

# APTUS IMPACT SERIES HNW ALLOCATIONS

## Portfolio Design

Multi-manager portfolios designed to help clients stay invested through the ups & downs of market cycles. The HNW models build around ETFs but include a sleeve of 15 equities that we believe can add both compounding and tax harvesting opportunities.

Active / Passive Blend

4 Layers Of Risk Management

Tax Efficient Adjustments

10 BPS Strategist Fee

Drawdown	% To Recover	Years To Recover
5%	5.3%	0.67
10%	11.1%	1.37
20%	25.0%	2.90
30%	42.9%	4.63
40%	66.7%	6.64
50%	100.0%	9.01

The ability to minimize drawdown risk can shorten the recovery time.

Source: Aptus Research  
\*Assumes recovery = 8% Net CAGR

## Upside Capture through Downside Protection

We believe the optimal portfolio is one an investor can stick with, a fragile package in our hands to be taken from point A to point B. Impact Series allocations are designed to produce what every investor wants, potential for growth & income with defenses against their most feared risks.

We start with low cost, high quality exposure to primary asset classes, & build in alternative return opportunities & downside protection through actively-hedged ETF strategies.

## Yield Plus Growth Framework

Returns can come from:

- Yield**
- Growth**
- Valuation Change**

With bond yields at historic lows, and offering zero growth, we instead focus on capturing sustainable yield with the potential for growth. Our selections from the asset class level all the way to the individual security level must pass a series of yield and growth filters to be considered.

Decade	Yield	+	Earnings Growth	+	Valuation Change	=	Annual Returns
1900s	3.9%		4.7%		0.9%		9.5%
1910s	4.2%		2.0%		-2.9%		3.4%
1920s	3.7%		5.6%		4.6%		13.9%
1930s	3.1%		-5.7%		1.6%		-1.0%
1940s	4.2%		9.9%		-6.4%		7.8%
1950s	4.1%		3.9%		10.1%		18.1%
1960s	3.1%		5.5%		-1.2%		7.3%
1970s	3.4%		9.9%		-8.0%		5.3%
1980s	3.4%		4.4%		8.6%		16.4%
1990s	1.7%		7.7%		8.2%		17.6%
2000s	1.5%		0.6%		-2.9%		-0.8%
2010s	1.9%		10.6%		0.7%		13.3%
<b>Avg Contribution To Returns</b>	<b>3.2%</b>		<b>4.9%</b>		<b>1.1%</b>		<b>9.2%</b>

Source: John Bogle, Robert Shiller, Aptus Research

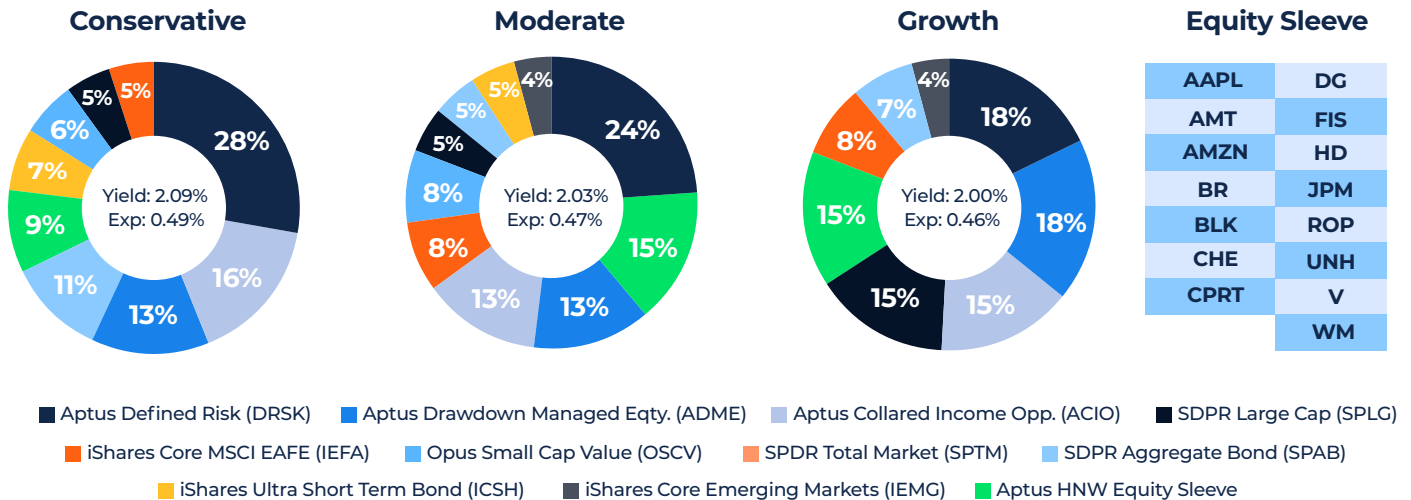
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## Client-Specific Growth & Income Targets

