



Growing Your Business with Symmetry

High-Net-Worth Case Design



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The Dilemma

Economy of Time

How do advisors in general spend their time when they also act as an Investment Manager?

Advisory Activity	Percentage of Time Spent
Investment research	23%
Portfolio rebalancing	14%
Client Meetings	20%
Client Service	20%
Prospect Meetings	6%
Marketing/advertising	4%
Staff Management	5%
Compliance	5%
Other	3%

Advisors spend 37% of their time on average performing Investment Management functions.

Source: The Value of Time: Quantifying how client focus increases the value of your business, FP Transitions, SEI, 2016, Page 5
4500 analyses of advisory data sets classified as Investment Managers, Client Managers and a Middle Group.

Delegation & Growth

If an advisor were to delegate investment management functions to an outside partner and reallocate the time they spent performing these responsibilities to asset gathering what could this look like?

	Advisors performing investment management	Advisors exclusively performing client management
Growth Comparison		
Net AUM growth	\$7,253,992	\$14,547,349
Net revenue growth	\$43,329	\$71,531
Net new clients	4	14
AUM Growth Detail		
AUM from new clients	\$2,321,352	\$4,585,892
AUM from market/organic	\$4,932,640	\$9,961,456
Revenue Growth Detail		
Revenue from new clients	\$18,725	\$43,006
Revenue from market/organic	\$24,603	\$28,524

Source: The Value of Time: Quantifying how client focus increases the value of your business, FP Transitions, SEI, 2016, Page 8

Definitions

Mass Affluent

- \$200 k - \$1 million in liquid investable assets

High-Net-Worth (HNW)

- \$1 million - \$5 million in assets

Very-High-Net-Worth (VHNW)

- \$5 million - \$30 million in assets

Ultra-High-Net-Worth (UHNW)

- \$30 million+ in assets

The Opportunity

American Wealth

Number of \$1 Million+ Adults

2022		2027	% Change
22.7 million	>	27.6 million	+16%

Number of \$50 Million+ Adults

2022		2027	% Change
123,870	>	170,000	+27%

Source: 2023 Credit Suisse Global Wealth Report

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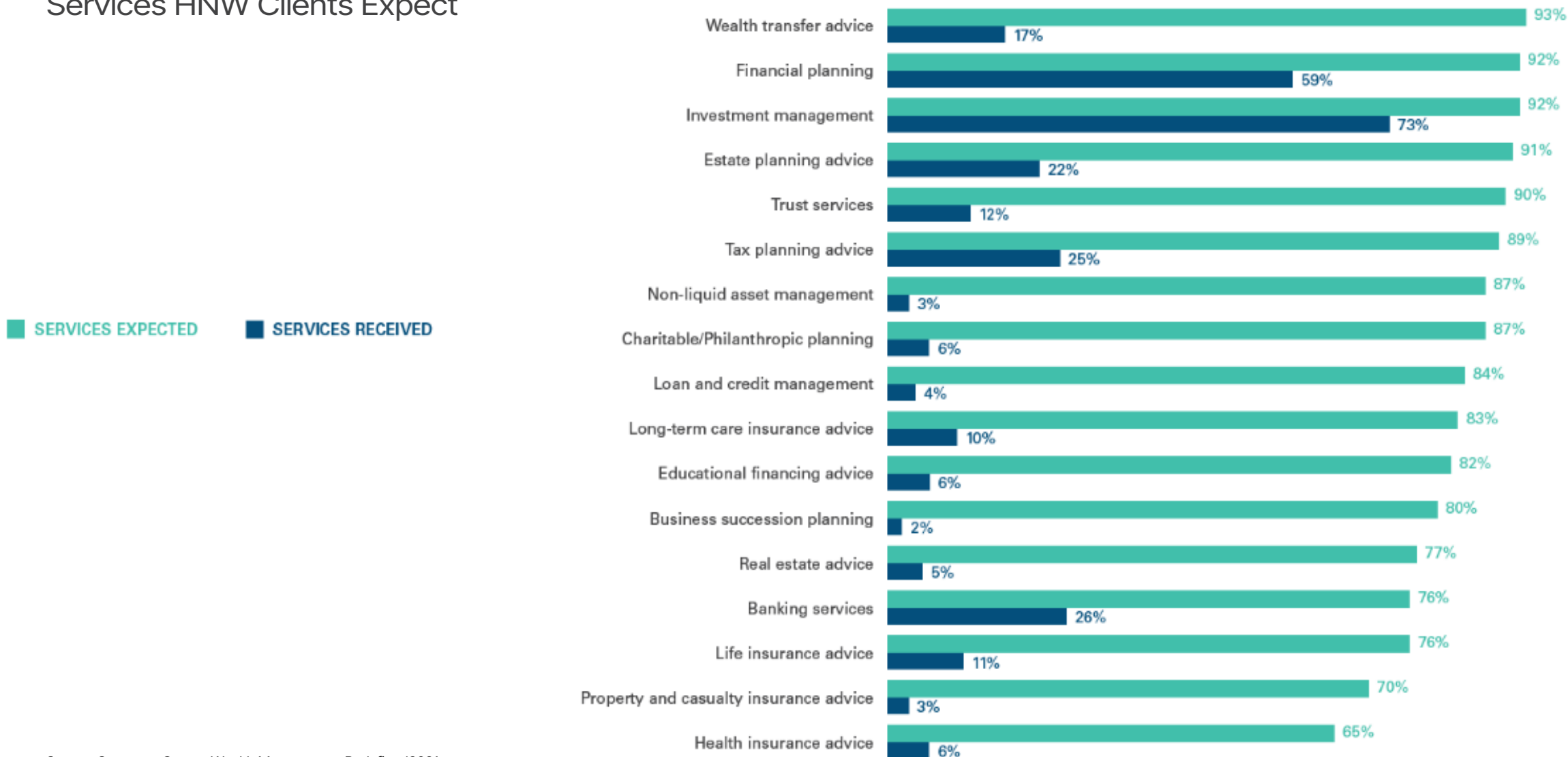
Objections to Working w/ the HNW

