

CORE PORTFOLIO SERIES — AMERICAN FUNDS®

ACTIVE MEETS PASSIVE

As of December 31, 2024 | Updated Annually

Within the asset allocation framework of Kingsview Investment Management’s CORE Portfolio series, the Kingsview Investment Committee has created a variation utilizing best of breed actively managed mutual funds from American Funds®. This fund family specific allocation allows for the implementation of actively managed mutual fund solutions in a high conviction asset allocation managed by the Kingsview Investment Committee.

COMBINING TWO MANAGEMENT STYLES

Kingsview Investment Management believes a strategic perspective paired with periodic rebalancing will result in long-term performance matching or perhaps exceeding its benchmark.

A combination of active and passive investments brings the best characteristics of both strategies in one portfolio. These portfolios may be appropriate for a variety of investor objectives and risk profiles.

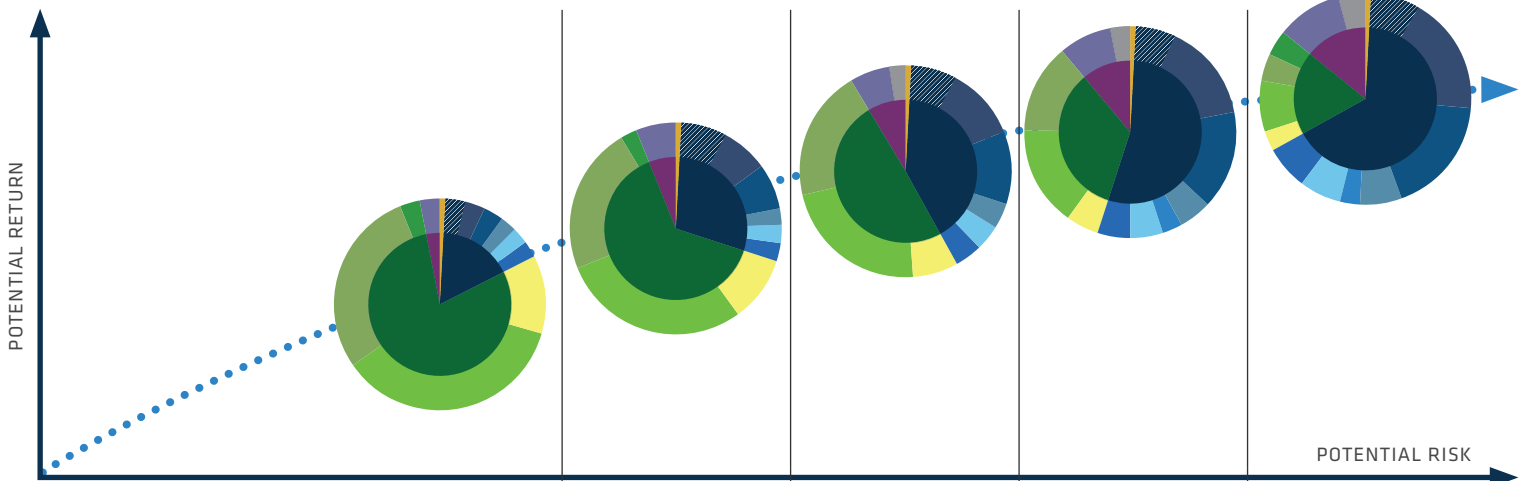
	Active	Passive	CORE American Funds
Potential benefits of active and passive			
LOW COST		👑	👑
LOW DOWNSIDE CAPTURE	👑		👑
INDEX-LIKE RETURN		👑	👑
ALPHA POTENTIAL	👑		👑
LOW TRACKING ERROR		👑	👑
FLEXIBILITY	👑		👑

RISK MANAGEMENT

By maintaining a portfolio consistent with the desired risk category and rebalancing between the various asset classes and styles; overall reward to risk can be optimized. Portfolios are constructed on the efficient frontier and rebalanced as necessary to maintain an ever-changing optimal mix of the active portion to the desired total portfolio risk.