**Conservative Allocation:** Designed with the primary objective of stability and protection, plus opportunity for appreciation. Reducing drawdown is the foundation, with lower exposure to traditional equities.

**Moderate Allocation:** Designed with flexibility to dynamically adjust exposure as risks & opportunities change. Balancing the reduction of both drawdown and longevity risk is the goal, designed to capture market returns while mitigating significant declines. Nearly half of the equity exposure contains some form of explicit hedging.

**Growth Allocation:** Designed to accumulate wealth through equities. Reduced drawdown remains a feature, but with a greater emphasis on reducing longevity risk by harnessing the compounding power of stocks.



Holdings as of 8/31/20 Please see attached disclosures.

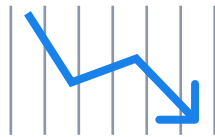
## Enhancing Outcomes

Your job is to help clients meet their goals. Part of that is capturing the compounding power of markets, part is making sure the path matches client expectations. How portfolios get from point A to point B matters.

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## Managing Risk

We lean on diversification, like any portfolio manager. But correlations can converge in a downturn, and bonds may not have quite the protection they had when rates were higher. We manage risk for two primary reasons:

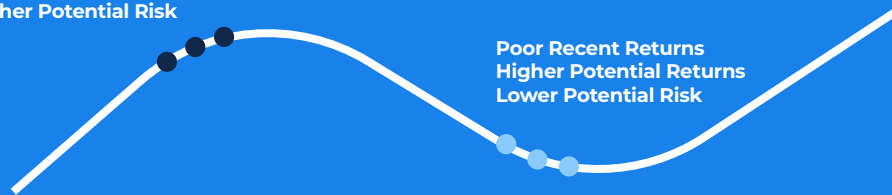


To Reduce Drawdown And The Emotions That Go With It



To Turn Market Drawdowns Into Opportunity

Strong Recent Returns  
Lower Potential Returns  
Higher Potential Risk



Poor Recent Returns  
Higher Potential Returns  
Lower Potential Risk

## Performance

We're not here to try & beat the market. We're here to help your clients **get** the market, with less downside. And provide constant communication on why their allocation is sound, and in-line with their goals.

Impact Series Performance (as of 8/31/20)	Aug	QTD	YTD	1Yr.	3Yr.	Inception	Equities	Fixed	Hedged Eq.
iShares Allocation ETF 30:70	1.43%	3.93%	5.12%	8.06%	5.86%	6.76%	30%	70%	0%
<b>Aptus Impact Series : Conservative</b>	<b>3.53%</b>	<b>5.55%</b>	<b>10.95%</b>	<b>14.18%</b>	<b>7.82%</b>	<b>8.38%</b>	<b>30%</b>	<b>40%</b>	<b>30%</b>
iShares Allocation ETF 40:60	2.06%	5.14%	5.01%	9.31%	6.35%	7.47%	40%	60%	0%
<b>Aptus Impact Series: Moderate</b>	<b>4.37%</b>	<b>7.53%</b>	<b>8.51%</b>	<b>13.96%</b>	<b>8.91%</b>	<b>9.51%</b>	<b>40%</b>	<b>30%</b>	<b>30%</b>
iShares Allocation ETF 60:40	3.46%	7.10%	4.34%	11.06%	7.00%	8.60%	60%	40%	0%
<b>Aptus Impact Series: Growth</b>	<b>4.58%</b>	<b>8.36%</b>	<b>7.31%</b>	<b>14.64%</b>	<b>9.83%</b>	<b>10.56%</b>	<b>50%</b>	<b>20%</b>	<b>30%</b>
iShares Allocation ETF 80:20	4.85%	9.13%	3.62%	12.76%	7.58%	9.72%	80%	20%	0%