- “I don’t know how to **attract** HNW clients”
- “I don’t have the **expertise/solutions** to support HNW clients”
- “I don’t have the **service model** to support HNW clients”

What the HNW Want

Financial Planning Falling Short

Services HNW Clients Expect



Source: Spectrem Group; *Wealth Management Redefined* 2021

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Affluent Not Always Well Served

46% say Wealth Management firms do not offer value-added services (tax planning, life insurance, etc.)

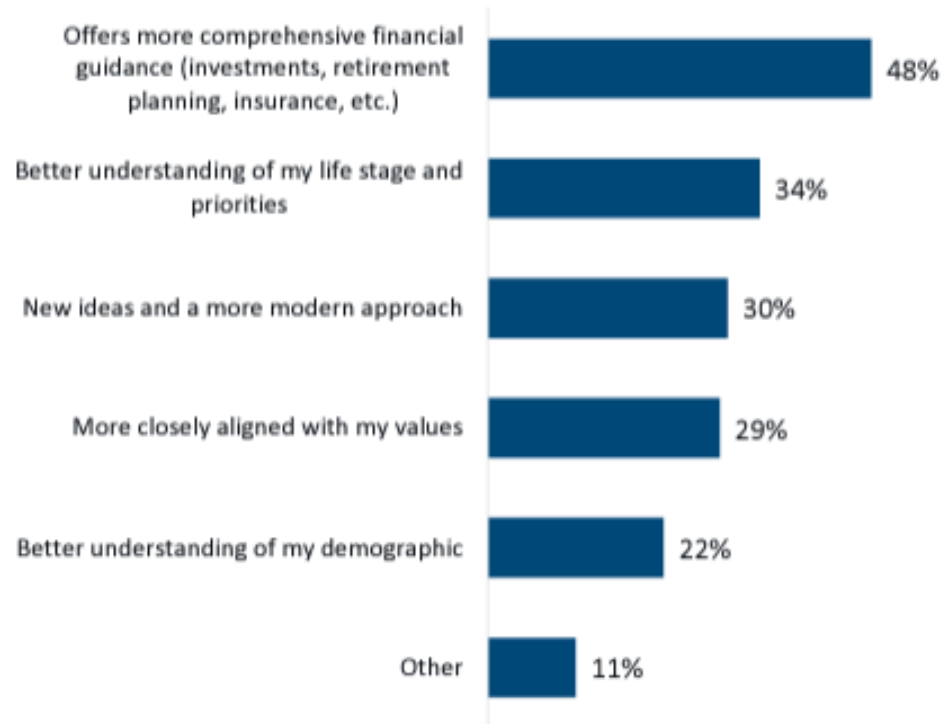
42% say investment strategies not aligned w/ life goals

58% lack knowledge & support to make investment decisions during volatile times

Considering Changing Advisors

More Comprehensive Advice #1 Reason

If you were to change your Financial Advisor, which factor is most important? Please select all that apply.



