment objective.

Dividend payments are not guaranteed and may be reduced or eliminated at any time by the company.

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