

# Strategic Core Equity Portfolio

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.

## 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

1725 Hughes Landing Blvd.  
Suite 1250  
The Woodlands, TX 77380  
Phone: (281)719-8601

www.harmanwealth.com

Category	Fund	Ticker	Percent
<b>Core Equity</b>			<b>85%</b>
Large Blend	SPDR S&P 500 ETF Trust	SPY	10%
Large Blend	iShares Core S&P 500 ETF	IVV	10%
Large Blend	Invesco Russell 1000 Dynamic Multifactor ETF	OMFL	10%
Large Blend	VanEck Morningstar Wide Moat ETF	MOAT	10%
Mid-Cap Value	Invesco Dynamic Buyback Achievers ETF	PKW	10%
Large Value	Invesco S&P 500 Revenue ETF	RWL	10%
Large Growth	iShares Russell Top 200 Growth Index Fund	IWY	10%
Large Growth	iShares Russell 1000 Growth	IWF	15%
<b>Objectives Based Equities</b>			<b>14%</b>
Mid-Cap Value	Invesco S&P MidCap 400 Revenue ETF	RWK	7%
Small Value	DFA Dimensional US Targeted Value ETF	DFAT	7%
<b>Cash</b>	FDIC Cash Sweep Account		<b>1%</b>
<b>Total Allocation</b>			<b>100%</b>

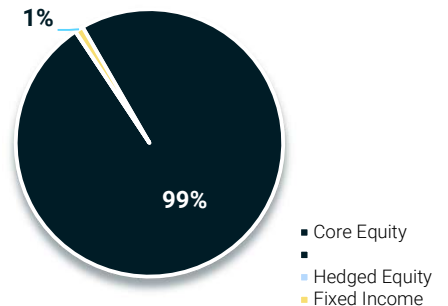
## Portfolio Facts

Avg. Weighted Expense Ratio	0.24%
Number of Holdings	11
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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Initial for trade completion

Date completed \_\_\_\_\_

# Strategic Growth Portfolio 80/20

HARMAN

August 14, 2025

## ABOUT THE PORTFOLIO

The portfolio moves beyond traditional growth 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 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.

## HARMAN WEALTH MANAGEMENT

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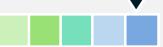
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Category	Fund	Ticker	Percent
<b>Core Equity</b>			<b>68%</b>
Large Blend	SPDR S&P 500 ETF Trust	SPY	8%
Large Blend	iShares Core S&P 500 ETF	IVV	10%
Large Blend	Invesco Russell 1000 Dynamic Multifactor ETF	OMFL	5%
Large Blend	VanEck Morningstar Wide Moat ETF	MOAT	10%
Mid-Cap Value	Invesco Dynamic Buyback Achievers ETF	PKW	10%
Large Value	Invesco S&P 500 Revenue ETF	RWL	10%
Large Growth	iShares Russell 1000 Growth	IWF	15%
<b>Objectives Based Equities</b>			<b>21%</b>
Mid Blend	Invesco S&P MidCap Quality	XMHQ	5%
Mid Value	Invesco S&P MidCap 400 Revenue ETF	RWK	8%
Hedged	Pacer Trendpilot™ US Large Cap	PTLC	8%
<b>Core Fixed Income</b>			<b>10%</b>
Intermediate Core-Plus Bond	Guggenheim Total Return	GIBIX	10%
<b>Cash</b>			<b>1%</b>
			<b>FDIC Cash Sweep Account</b>
<b>Total Allocation</b>			<b>100%</b>

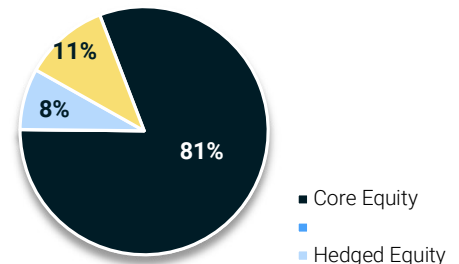
## Portfolio Facts

Avg. Weighted Expense Ratio	0.25%
Number of Holdings	12
Minimum Balance	\$10,000
Portfolio Inception Date	December 31, 2012
Benchmark	Aggressive Allocation

## Risk Profile

Lower Risk/Reward  Higher Risk/Reward

## Portfolio Allocation



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# Strategic Moderate Portfolio 60/40

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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**HARMAN**  
WEALTH MANAGEMENT

Category	Fund	Ticker	Percent
<b>Core Equity</b>			<b>50%</b>
Large Blend	iShares Core S&P 500 ETF	IVV	10%
Large Blend	Invesco Russell 1000 Dynamic Multifactor ETF	OMFL	5%
Large Blend	VanEck Morningstar Wide Moat ETF	MOAT	10%
Mid-Cap Value	Invesco Dynamic Buyback Achievers ETF	PKW	10%
Large Blend	iShares US Equity Factor Rotation Active ETF	DYNF	5%
Large Growth	iShares Russell 1000 Growth	IWF	10%
<b>Objectives Based Equities</b>			<b>23%</b>
Mid-Cap Blend	Invesco S&P MidCap Quality ETF	XMHQ	2%
Mid-Cap Value	Invesco S&P MidCap 400 Revenue ETF	RWK	5%
Aggressive Allocation	WisdomTree US Efficient Core Fund	NTSX	10%
Hedged	Pacer Trendpilot US Large Cap ETF	PTLC	6%
<b>Objectives Based Fixed Income</b>			<b>8%</b>
Nontraditional Bond	Guggenheim Macro Opportunities Fund Institution:	GIOIX	8%
<b>Core Fixed Income</b>			<b>18%</b>
Intermediate Core-Plus Bond	Eaton Vance Total Return Bond Fund I	EIBAX	8%
Intermediate Core-Plus Bond	Guggenheim Total Return Bond Fund Institutional	GIBIX	10%
<b>Cash</b>			<b>1%</b>
	FDIC Cash Sweep Account		
<b>Total Allocation</b>			<b>100%</b>

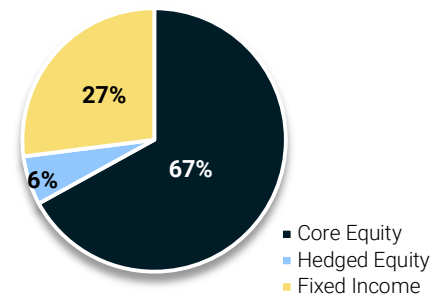
## Portfolio Facts

Avg. Weighted Expense Ratio	0.35%
Number of Holdings	14
Minimum Balance	\$10,000
Portfolio Inception Date	December 31, 2012
Benchmark	Moderate Allocation

## Risk Profile



## Portfolio Allocation



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