The performance data represents past performances & does not guarantee future results. Investment return & principal value of an investment will fluctuate, so an investor's shares may be worth more or less than original when sold. Current performance may be higher or lower than quoted performance. Returns are expressed in US Dollars, & period >1 year are annualized. Returns include all fund expenses & maximum trading fee of 0.15% charged by Aptus, but actual client results may be lower based on imposition of advisory fees, platform fees, & custodial fees charged by firms. iShares Core Allocation ETFs are designed as diversified core portfolios based on the specific risk consideration of the investor. For performance through most recent month end, please call (251) 517-7198 or visit [impact-series.com/fact-sheets/](http://impact-series.com/fact-sheets/)

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The Impact Series is a model portfolio solution developed by Aptus Capital Advisors, LLC. Aptus Capital Advisors, LLC is a Registered Investment Advisor (RIA) registered with the Securities and Exchange Commission and is headquartered in Fairhope, Alabama. Registration does not imply a certain level of skill or training. For more information about our firm, or to receive a copy of our disclosure Form ADV and Privacy Policy call (251) 517-7198 or contact us here. Information presented on this site is for educational purposes only and does not intend to make an offer or solicitation for the sale or purchase of any securities or to advise on the use or suitability of The Impact Series, or any of the underlying securities in isolation. Information specific to the underlying securities making up the portfolios can be found in the Funds' prospectuses. Please carefully read the prospectus before making an investment decision.

This fact sheet offers generalized research, not personalized investment advice. It is for informational purposes only and does not constitute a complete description of our investment services or performance. Nothing on this fact sheet should be interpreted to state or imply that past results are an indication of future investment returns. All investments involve risk and unless otherwise stated, are not guaranteed. Be sure to consult with an investment & tax professional before implementing any investment strategy.

Portfolio holdings information as of August 31, 2020. There is no assurance that the specific securities listed will remain in the Portfolio. Asset allocation and portfolio holdings may differ from the model among accounts in the composite. Aptus employs a diversification strategy using a combination of tactical and strategic, active and index-based Exchange Traded Funds to represent specific asset classes. These representations should not be considered a recommendation to buy or sell an ETF. As with all investments, ETFs have risks. For more information or a prospectus, please contact your Investment Advisor.

The Impact Series Benchmarks are the iShares Core Allocation ETFs. iShares Core Asset Allocation ETFs are designed as diversified core portfolios based on the specific risk consideration of the investor. Each iShares Core Allocation Fund offers exposure to US stock, international stock, and bond at fixed weights and holds an underlying portfolio of iShares Core Funds. Investors choose the portfolio that aligns with their specific risk consideration. iShares Core Allocation ETFs offer investments to meet a Conservative (iShares Core Conservative Allocation ETF), Moderate (iShares Core Moderate Allocation ETF), Growth (iShares Core Growth Allocation ETF), and Aggressive (iShares Core Aggressive Allocation ETF). Source: Blackrock. The volatility (standard deviation) of the Impact Series may be greater than that of the benchmark.

Investing involves risk. Principal loss is possible. Investing in ETFs is subject to additional risks that do not apply to conventional mutual funds, including the risks that the market price of the shares may trade at a discount to its net asset value (NAV), an active secondary market may not develop or be maintained, or trading may be halted by the exchange in which they trade, which may impact a fund's ability to sell its shares. Shares of any ETF are bought and sold at Market Price (not NAV) and are not individually redeemed from the fund. Brokerage commissions will reduce returns. Market returns are based on the midpoint of the bid/ask spread at 4:00pm Eastern Time (when NAV is normally determined for most ETFs), and do not represent the returns you would receive if you traded shares at other times. Diversification is not a guarantee of performance and may not protect against loss of investment principal. ACA-20-84

**The best plan is the one your client can stick to**  
Aptus as a partner, helping you help clients