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# ZERO DOLLAR BALANCED

## STRATEGY OBJECTIVES

- Balanced portfolio imitating a 60/40 stock to bond blend.
- Participate in market growth.
- Protect against full market drawdowns.

## STRATEGY OVERVIEW

The Zero Dollar Balanced strategy seeks to have more capital appreciation than a traditional 60/40 portfolio, while trying to keep the same protection. Using target outcome ETF's and dialed in exposure to strategic sectors, the strategy seeks to create upside market participation while still protecting against full participation in market drawdowns through the use of ultra short duration and aggregate bond positions.

## INVESTMENT COMMITTEE

CALEB HOWARD
Strategy Manager | Portfolio Manager

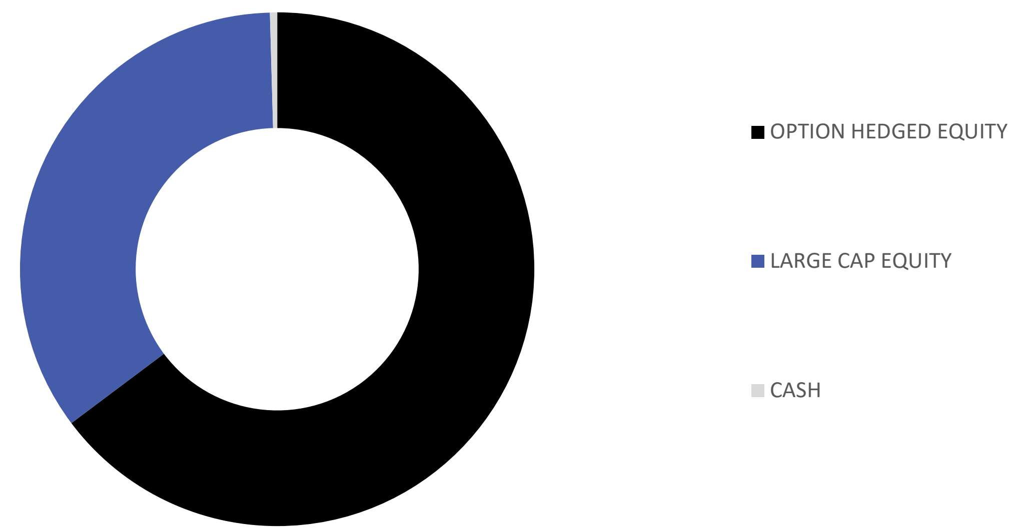