High Net Worth

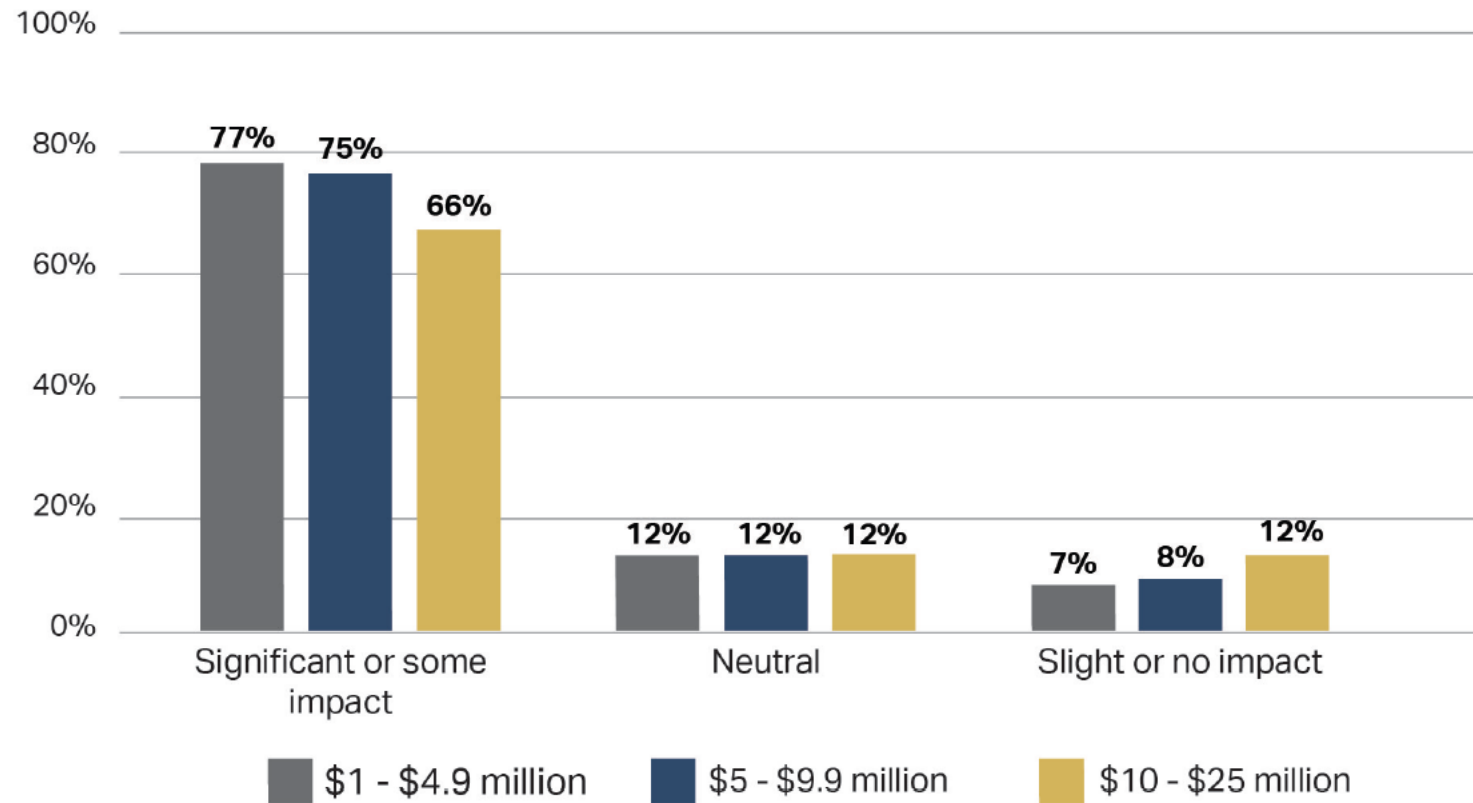
BASE: WORK WITH A F.A. (n=1063), HNW (n=365)

Source: 2023 Planning & Progress Study – High Net Worth, Northwestern Mutual

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Comprehensive Advice Creates Loyalty

Impact of Comprehensive Wealth Management Services on Client Loyalty
(By investable assets)



Source: Play to Win with Industry Intelligence Report, CEG Worldwide, 2023

How We Can Help

Panoramic Case Design \$1m+ Households

Panoramic Case Design \$1m+

Does this sound familiar?

There is a client who has a complex portfolio and although you want to help make investment product decisions for them you do not have the time to build them a tailored portfolio?

