

ISC Portfolios ETF Models

Asset Allocation

Models come in 5 risk profiles

Conservative Portfolio

20% Equity, 80% Fixed Income

Seeks income as a primary objective with a focus on capital preservation. The conservative strategy is designed for clients with a shorter investment horizon and lower risk tolerance.

Income & Growth Portfolio

40% Equity, 60% Fixed Income

Seeks income as a primary objective with some long term capital appreciation. The strategy is designed for clients with a shorter investment horizon and lower risk tolerance.

Growth & Income Portfolio

60% Equity, 40% Fixed Income

Seeks to balance long term capital appreciation with current income. The growth & income strategy is designed for clients with a medium time frame and a moderate risk tolerance.

Growth Portfolio

80% Equity, 20% Fixed Income

Seeks long-term capital appreciation with income as a secondary objective. The growth strategy is designed for clients with a longer time horizon and higher/moderately aggressive risk tolerance.

Aggressive Growth Portfolio

100% Equity

Seeks long-term capital appreciation. The aggressive growth strategy is designed for clients with a longer investment time horizon and high/aggressive risk tolerance.

Allocation percentages represent targets and may not be exact reflection of actual client accounts.

Target allocations:  Equity  Fixed Income & Cash

The Approach

The ETF Models follow the strategic asset allocation decisions of The Wealth Consulting Group through the use of passive ETFs as well as some factors based and active ETF strategies.

Using a Core and Satellite approach, the ISC ETF Models employ a strategic asset allocation core surrounded by a thematic satellite sleeve that seeks to drive portfolio alpha.*



Strategy Objectives

Long-term – focus on performance through full market cycles seeking competitive risk-adjusted returns.**



Tax Conscious

Individual client portfolio holdings can be customized to meet investment objectives of tax conscious investors.



Account Minimum

\$15,000



Tactical Overlay Available

WCG also offers a tactical overlay for Growth and Income, Growth and Aggressive Growth portfolios.

The goal of the tactical models is to participate during market uptrends but to manage severe declines during bear markets by moving partially or completely to cash in the equity portion of the portfolio.

The tactical models use technical analysis from Dorsey Wright, LPL research, and other resources to assist in the timing of raising or redeploying portfolio cash.



Ideal Investor

ETF models may be suitable for investors seeking a low cost solution and diversified strategy available to smaller account balances.

*The Conservative portfolio omits the satellite sleeve.

**WCG uses LPL's Diversified Benchmarks and Morningstar's AutoBench by Asset Allocation feature to track relative performance.

Securities offered through LPL Financial, Member FINRA/SIPC. Investment advice offered through WCG Wealth Advisors, LLC, a Registered Investment Advisor. The Wealth Consulting Group and WCG Wealth Advisors, LLC, are separate entities from LPL Financial.

There is no assurance that any strategy assures success, protects against loss, or is suitable for all investors. Investing involves risks including loss of principal.

An investment in ETFs involves risks such as not diversified, price volatility, competitive industry pressure, international political and economic developments, possible trading halts, and index tracking errors.

Fixed income investments are subject to market and interest rate risk if sold prior to maturity. Their values will decline as interest rates rise and they are subject to availability and change in price.

Investing in stock includes numerous specific risks including: the fluctuation of dividend, loss of principal and potential illiquidity of the investment in a falling market. The payment of dividends is not guaranteed.

Alpha measures the difference between a portfolio's actual returns and its expected performance, given its level of risk.

Specific individualized tax advice not provided. We suggest that you discuss your specific tax issues with a qualified tax advisor.