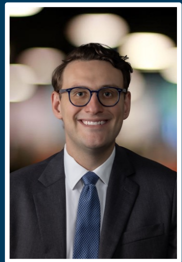
SYMMETRY®
Invested In Your Goals

OCIO: Outsourced Chief Investment Officer

An Opportunity to Elevate Your Investment Experience



Brendan Kruh
Investment Associate
Symmetry Partners, LLC

J William Chettle
Head of Client Experience
and Advisor Services

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What is OCIO?

Outsourced Chief Investment Officer, is the acronym but we are much more…

Why Consider an Outsourced Investment Platform?

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- Are you eager to expand your advisory firm but find yourself overwhelmed by the intricacies of managing client portfolios on a daily basis?
- Would you prefer devoting your time to delivering a personalized experience for your clients rather than being consumed by portfolio engineering or investment strategy research and due diligence?

Economy of Time

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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**.

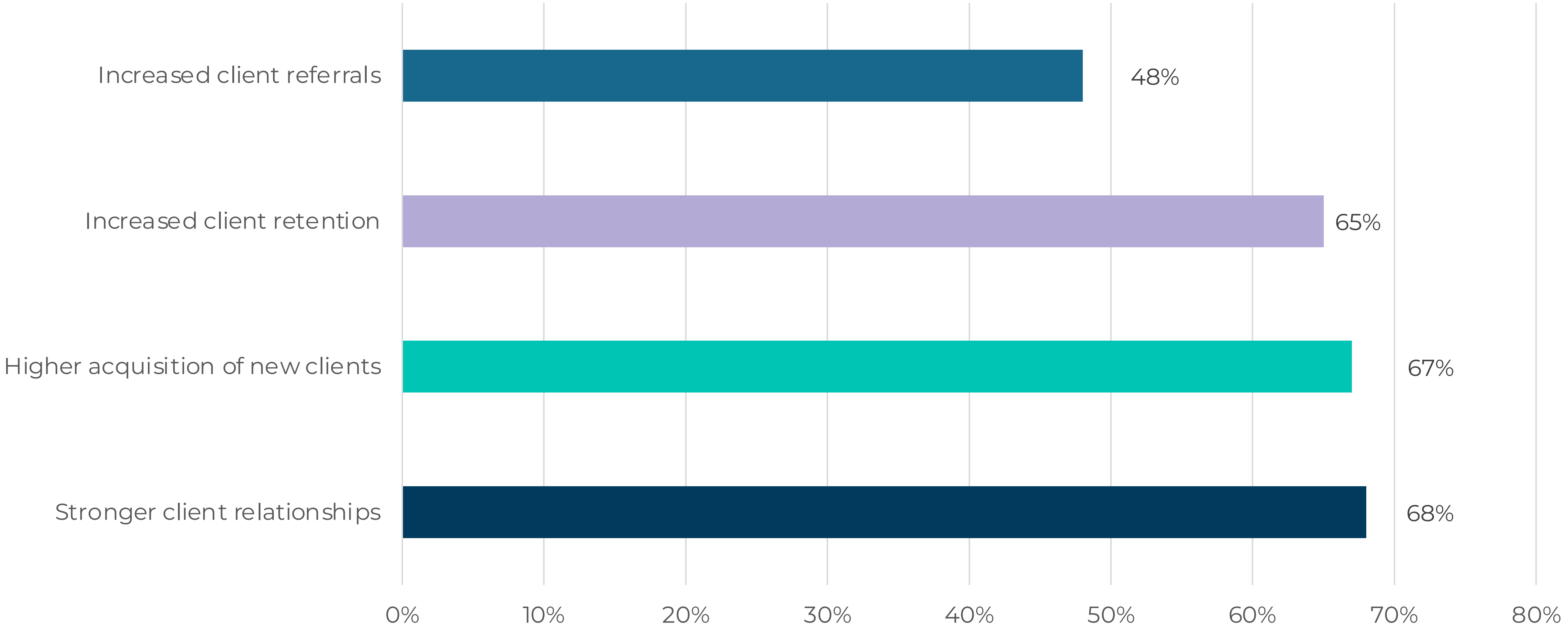
An old saying...

“Jack of all trades, master of none...”

“oftentimes better than a master of one.”

Source: First Printed “Essays and Characters of a Prison and Prisoners” by Geffray Mynshul in 1612

Percentage of Advisors who say outsourced investment management helps with:



Source: AssetMark, “The Power of Outsourcing Investment Management,” 2020

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Delegation Drives 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

What does Symmetry's OCIO offer?

