

ISC Portfolios Income Models



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.

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

Target allocations:

 Equity  Fixed Income & Cash

The Approach

The Investment Strategy Committee's (ISC) Income model utilizes independent research from Morningstar for individual stock selection based upon their quality-centric, value-conscious Dividend Select Separately Managed Account (SMA). This approach has the potential to lower expenses as trading is executed by The Wealth Consulting Group (WCG) without the additional management fee of an equivalent SMA.



Strategy Objectives

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

Active and passive strategies including individual stocks, mutual funds, and ETFs are utilized for this portfolio.



Ideal Investor

The Income Model is ideally suited for investors with portfolio income needs possibly in the distribution phase.



Tax Conscious

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



Account Minimum

\$100,000

*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, LCC, 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.

Value investments can perform differently from the market as a whole. They can remain undervalued by the market for long periods of time.

Investing in mutual funds involves risk, including possible loss of principal.

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

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