ANDY RAD
Managing Partner | CIO

PETE COVINO
Founder

CHERI SPAIN
Analyst

ANTONIO SMITH
Analyst

## CURRENT ALLOCATION



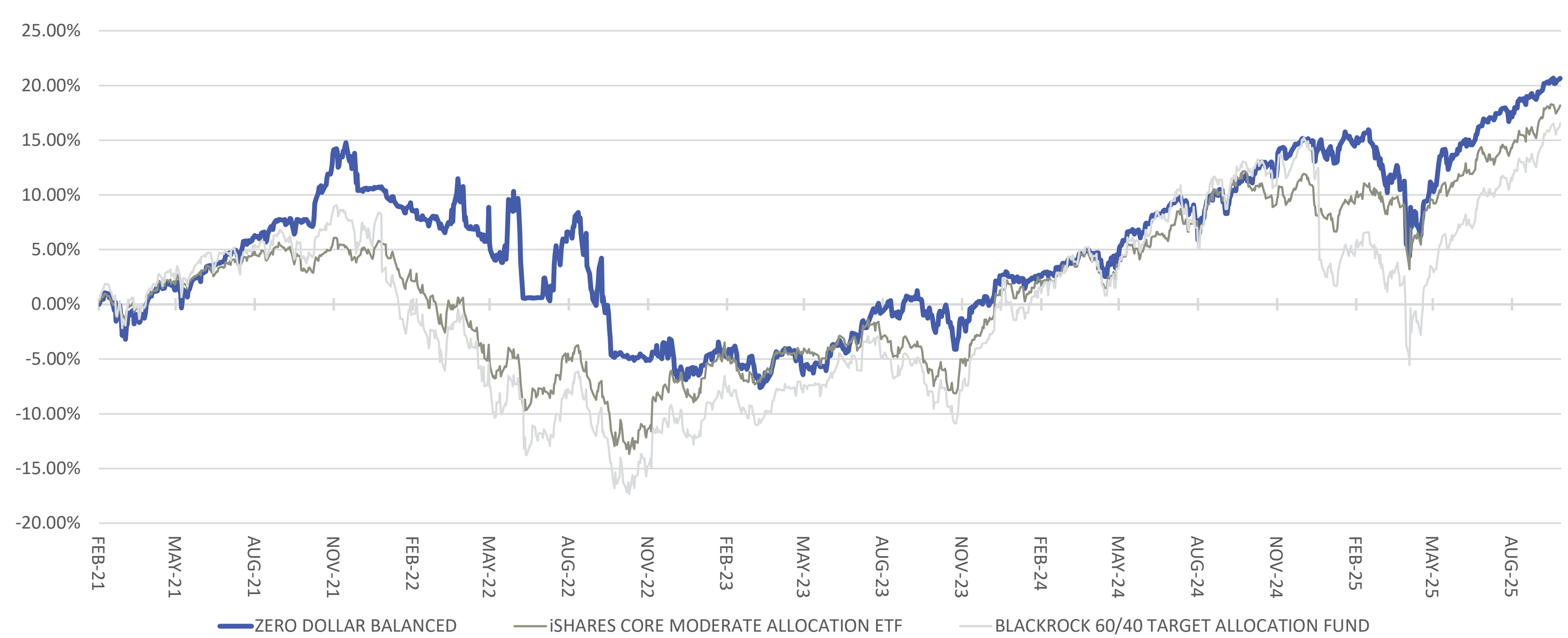

## STRATEGY INFORMATION

| | |
|---|---|
| MINIMUM INVESTMENT: | $1,000 |
| LIQUIDATION: | 3 TRADE DAYS |
| MANAGEMENT FEE: | 0.75% |
| PERFORMANCE FEE | 0.00% |

## STRATEGY INFORMATION

| | STRATEGY | AOM | BIGPX |
|---|---|---|---|
| INCEPTION: | 2/5/2021 | 2/5/2021 | 2/5/2021 |
| ANNUALIZED RETURN: | 4.44% | 3.86% | 3.45% |
| STANDARD DEVIATION: | 8.42% | 7.46% | 11.12% |
| SHARPE RATIO: | 0.18 | 0.14 | 0.32 |
| MAX DRAWDOWN: | -19.50% | -18.61% | -24.23% |
| PEAK: | 11/19/2021 | 11/5/2021 | 11/2/2021 |
| VALLEY: | 3/15/2023 | 10/14/2022 | 10/14/2022 |
| CURRENT YIELD: | 0.43% | 2.95% | 2.49% |