SYMMETRY®

Access to World-Class Strategies

Open doors to institutional-quality management from some of the world's leading asset management firms—including AQR, BlackRock, Dimensional Fund Advisors, and Vanguard.

A Seasoned Team of Investment Professionals

Direct access to skilled portfolio managers and research professionals dedicated to supporting your investment strategies.

Customizable Solutions

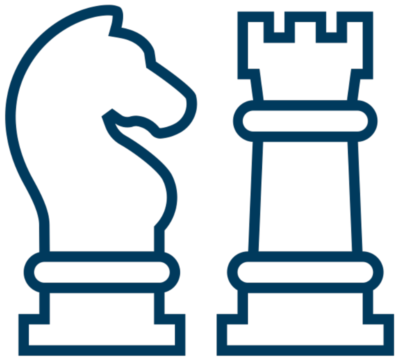
Strategies meticulously crafted to fit your unique business needs and client profiles.

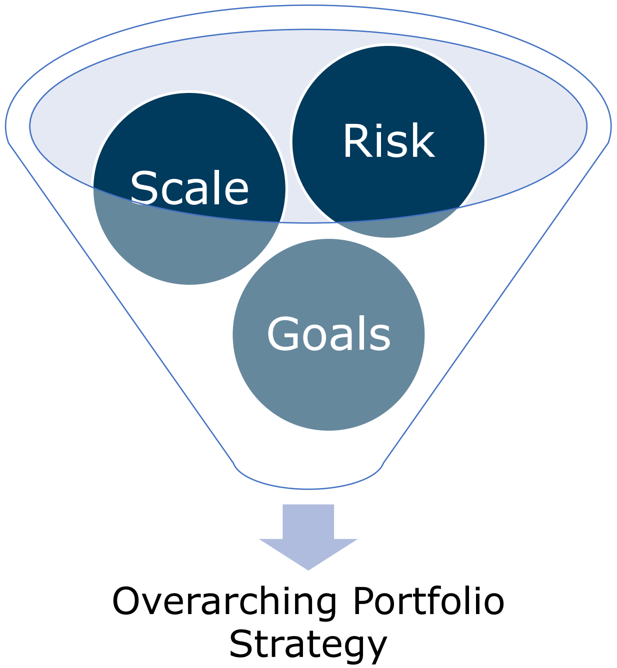
Confidence in Your Decisions

Drawing on scholarly research, including insights from 12 Nobel laureates, for Evidence-Based recommendations.

Strategy

Strategy forms the foundation for a successful investment portfolio. Your views on capital markets and risk help us tailor the right offerings for you and your clients. Once we understand these goals and assumptions, we can engineer the perfect fit.