EFFICIENT FRONTIER OF CORE PORTFOLIOS

For illustrative purposes only



GUIDELINES

As of: 12/31/2024

	CONSERVATIVE	MODERATE CONSERVATIVE	BALANCED	MODERATE AGGRESSIVE	AGGRESSIVE
CASH	1.00%	1.00%	1.00%	1.00%	1.00%
LARGE CAP CORE	3.00%	7.00%	7.00%	6.00%	7.50%
LARGE CAP GROWTH	3.00%	7.00%	11.00%	15.00%	18.00%
LARGE CAP VALUE	3.00%	7.00%	11.00%	15.00%	18.00%
MID CAP GROWTH	2.50%	2.50%	4.00%	5.00%	6.50%
MID CAP VALUE	–	–	–	3.00%	3.00%
SMALL CAP GROWTH	2.50%	2.75%	4.00%	5.00%	6.50%
SMALL CAP VALUE	2.50%	2.75%	4.00%	5.00%	6.50%
HIGH YIELD BOND	12.00%	10.00%	7.00%	5.00%	3.00%
SHORT TERM BOND	36.00%	29.00%	22.50%	15.50%	8.00%
INTERMEDIATE BOND	28.50%	22.50%	20.00%	13.50%	4.00%
LONG TERM BOND	3.00%	2.50%	–	–	4.00%
INTERNATIONAL DEVELOPED	3.00%	6.00%	6.00%	8.00%	10.00%
EMERGING MARKET	–	–	2.50%	3.00%	4.00%

Allocations are subject to change without notice. Allocations may not total 100% due to rounding.

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PORTFOLIO CONSTRUCTION

We review the fund family investment choices, from expected returns and correlations to the asset classes the fund family invests in. We understand that any fund family may not provide exposure to all asset classes our capital market assumptions call for. We rely on our fund selection methodology to branch out from the core fund family to provide exposure to best of breed ETFs.

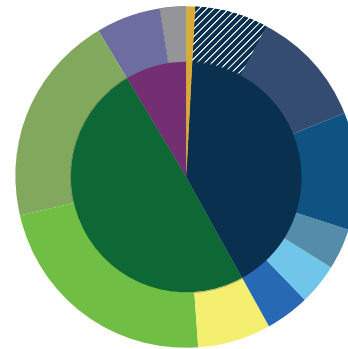
The active portion of the portfolio, utilizing American Funds®, focuses on funds with higher manager ownership, lower expense ratios, and enhanced performance vs. peers. Finally, we screen out for redundancies and overlap in holdings. The passive ETFs used are screened for low expenses and how well they track their designated benchmark.

By marrying the best characteristics of both an active and passive solution, these portfolios attempt to provide the best of both management philosophies.

PORTFOLIO HIGHLIGHTS

CORE Portfolio Series Featuring American Funds®

- American Funds portfolio management team average 31 years of investment experience and an average of 22 years with the firm.
- American Funds have historically been among the lowest actively managed mutual fund internal expenses in the industry.
- Combines best of breed actively managed mutual funds (American Funds) with best of breed passive ETFs based on strict KIM fund selection criteria.
- 5 portfolios across the efficient frontier ranging from Conservative to Aggressive.
- The same pricing structure and entry point as CORE (25K minimum and starting at 25bps (up to 250k)).



ALLOCATIONS

As of 12/31/24
 Subject to change without notice.

		Balanced	
AMERICAN FUNDS®	CASH		1.00%
	HIGH YIELD BOND		7.00%
	INTERMEDIATE BOND		20.00%
	LARGE CAP CORE		7.00%
	LARGE CAP GROWTH		11.00%
	LARGE CAP VALUE		11.00%
	INTERNATIONAL DEVELOPED		6.00%
	EMERGING MARKET		2.50%
	SHORT TERM BOND		22.50%
	LONG TERM BOND		—
	MID CAP GROWTH		4.00%
	MID CAP VALUE		—
	SMALL CAP GROWTH		4.00%
SMALL CAP VALUE		4.00%	
SPDRs			

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