Symmetry has launched a Case Design service which alleviates the challenge of building a custom portfolio for your client. Give us the details and we'll put some options together for you and your client to review together.

Case Design—Request a Proposal

On SymmetryPartners.com and Axiom Platform



NEED HELP? ☺



Request a Proposal

Increasingly, clients, especially the high-net-worth, are demanding and expecting personalized portfolio solutions. The Symmetry team is here to help with proposals, pairing analyses, and portfolio analytics. We offer two distinct solutions:



For \$1 million+ Portfolios: HNW Case Design →

Symmetry's High-Net-Worth Case Design Team works closely with you to design the right, custom portfolio for your client. Solutions can include direct indexing, SMAs, ETFs & mutual funds, tax transitions, portfolio transitions, completion portfolios, and alternatives. If desired, we can help present the investment recommendations with you to the client.

GET STARTED



For under \$1 million Portfolios: Portfolio Analysis →

Working from an existing portfolio, the Symmetry Team will make recommendations on how the portfolio can potentially be enhanced by moving to a new target model portfolio. We can provide additional analysis and analytics, including a pairing analysis to show the impact of adding an allocation to a Symmetry solution.

GET STARTED

Case Design Intake Form

- Easy to fill out online form which will help our team assemble the most suitable proposal
- Higher degree of accuracy and a historic document which can be referenced

[Panoramic Case Design](#)

Symmetry Panoramic Investing - Case Design Questionnaire

Symmetry's Panoramic Case Design service is designed for \$1 million+ HNW investment cases. Our Investments team works closely with you to design the right, custom portfolio for your client. Solutions can include direct indexing, SMAs, ETFs & mutual funds, tax transitions, portfolio transitions, completion portfolios, and alternatives. If desired, we can help present the investment recommendations with you to the client.

Please fill out the following fields—a Symmetry Regional Director will review and be in touch shortly to start the process.

Advisor First name *

Advisor Last name *

Email *

Phone number *

Please explain the client's investment goals? *

Client's target Risk Tolerance/Portfolio Goal *

Existing portfolio AUM *

Does the existing portfolio have embedded capital gains? *

Does your client have any distribution or income requirements? *

Additional Notes/Requests

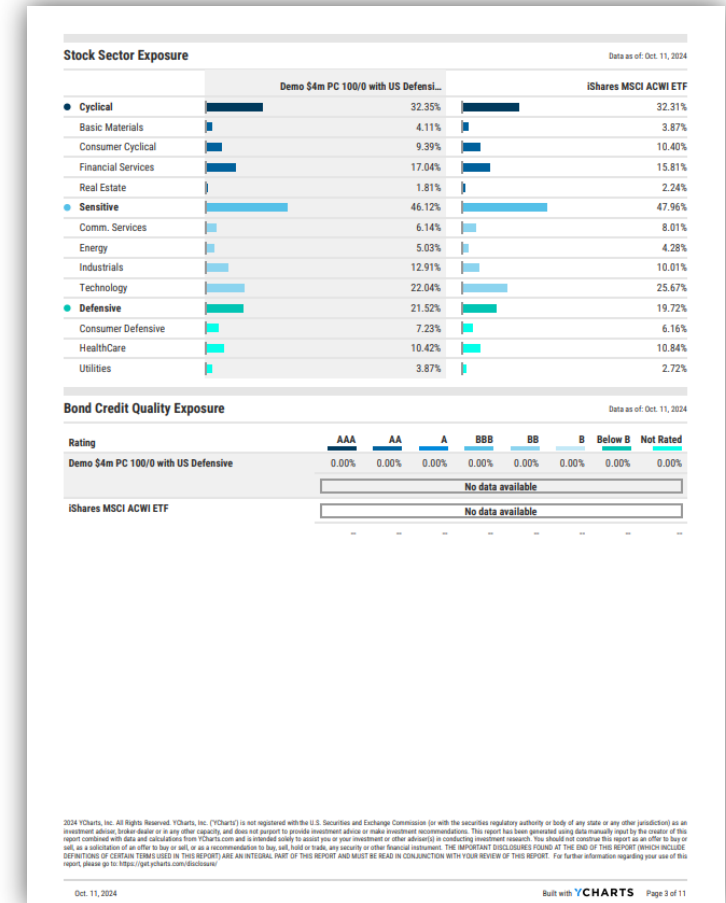
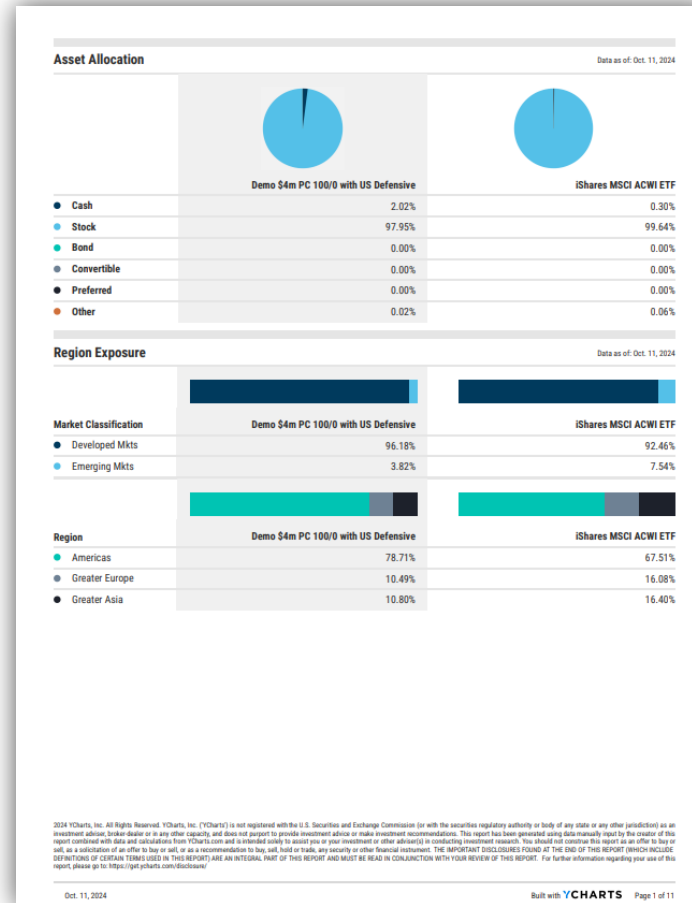
Meeting to Discuss the Client

