



# Impact Series Moderate Allocation

Multi-manager portfolio designed to help clients stay invested through challenging market cycles

**Active/Passive Blend**    **3 Layers of Risk Management**    **Tax-Efficient Adjustments**    **Zero Strategist Fee**

## Aptus Approach

We believe the optimal portfolio is one an investor can stick with. With behavior in mind, we blend return, risk, and conviction to pursue our primary objective...improving investor outcomes. We start with low cost, high quality exposure to primary asset classes and build in alternative return opportunities and downside protection through dynamic ETFs.

## Portfolio Objective

Baseline template of 60% stocks/40% bonds with flexibility to dynamically adjust exposures as risks and opportunities change. Proactive risk management is a key differentiator of this portfolio, designed to reduce hidden correlations and protect against significant market declines. Broad diversification, streamlined for robustness.

### Stocks

Opus Small Cap Value Plus	10.0%
SPDR World ex- US	10.0%
SPDR Large Cap US	7.5%

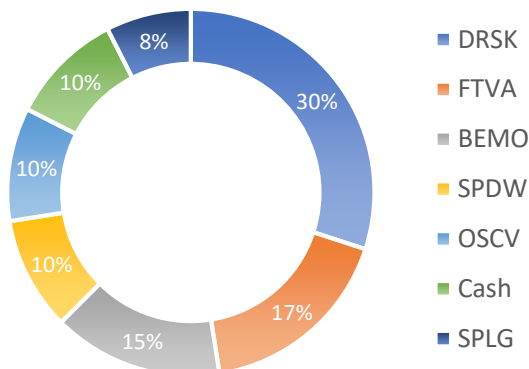
### Bonds

Aptus Defined Risk	30.0%
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### Differentiators

Aptus Fortified Value	17.5%
Aptus Behavioral Momentum	15.0%
Cash	10.0%

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PORTFOLIO PERFORMANCE (AS OF 5/31/19)	QTD	YTD	1 YR	3 YR	5 YR	INCEPTION (12/30/16)
APTUS IMPACT SERIES MODERATE	-1.90%	5.89%	-3.07%	---	---	6.75%
MORNINGSTAR TARGET RISK: MODERATE	-1.12%	7.46%	2.51%	---	---	6.84%

The performance data represents past performance & 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 cost when sold. Current performance may be higher or lower than the performance quoted. Returns for periods >1 year are annualized. The Morningstar Target Risk Index family is designed to meet the benchmarking needs of target risk investors by offering an objective measure for performance comparison. The Impact Series claims compliance with the Global Investment Performance Standards (GIPS®) \*. For performance data through the most recent month end, please call (251) 517-7198, or visit [www.apтусcapitaladvisors.com](http://www.apтусcapitaladvisors.com)



## APTUS CAPITAL ADVISORS

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. 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 May 31, 2019. 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 a particular ETF. As with all investments, ETFs have risks. For more information or a prospectus, please contact your Investment Advisor.

The Impact-Series Benchmarks are Target Risk Indexes from Morningstar, Inc. The Morningstar Target Risk Index family is designed to meet the benchmarking needs of target risk investors by offering an objective measure for performance comparison. The indexes utilize asset allocation methodologies developed and maintained by Ibbotson Associates. Asset-class weights are adjusted annually to incorporate Ibbotson's updated assumptions. The indexes are rebalanced quarterly and priced daily. 2019 Morningstar. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete, or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Aptus Capital Advisors, LLC and The Impact Series are not affiliated with Morningstar, Inc. or the Target Risk Index family. For more information about the benchmarks visit [here](#).

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.

\*The Impact Series claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. The Impact Series has been independently verified for the periods January 1, 2017 through December 31, 2017. The verification report is available upon request. Verification assesses whether (1) the firm has complied with all the composite construction requirements of the GIPS standards on a firm-wide basis and (2) the firm's policies and procedures are designed to calculate and present performance in compliance with the GIPS standards.



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