Design

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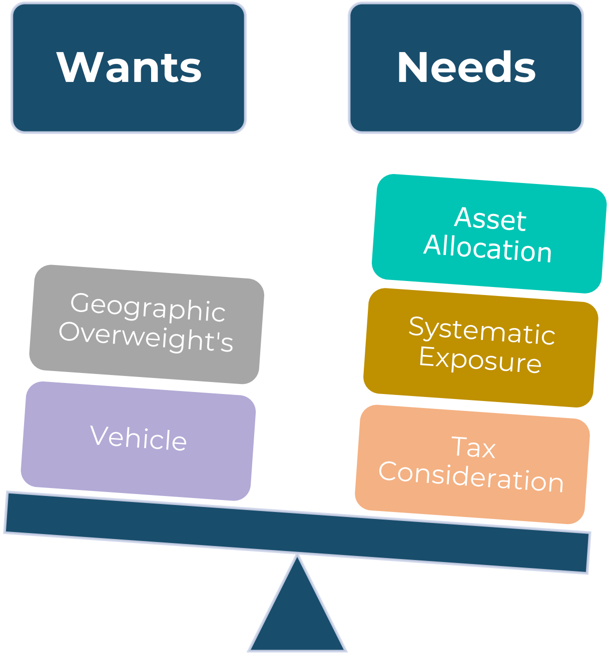
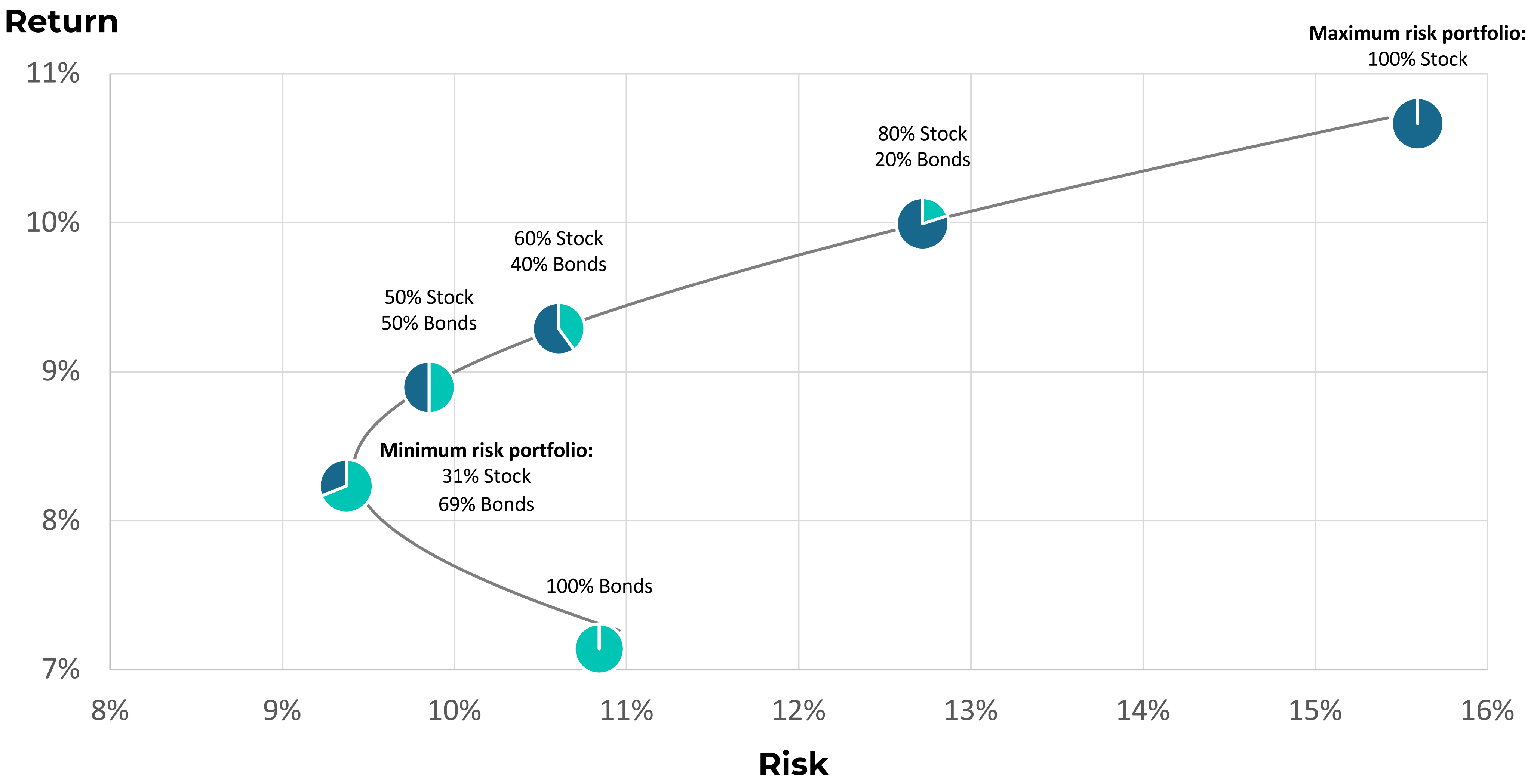
Once a strategy is in place, we'll collaborate to determine the right vehicles, mix of asset classes, and geographies. Do you or your clients have special considerations? If so, we'll discuss how we can develop an effective solution to account for them. When we finish, we'll offer recommendations from a curated list of pre-created solutions—or we can engineer something exclusive for you and your firm.



Stocks and Bonds: Risk Versus Return 1970–2023



Source: © Morningstar 2024, IA SBBI US Large Stock TR USD Ext and bonds by the IA SBBI US LT Govt TR USD. Risk and return are based on annual data over the 1970–2023 period and are measured by standard deviation and annualized, respectively.

Implementation

When it comes to implementing your solution and delivering it to your clients, we understand it may be challenging. We've got you covered. Symmetry is experienced with all major platforms and, as your OCIO, we can take implementation off your plate.