- Once we receive your form submission, we will be in touch either that same day or the next day.
- Let's meet quickly to review the details of the case and cover anything not included in the form.



Case Design Team Develops a Proposal

- Our Case Design Team will take all the details from the form you submitted and any additional details which we may have noted from our meeting with you.
- We will then work to put together a series of proposals which you can then present to your client.



Which Products Will Be Considered?

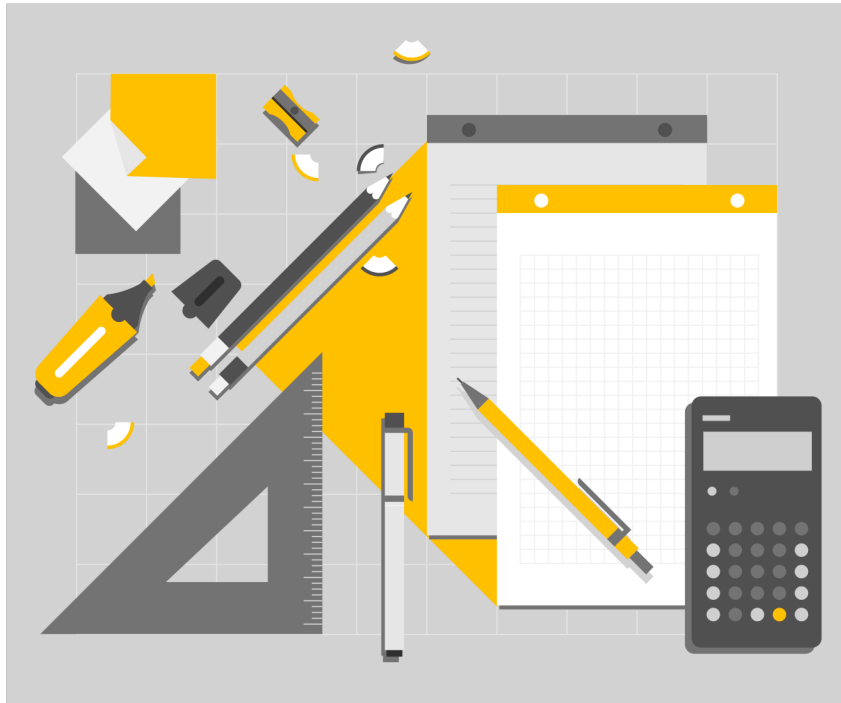
Symmetry Model Products

- Symmetry Panoramic Mutual Fund Models
- Symmetry PrecisionCore ETF Models
- PrecisionFactor US Weighted ETF Models
- Symmetry Socially Responsible Models
- Symmetry ESG Models

