

Personalized Direct Investing

Symmetry Axiom US Factor SMA

Investment Objective

The *Symmetry Axiom US Factor SMA* is a diversified multi-factor portfolio that seeks long-term capital appreciation through exposure to U.S. equities, with the flexibility of personalized direct investing in individual securities. The strategy is designed to provide exposure to Large/Mid-Cap equities, while using investment factor tilts to achieve potential outperformance.

Key Facts

Inception date:	10/1/2021
Benchmark:	S&P 500 TR
Minimum Account Size:	\$100,000
Typical # of Holdings:	95
Investment Factors Focus:	Value, Momentum, Profitability

Understanding the SMA Investment Strategy

Drawing on decades of data and extensive academic research — and Symmetry's own — this SMA is grounded in evidence and financial science.

Symmetry seeks to harness the power of markets via strategic exposure to factors identified by academic research as offering the potential for higher returns over time (or reduced risk). This SMA focuses on the following factors:

- **Value** - Cheap stocks tend to outperform expensive stocks
- **Momentum** - Stocks that outperform in the near term tend to continue to do so
- **Profitability** - Stocks of profitable firms tend to outperform the stocks of unprofitable firms

Symmetry's *Research and Portfolio Management team of CFA® charterholders and analysts* is guided by fundamental investment principles applied thoughtfully and with intellectual rigor. The team brings almost three decades of experience building Evidence-Based investment solutions and models, such as this SMA, using a process-driven approach, backed by a unique, integrated technology engine. **The team also has substantial trading and tax optimization expertise.**

Personalizing the Symmetry Axiom US Factor SMA



Integrated technology suite & streamlined, consultative process provide flexibility and efficient personalization



Overweighting investment factors identified by academic research enables potential out-performance



Some limited tax management and tax overlay strategies can be implemented to help increase after-tax returns



Some values-based screens can be applied to reflect ESG or SRI considerations



Security preferences (such as avoiding concentration in certain sectors or industries) can be included

Symmetry Axiom Personalization Process



Set Goals

The Axiom process begins with you and your Financial Advisor determining your overall goals and risk tolerance.

Personalize

Next, you and your Advisor will define any Values-Based (ESG/SRI) preferences, tax constraints, as well as any additional investing requirements or restrictions. For certain solutions, these screens may be limited or constrained in order to maximize a particular investment strategy.

Optimize

Using Axiom, your Advisor will develop a portfolio that includes and optimizes all these inputs. Your portfolio may include allocations to individual securities (SMAs or index-tracking solutions), as well as ETFs and mutual funds. You may have several options to choose from, and can make additional adjustments and refinements.

Monitor

Once your solution is implemented, Axiom and your Financial Advisor provide ongoing monitoring and optimization to make sure your portfolio continues to reflect your preferences, goals, and tax requirements.

Who Is This Axiom SMA For?

Axiom solutions are specifically designed for successful individuals and families seeking to invest substantial assets in a way that meets their unique goals and values.

This includes investors who:

- Seek high-level of personalization
- Want tax efficiency or are looking to minimize the impact of taxes
- Hold substantial stock positions
- Seek transparency—provides a clear window into exactly what each portfolio holds

More Information

Your Financial Advisor can help you identify the right Axiom solution—as well as personalization options—for your specific needs and requirements.

To learn more, visit www.symmetryaxiom.com

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Risk Disclosure

Higher potential return generally involves greater risk, short-term volatility is not uncommon when investing in various types of funds. Environmental, Social and Governance (ESG) Investing Risk; ESG investments

may not be perfectly correlated to the broader market indexes they seek to replicate. Stocks screened by the index sponsor for ESG criteria may underperform the stock market as a whole or particular stocks selected for the Index will, in the aggregate, trail returns of other funds investment strategies screened for ESG criteria. The components of the Index are likely to change over time.

Axiom Program Risks

The Symmetry Axiom program provides clients with individual security portfolio solutions designed around individual client preferences. The Axiom separately managed accounts (Axiom SMAs) can be index- or factor-based. The index-based solutions are designed to give clients exposures similar to popular market indices, with far fewer individual security positions. The factor-based solutions are designed to emphasize those factors the Research/Portfolio Management team believes will optimize risk-adjusted return. Both the index-based and factor-based portfolios hold individual securities. Tax-loss harvesting involves certain risks, including, the risk that the new investment could have higher costs than the original investment and could introduce portfolio tracking error. There may also be unintended tax implications. Prospective investors should consult with their tax or legal advisor prior to engaging in any tax-loss-harvesting strategy.