

H&A Investment Strategies: Equity Plus

The H&A Equity Plus Investment Strategy seeks capital appreciation via investing primarily within a portfolio of stocks. Under normal circumstances, a small amount of bonds and/or cash are held as a diversifier. The Equity Plus Strategy has a total return growth objective.

- The primary goal of the strategy is capital appreciation and real growth of assets. A substantial majority of the strategy is invested in stocks.
- Target allocation is 85% stocks /15% bonds + cash. The targeted equity allocation range is 75% - 90%.
- The stock component delivers capital appreciation, with a secondary focus on current income via dividends. Stocks are diversified across U.S. large, mid and small cap securities, as well as internationally across both developed and developing regions.
- The bond component is intended to deliver stability and diversification, and current income via regular interest payments from underlying bonds. The bond allocation may include a strategic component designed to reduce portfolio duration in a rising interest rate environment.
- Both the stock and bond components are managed with a total return objective.
- This strategy is designed for the growth investor with a long term (greater than five years) investment horizon.
- This strategy may be suitable for the growth investor seeking to grow assets and create wealth over a long investment horizon.



Securities offered through LPL Financial, Member FINRA/SIPC. Investment Advice offered through Hapanowicz & Associates Financial Services, Inc., a registered investment advisor and separate entity from LPL Financial. No strategy assures success or guarantees against loss. Diversification does not eliminate the risk of market loss. Investing involves risks, including loss of principal and fluctuating value. Stock investing involves a high degree of risk. Stock prices may fluctuate and investors may lose money. The payment of dividends is not guaranteed. Companies may reduce or eliminate the payment of dividends at any given time. Bonds are subject to market and interest rate risk if sold prior to maturity. Bond values will decline as interest rates rise and bonds are subject to availability and change in price. The prices of small and mid-cap stocks are generally more volatile than large cap stocks. International and emerging market investing involves special risks such as currency fluctuation and political instability and may not be suitable for all investors.