Construct Allocations with Strategy & Design Mandates → Deliver Strategy Allocations → Adjust Allocations to Platform Specifications

Ongoing Analysis & Engineering

Our partnership doesn't end once we've strategized, designed, and implemented your offering. Frequent analysis of solution portfolios will provide confidence that the strategy is performing as intended. We'll also continuously monitor available products and services in the marketplace and recommend improvements. We are constantly meeting and conducting due diligence with our partners and will help integrate their cutting-edge solutions into your portfolios. We also utilize several software tools to ensure out data is accurate.

Service levels to meet all needs and budgets

Essential

Introductory level where you will have access to white label Symmetry's proprietary models and some Marketing content.

Select

Intermediate level where Symmetry will work to create custom solutions for you from our full range of products. Increased marketing collateral and services.

Premium

Advanced level where Symmetry will create custom component portfolios for you which can be combined with our full range of products or open architecture solutions. High level of marketing collateral and services.

Partner

Highest level where Symmetry will create completely custom portfolios for you which can be combined with our full range of products or open architecture solutions. Symmetry will bring in products outside of our current ecosystem and will provide fiduciary level due diligence and oversight over all products and solutions. Maximum level of marketing collateral and sales support services. If we don't already produce content to support your needs, at this level we will.

Product Generation Levels

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What investment products do you get at each level?

Partner level offers access to Symmetry's Tax-Alpha and Direct Indexing solutions!

PRODUCTS	ESSENTIAL	SELECT	PREMIUM	PARTNER
Recommended List Guide (50+ MFs and ETFs)	✓	✓	✓	✓
Symmetry Pre-Built Model Components	✓	✓	✓	✓
Symmetry's Pre-Built Models utilizing ETFs and/or MFs	✓	✓	✓	✓
Custom Models utilizing Symmetry Pre-Built Components		✓	✓	✓
Custom Model Components			✓	✓
Symmetry SMAs			✓	✓
Custom Models				✓
Symmetry Risk Bolt-Ons (AlphaVee & Sector Momentum)				✓

Product Wheelhouse

SYMMETRY

A solution to meet every need! Just some of our off the shelf products.

White Labeled Symmetry Products

- Symmetry Panoramic Models
- Symmetry PrecisionCore
- Apella PrecisionCore US Weighted
- Symmetry PrecsionFactor US Bias
- Symmetry Socially Responsible
- Symmetry ESG

Components (Premade Building Blocks)

- PrecisionFactor US Equity
- PrecsionFactor International/Emerging Equity
- PrecsionCore Bond
- TM PrecisionCore Bond
- US Sector Momentum

Recommended Funds List

White Labeling

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SYMMETRY PANORAMIC MUTUAL FUNDS

PanoramicFunds.com

Symmetry Panoramic Portfolio Returns (HYPOTHETICAL) (FOR FINANCIAL PROFESSIONAL USE ONLY)