ETF Components and SMAs

- US Equity, US Sector Momentum, US Defensive, International/Emerging Equity, Int'l/EM Defensive, Income, Strategic Income, Bond (Qual & Non-Qual)
- US MultiFactor SMA, Int'l MultiFactor SMA, Global MultiFactor SMA, Ultra Momentum, Ultra Value, Ultra Defensive & Ultra Yield SMAs
- Tax-Alpha Direct Indexes and Long/Short solutions
- Strategist Managers

Meeting with Your Client & Feedback



- Once the proposal is in hand, if you would like, your Sales Director and a member of the Symmetry Investment team can join you in presenting the solution to your client.
- Any feedback from this meeting can be taken away and added to the case on file for your client. We will take this feedback and update the proposal to these criteria.

Client is Onboard, What Next?

Using Symmetry's Advisor Portal on Orion you can take the finalized proposal and enter the details of the final allocation to generate client paperwork and initiate funding.

The screenshot displays the Symmetry Advisor Portal interface. On the left is a sidebar with navigation options: Dashboard, Clients (selected), Servicing, and Reports. The main content area is titled 'Client Demo' and shows details for 'Charles Schwab - Individual' with a balance of '\$4,000,000.00'. The 'Proposed Allocation' section features a 'Portfolio Risk' score of 105, categorized as 'Aggressive Growth' with a risk range of 81-100. A horizontal bar chart shows the allocation between 'Stocks' (orange) and 'Other' (blue). Below this, a table lists the proposed allocations:

MODEL NAME	RISK	LOWER	UPPER	ALLOCATION	ACTIONS
Symmetry PrecisionCore ETF 100/0 Minimum Allocation Amount: 3%	99	%	%	60 %	🗑️
Symmetry Ultra Defensive Minimum Allocation Amount: 3%	115	%	%	40 %	🗑️

A green checkmark indicates 'Total Allocated 100%'. Below the table, a 'Returns + Risk' section shows 'Upside (5 Yr)' at 36% and 'Downside (1 Yr)' at 48%. The interface includes a search bar, a 'Create' button, and a 'Save' button at the bottom right.

My Client Isn't Quite at \$1m

Symmetry Portfolio Analysis

We Can Still Help

- Through our portfolio analysis request process, you can still have us put together an analysis of your client's current portfolio holdings and what a target model portfolio for them might look like.

Portfolio Analysis Request

Similar online form which will allow our team to assemble an analysis and a hypothetical of what a target model portfolio could look like

[Portfolio Analysis Request](#)

Portfolio Analysis

Advisor First name *

Advisor Last name *

Email *

Please explain the client's investment goals? *

Client's Preferred Risk Tolerance *

Select Your Product Suite *

Existing portfolio AUM *

Additional Notes/Requests

File upload
 No file chosen

Case Studies

Panoramic Case Design \$1m+ Households

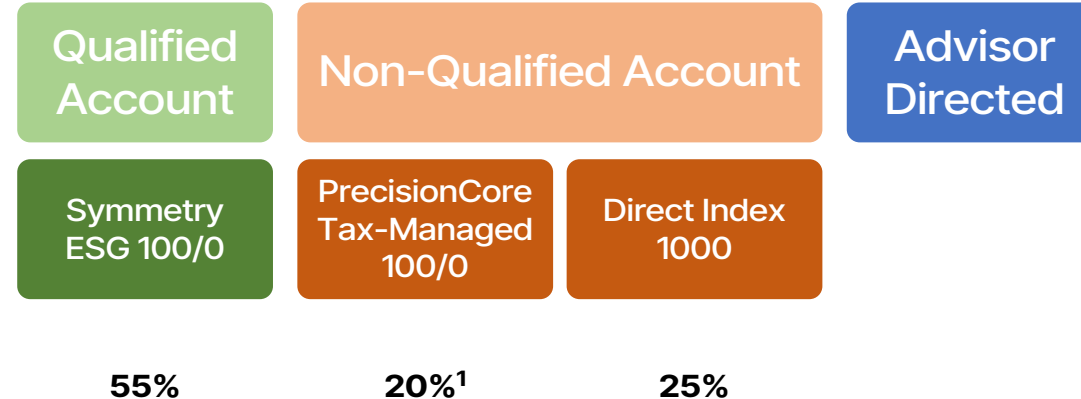
Case Study #1

- Client had several registrations qualified and non-qualified within their household.
- The Client wanted a portion of their portfolio to be ESG conscious investment products.
- The Client was also interested in a Direct Index in their non-qualified account to accrue losses for future use. The client planned to fund this with some securities already invested.
 - Security Exclusions Oil & Gas, Tobacco, TSLA, SWBI, RGR, DUK, NWS and PLTR

Case Study #1

After discussing with the client and considering factors such as implementing a Capital Gains Budget, we were able to segment their accounts to produce a cohesive household portfolio solution.

