The Wealth Consulting Group

# Investment Strategy Committee

## Investment Management

The Wealth Consulting Group's Investment Strategy Committee (ISC) manages the firms model portfolios that are offered via WCG Wealth Advisors, LLC (dba The Wealth Consulting Group) a SEC Registered Investment Advisor. The committee is comprised of members who have extensive industry experience. The ISC believes in managing portfolios using a core plus satellite strategy that incorporates both active and passive investment strategies. The core is managed using strategic asset allocation adding satellite positions to provide alpha to our portfolios. Our goal is to provide competitive returns for the risk taken by our investors and provide proactive communication to our advisors/investors to help maintain strong relationships.

## A Disciplined Approach

**High-Frequency communication**

- **Weekly Meetings** — The weekly meetings are used to keep abreast of market changes and keep on top of tactical trading opportunities.
- **Monthly Meetings** — The monthly meetings are used to review performance of the models relative to benchmarks and get input from other committee members/vendors.
- **Quarterly Meetings** — The quarterly meetings include a live quarterly economic update from our partners. Each quarter WCG's asset allocation is measured against LPL, Morningstar, and other model allocations for reference.

## Research and Oversight

The ISC industry and LPL research to screen portfolio holdings and potential holdings. Additionally, each quarter the ISC will have other institutional asset managers review and stress test the models for any recommended changes and ideas.

## ESG Offering

Our High Impact Portfolios (HIP) invest in companies developing innovative solutions to global sustainability challenges, promoting gender diversity and women's leadership, and supporting community-based financial institutions that promote small businesses, healthcare, education and housing. By working with fund managers that are actively involved in shareholder advocacy and public policy engagement, these portfolios are created by screening the investment universe for opportunities seeking both financial returns and social good.

**The Conservative portfolio omits the satellite sleeve.

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.

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.

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 mutual funds involves risk, including possible loss of principal.

Tactical allocation may involve more frequent buying and selling of assets and will tend to generate higher transaction cost. Investors should consider the tax consequences of moving positions more frequently.

The Wealth Consulting Group, WCG Wealth Advisors, LLC, and LPL Financial are not affiliated with Morningstar or FI 360.