As of 3/31/2024

#-# Refers to Equity:Fixed Income Allocation	YTD Return	1-Year Return	3-Year Return	5-Year Return	10-Year Return	Since-Inception Return (1-1-2002)*	3-Year Standard Deviation	5-Year Standard Deviation	10-Year Standard Deviation
Symmetry Panoramic 0-100 (Net)	-0.62	1.68	-1.94	0.18	0.59	1.60	4.88	4.13	3.04
Symmetry 0-100 Custom Benchmark	0.14	3.16	-0.37	1.26	1.33	2.16	3.19	2.69	2.07
Symmetry Panoramic 10-90 (Net)	0.38	3.74	-1.01	1.21	1.34	2.52	5.68	4.81	3.59
Symmetry 10-90 Custom Benchmark	0.90	5.06	0.39	2.26	2.10	2.89	4.10	3.49	2.66
Symmetry Panoramic 20-80 (Net)	1.38	5.74	-0.06	2.23	2.09	3.39	6.62	5.86	4.46
Symmetry 20-80 Custom Benchmark	1.65	6.97	1.13	3.24	2.86	3.59	5.27	4.77	3.73
Symmetry Panoramic 30-70 (Net)	2.35	7.74	0.86	3.21	2.81	4.22	7.67	7.14	5.56
Symmetry 30-70 Custom Benchmark	2.41	8.89	1.84	4.21	3.61	4.25	6.58	6.24	4.99
Symmetry Panoramic 40-60 (Net)	3.33	9.80	1.76	4.17	3.51	5.00	8.84	8.58	6.81
Symmetry 40-60 Custom Benchmark	3.17	10.81	[illegible]	5.16	4.34	[illegible]	7.94	7.81	6.32
Symmetry Panoramic 50-50 (Net)	[illegible]	11.82	[illegible]	5.12	4.20	[illegible]	10.01	10.07	8.09
Symmetry 50-50 Custom Benchmark	[illegible]	[illegible]	[illegible]	6.10	[illegible]	[illegible]	9.35	9.44	7.70
Symmetry Panoramic 60-40 (Net)	5.27	[illegible]	[illegible]	5.95	4.92	[illegible]	11.51	11.82	9.56
Symmetry 60-40 Custom Benchmark	[illegible]	[illegible]	[illegible]	6.77	5.82	[illegible]	11.83	11.82	9.58
Symmetry Panoramic 70-30 (Net)	[illegible]	[illegible]	[illegible]	6.87	5.57	[illegible]	12.67	13.35	10.87
Symmetry 70-30 Custom Benchmark	5.40	16.88	4.17	7.74	6.49	6.55	13.02	13.33	10.88
Symmetry Panoramic 80-20 (Net)	7.14	18.10	5.24	7.77	6.20	7.62	13.82	14.89	12.21
Symmetry 80-20 Custom Benchmark	6.17	18.73	4.90	8.69	7.15	7.00	14.24	14.87	12.21
Symmetry Panoramic 90-10 (Net)	8.07	20.06	6.15	8.66	6.81	8.12	14.99	16.46	13.56
Symmetry 90-10 Custom Benchmark	6.95	20.59	5.61	9.63	7.79	7.41	15.47	16.45	13.57
Symmetry Panoramic 100-0 (Net)	8.80	21.63	6.86	9.35	7.27	8.52	15.93	17.73	14.67
Symmetry 100-0 Custom Benchmark	7.72	22.45	6.31	10.57	8.43	7.77	16.72	18.06	14.96

SAMPLE

*The inception date is not the inception date of the index but rather the inception date for the Symmetry Panoramic portfolios (1/1/2002).

The performance figures stated here reflect a 0.50% investment management fee through November 30, 2018. As of December 1, 2018, Symmetry replaced the fund holdings of the models, with Symmetry's proprietary funds, and as a result the investment management fee is paid out of Symmetry's proprietary funds, Symmetry Panoramic Funds, (Panoramic). For this period the perfomance reflects the deduction of a 0.15% sponsor fee charged by Symmetry for operational services performed on the account. The model performance figures assume reinvested dividends and capital gains and include mutual fund expenses. The models are currently comprised of the Panoramic funds. Please see disclosure for history of the model holdings and the changes that have taken place over time. Please see disclosure labeled Model Portfolio Returns Disclosure for additional limitations to the performance information, and for important benchmark information.

The Symmetry Custom Benchmark consists of the MSCI ACWI IMI and Barclays 1-3yr Gov. Index through March 31, 2015. Starting April 1, 2015 the Symmetry Custom Benchmark uses the FTSE USBIG Govt/Credit 1-5 Yr Index as the fixed income allocation benchmark for the 0/100 – 50/50 models and the Bloomberg Barclays Global Aggregate Bond Hedged Index for the fixed income allocation benchmark in the 60/40 – 90/10 models. starting April 1, 2022 the Symmetry Custom Benchmark replaced the FTSE USBIG Govt/Credit 1-5 Yr Index with the Bloomberg US Govt/Credit 1-5yr Index for the 0/100- 50/50 models. For additional information regarding the Symmetry custom benchmark, please see disclosure on back page.

Past performance does not guarantee future results. All data is from sources believed to be reliable but cannot be guaranteed or warranted. The performance results include effect of mutual fund expenses. Including Panoramic's management fee paid to Symmetry. Actual client performance may be better or worse depending upon when the client invested with Symmetry, rebalancing, cash flows, period in which client's portfolio received model updates, and other factors unique to each client. Actual client returns will also include a fee for the advisor who serves as the advisor for the client. This investment advisor fee, along with other expenses, will reduce an investor's actual return. For an example of the effect of the advisory fees on an investor's return, please see the Model Portfolio Returns Disclosure.

Source: Morningstar Direct

WC

Williams Capital Portfolio Returns (HYPOTHETICAL) (FOR FINANCIAL PROFESSIONAL USE ONLY)

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Source: Morningstar Direct

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Full Customization

Question: What happens if I like a particular set of products, but I do not feel that I need certain services?

Answer: We can create a completely custom à la carte contract and solution outside of the pre-established service levels!