Client Household 100/0



¹The PrecisionCore Tax-Managed 100/0 was leveraged because the client already held many overlapping ETFs in the account and did not want to realize gains by liquidating these positions. Symmetry also does not offer a TM ESG model solution.

Case Study #2

- Client had an IRA and was interested in taking on a very high level of risk.
- Client is in their 30's with a long investment time horizon.
- Interest in high **Momentum** and **Quality** stocks. Specifically, in an SMA wrapper.

Case Study #2

After discussing with the client, we agreed that a portfolio with very specific exposures would be acceptable given the client's understanding of risk and long return horizon.

Client Household 100/0

Qualified Account

Symmetry Ultra
Momentum SMA

Symmetry Ultra
Defensive SMA

50%

50%

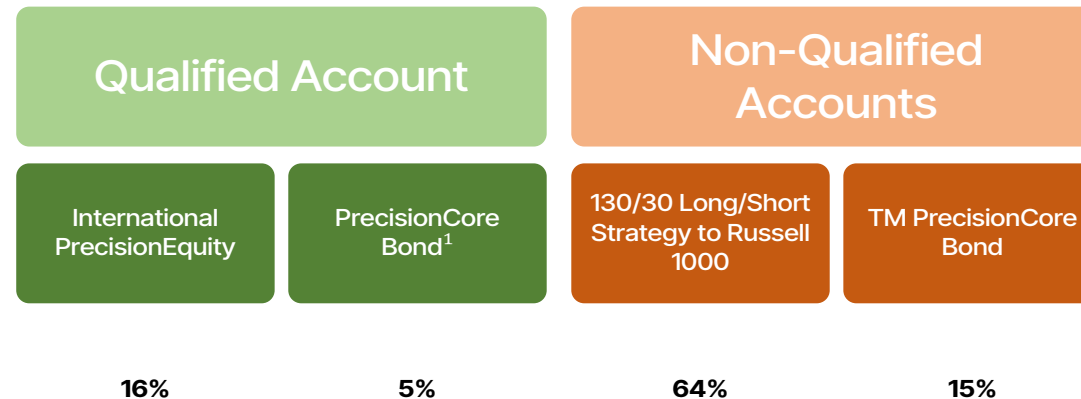
Case Study #3

- Client had a very large position in Apple within a non-qualified account, with a 40% cost basis.
- Client was hoping to diversify the Apple position.
- Client also had an IRA with about 30% of their market value. Which was invested in a combination equity mutual funds.
- Client also had an additional \$300k that was in cash that they wanted to invest.
- Client was looking for a household allocation of a 80/20.

Case Study #3

Through a discussion with the client, we found that they were eager to diversify their exposure to Apple as tax efficiently as possible but wanted to introduce fixed income and xUS equity to their portfolio as well.

Client Household 80/20



¹ A portion of the fixed income allocation is being fulfilled unconventionally within a qualified account. In order to achieve the households desired allocation of an 80/20 the cash deposit of \$300,000 is going to be in a new non-qualified account, this still is not enough on its own (15.79%) to fulfill the 20% fixed income allocation. A portion of the IRA can potentially be leveraged to make up the difference while maintaining a greater degree of tax efficiency than a portfolio which does not leverage a long/short strategy to diversify a concentrated position.

SYMMETRY
Invested In Your Goals



Thank You



"Scrappy," the Symmetry bull is a symbol of our firm's belief in the long-term power of markets.

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Diversification seeks to reduce volatility by spreading your investment dollars into various asset classes to add balance to your portfolio. Using this methodology, however, does not guarantee a profit or protection from loss in a declining market. Rebalancing assets can have tax consequences. If you sell assets in a taxable account you may have to pay tax on any gain resulting from the sale. Please consult your tax advisor.