## PERFORMANCE (SINCE INCEPTION)




2025

**AS OF: 9/30/2025**

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# ZERO DOLLAR BALANCED

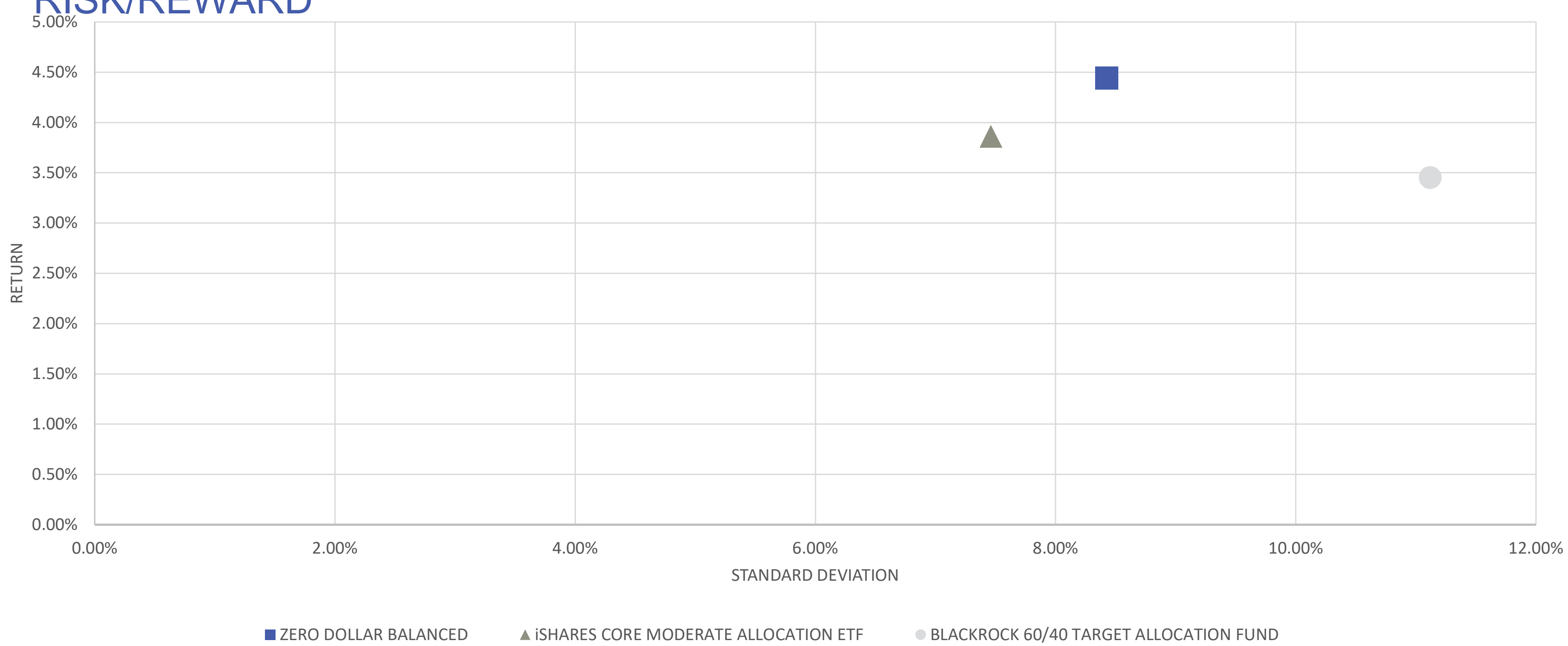
## MONTHLY RETURNS

| | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC | YEAR |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2025 | 1.17% | -0.38% | -3.22% | -0.79% | 3.41% | 2.38% | 1.10% | 1.15% | 1.36% | | | | 6.20% |
| 2024 | -0.43% | 1.39% | 1.38% | -1.23% | 2.76% | 1.90% | 0.49% | 1.28% | 1.24% | -0.20% | 2.67% | -1.10% | 10.53% |
| 2023 | 1.69% | -1.83% | 0.87% | 0.78% | -1.81% | 3.61% | 2.79% | 0.21% | -1.30% | -2.29% | 3.73% | 2.15% | 8.67% |
| 2022 | -1.54% | -0.87% | 1.28% | -3.41% | 3.39% | -8.01% | 5.30% | -4.34% | -5.97% | -0.20% | 1.74% | -2.78% | -15.10% |
| 2021 | | -1.22% | 0.42% | 2.52% | 0.67% | 1.43% | 1.65% | 1.77% | -0.02% | 4.01% | 0.57% | -1.73% | 10.40% |

## RETURNS

| | QTD | YTD | 1 YEAR | 3 YEAR ANNUALIZED | SINCE INCEPTION ANNUALIZED |
|---|---|---|---|---|---|
| ZERO DOLLAR BALANCED | 3.66% | 6.20% | 7.62% | 8.64% | 4.44% |
| iSHARES CORE MODERATE ALLOCATION ETF | 3.95% | 10.17% | 6.09% | 12.15% | 3.86% |
| BLACKROCK 60/40 TARGET ALLOCATION FUND | 6.98% | 14.49% | 4.34% | 13.64% | 3.45% |

## RISK/REWARD




## RISK CONSIDERATIONS

Past performance is not a guarantee of future results. Investment return and market value of investments in the portfolio will fluctuate. Securities, when sold, may be worth more or less than their original cost. The debt securities in which the portfolio invests are subject to certain risks, including issuer risk, reinvestment risk, prepayment risk, credit risk, and interest rate risk. Issuer risk is the risk that the value of fixed income securities may decline for a number of reasons which directly relate to the issuer. Reinvestment risk is the risk that income from the portfolio will decline if the fund invests the proceeds from matured, traded or called bonds at market interest rates that are below the portfolio's current earnings rate. Prepayment risk is the risk that, upon a prepayment, the actual outstanding debt on which the fund derives interest income will be reduced. Credit risk is the risk that an issuer of a security will be unable or unwilling to make dividend, interest and/or principal payments when due and that the value of a security may decline as a result. Interest rate risk is the risk that fixed income securities will decline in value because of changes in market interest rates. Because the assets of the portfolio will be liquidated in connection with the termination, the portfolio may be required to sell securities when it otherwise would not, including at times when market conditions are not favorable, which may cause the portfolio to lose money.

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