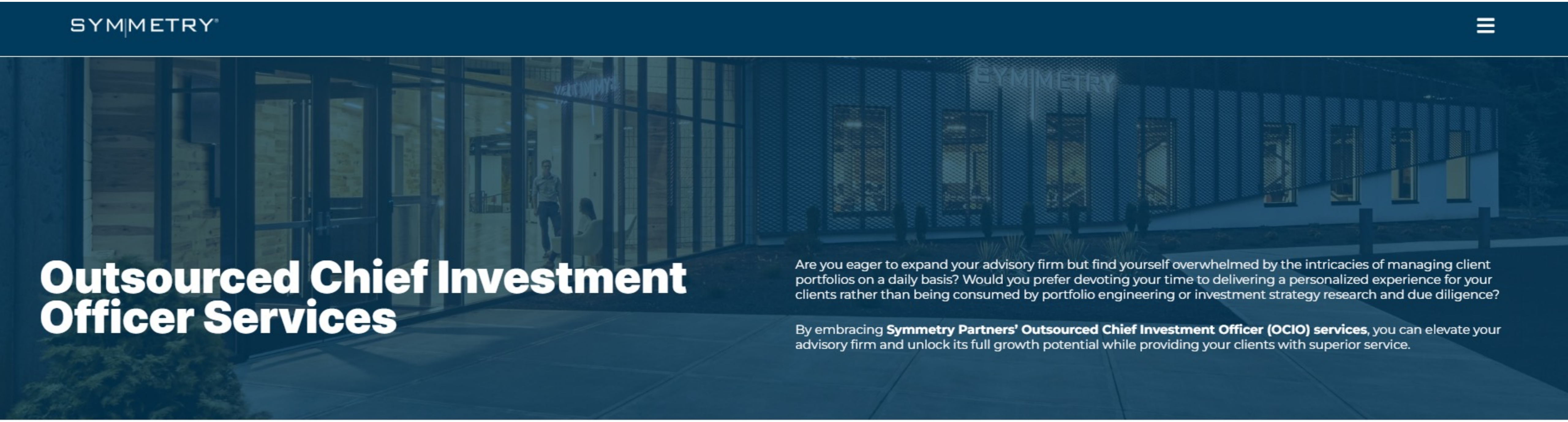
A member of our Sales team will conduct an in-depth fact-finding meeting with you, which will help them to complete a survey of your wants and establish a custom solution for you.

Symmetry Dedicated Portal

Symmetry has a dedicated online portal for our OCIO clients. Soon each client will receive their own login where they would have a customized dashboard which shows applicable materials and relevant updates.

Clients will be able to submit questions and requests via the portal which will generate Salesforce cases which the client will then be able to track.

Visit symmetrypartners.com/ocio/ to learn more

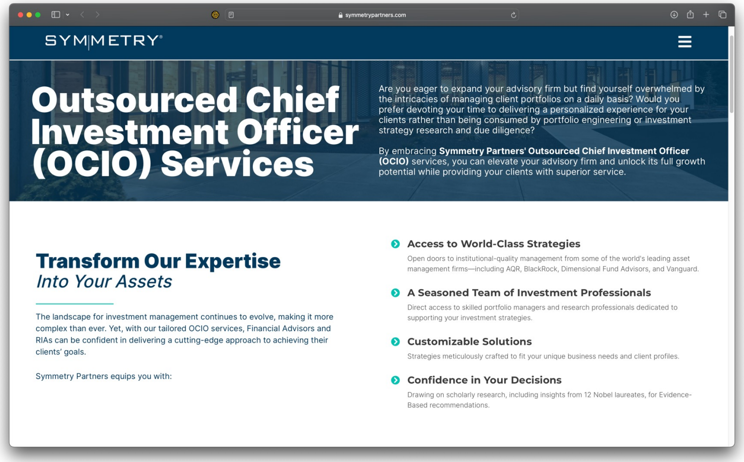


SYMMETRY®

Take the Next Step

Symmetry Partners is committed to providing Advisors with the tools they need to guide clients with confidence. Discover how our seasoned team, leading strategies, and customized solutions can elevate your advisory services to new heights. Schedule a meeting today and learn more about what Symmetry Partners can offer you!

Visit symmetrypartners.com/ocio/ to learn more



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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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All Symmetry fees and other important information can be found in the Symmetry ADV Part 2A located on the website at

www.symmetrypartners.com/disclosures-prospectuses.