Symmetry Partners' investment approach seeks enhanced returns by overweighting assets that exhibit characteristics that tend to be in accordance with one or more "factors" identified in academic research as historically associated with higher returns. Please be advised that adding these factors may not ensure increased return over a market weighted investment and may lead to underperformance relative to the benchmark over the investor's time horizon. The factors Symmetry seeks to capture may change over time at its discretion. Currently, the major factors in equity markets used by Symmetry and some associated academic research are: the market risk premium (Sharpe, William F. "Capital Asset Prices: A Theory of Market Equilibrium under Conditions of Risk." *The Journal of Finance*, Vol. 19, No. 3 (Sept. 1964), 425-442.), value (Fama, Eugene and Ken French. "Common risk factors in the returns on stocks and bonds." *Journal of Financial Economics*, 33, (1993), 3-56.), small (Banz, Rolf W. "The Relationship Between Return and Market Value of Common Stocks." *Journal of Financial Economics*, 9 (1981), 3-18.), profitability (Novy-Marx, Robert. "The Other Side of Value: The Gross Profitability Premium." *Journal of Financial Economics*, 108(1), (2013), 1-28.), quality (Asness, Clifford S.; Andrea Frazzini; and Lasse H. Pedersen. "Quality Minus Junk." Working Paper.), momentum (Jegadeesh, Narasimhan and Sheridan Titman. "Returns to Buying Winners and Selling Losers: Implications for Stock Market Efficiency." *The Journal of Finance*, Vol. 48, No. 1, (March 1993), 65-91), and minimum volatility (Ang, Andrew, Robert J. Hodrick, Yuhang Xing and Xiaoyan Zhang. "The Cross-Section of Volatility and Expected Returns." *The Journal of Finance*, Vol. 61, No. 1 (Feb. 2006), pp. 259-299.) On the bond side, Symmetry primarily seeks to capture maturity and credit risk premiums (Ilmanen, Antti. *Expected Returns: An Investor's Guide to Harvesting Market Rewards*. WileyFinance, 2011, p157-158 and 183-185.).

Higher potential return generally involves greater risk, short term volatility is not uncommon when investing in various types of funds including but not limited to: sector, emerging markets, small and mid-cap funds. International investing involves special risks such as currency fluctuation, lower liquidity, political and economic uncertainties, and differences in accounting standards. Risks of foreign investing are generally intensified for investments in emerging markets. Risks for emerging markets include risks relating to the relatively smaller size and lesser liquidity of these markets, high inflation rates and adverse political developments. Risks for investing in international equity include foreign currency risk, as well as, fluctuation due to economic or political actions of foreign governments and/or less regulated or liquid markets. Risks for smaller companies include business risks, significant stock price fluctuation and illiquidity. Investing in real estate entails certain risks, including changes in: the economy, supply and demand, laws, tenant turnover, interest rates (including periods of high interest rates), availability of mortgage funds, operation expenses and cost of insurance. Some real estate investments offer limited liquidity options. Investing in higher-yielding, lower-rated bonds has a greater risk of price fluctuation and loss of principal income than U.S. government securities, such as U.S. Treasury bond and bills. Treasuries and government securities are guaranteed by the government for repayment of principal and interest if held to maturity. Investors should carefully assess the risks associated with an investment in the fund.

Market Events Risk. Financial markets are subject to periods of high volatility, depressed valuations, decreased liquidity and heightened uncertainty, such as what was experienced during the financial crisis that occurred in and around 2008 and more recently in connection with the coronavirus disease 2019 (COVID-19) pandemic. Market conditions such as this are an inevitable part of investing in capital markets and may continue, recur, worsen or spread. Markets may be volatile and values of individual securities and other investments may decline significantly in response to adverse issuer, political, regulatory, market, economic, public health, or other developments that may cause broad changes in market value, public perceptions concerning these developments, and adverse investor sentiment or publicity. Changes in the financial condition of a single issuer may impact a market as a whole. Changes in value may be temporary or may last for extended periods. Geopolitical risks, including terrorism, tensions or open conflict between nations, or political or economic dysfunction within some nations that are major players on the world stage or major producers of oil, may lead to overall instability in world economies and markets generally and have led, and may in the future lead, to increased market volatility and may have adverse long-term effects. Similarly, environmental and public health risks, such as natural disasters or epidemics (such as COVID-19), or widespread fear that such events may occur, may impact markets adversely and cause market volatility in both the short- and long-term. Governments and central banks may take steps to support financial markets, including by keeping interest rates at historically low levels. This and other governmental intervention may not work as intended, particularly if the efforts are perceived by investors as being unlikely to achieve the desired results. Governments and central banks also may reduce market support activities. Such reduction, including interest rate increases, could negatively affect financial markets generally, increase market volatility and reduce the value and liquidity of securities in which the Fund invests. Governmental policy and legislative changes also may contribute to decreased liquidity and increased volatility in the financial markets.