

Q4 2024

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Passive, Active, smart**tactical**<sup>™</sup>,  
and Hybrid Solutions

# Investment Strategy Fact Sheets



**CORBETT ROAD**  
WEALTH MANAGEMENT





WELCOME

Envision **Goals.**  
Garner **Trust.**  
Enjoy the **Present.**

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# Opportunity MX Strategy

As of **December 31, 2024**

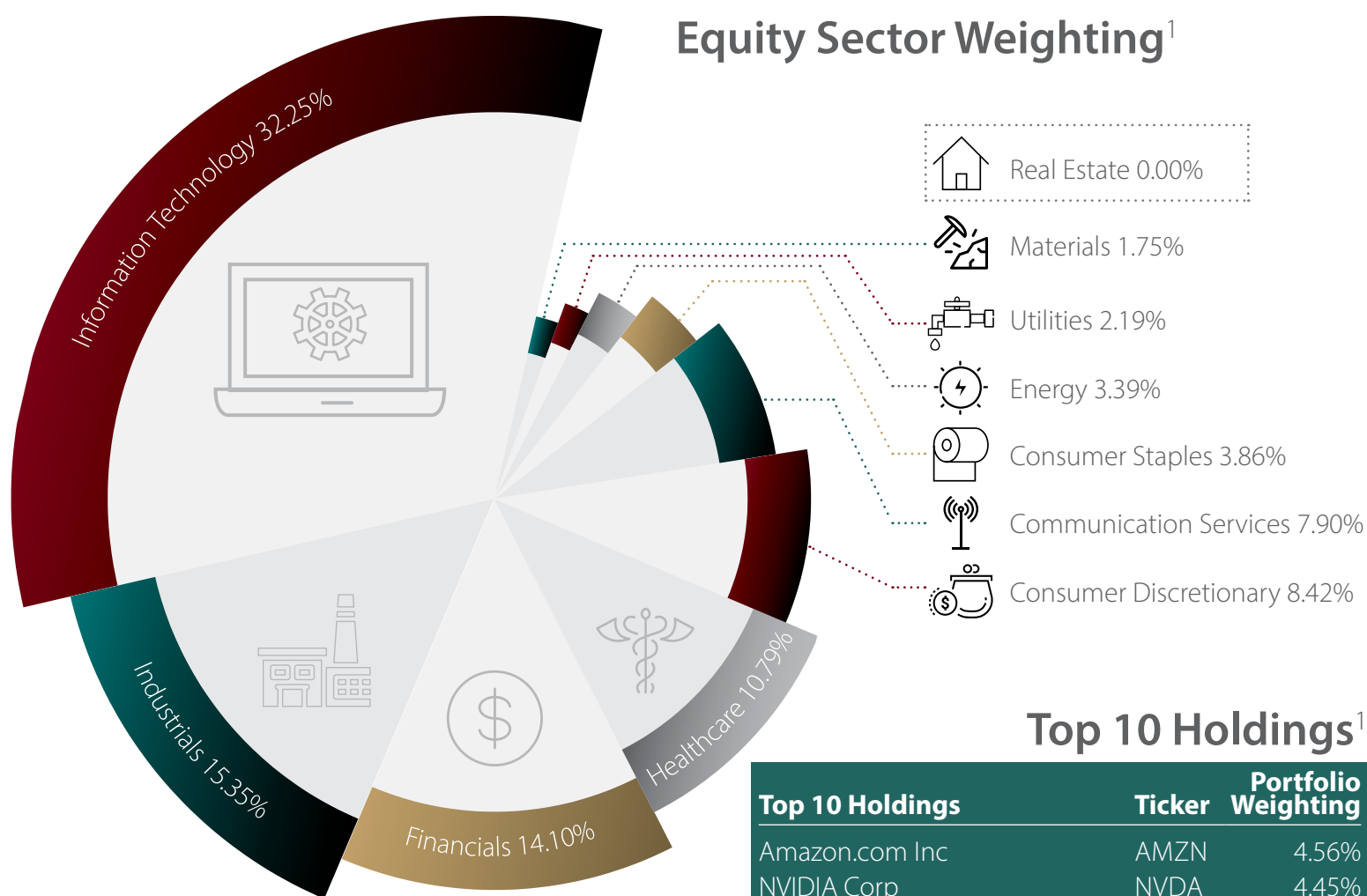
This strategy targets between 35-40 individual equity positions, though it may invest in ETFs or other exchange traded assets when needed. It can invest in any exchange traded asset class and is not restricted by market cap, sector, or geographic location. Based on **macrocast™** indicators, this strategy may hold a substantial fixed income or cash position as broader macroeconomic conditions deteriorate and are deemed unfavorable.

## Investment Process

Corbett Road's proprietary research vehicle, **macrocast™**, serves as the foundation for the risk allocation across all of our MX strategies. The **macrocast™** Score and its trend work to assess if market conditions are favorable or unfavorable for risk assets.

## How is the **macrocast™** Score Determined?

Corbett Road examines data across six categories (the VITALS) that we believe impact market conditions. Within the VITALS, we look at more than 20 specific indicators that drive the **macrocast™** Score. These indicators are then assessed and classified as signaling a positive (+1), neutral (0), or negative (-1) trend. The final **macrocast™** Score is the result of the summation of the classified indicators.



## Top 10 Holdings<sup>1</sup>

Top 10 Holdings	Ticker	Portfolio Weighting
Amazon.com Inc	AMZN	4.56%
NVIDIA Corp	NVDA	4.45%
Microsoft Corp	MSFT	4.41%
Alphabet Inc Class A	GOOGL	4.36%
Apple Inc	AAPL	4.08%
Arista Networks Inc	ANET	3.47%
Meta Platforms Inc Class A	META	3.42%
JPMorgan Chase & Co	JPM	3.27%
ServiceNow Inc	NOW	3.07%
Mastercard Inc Class A	MA	2.63%

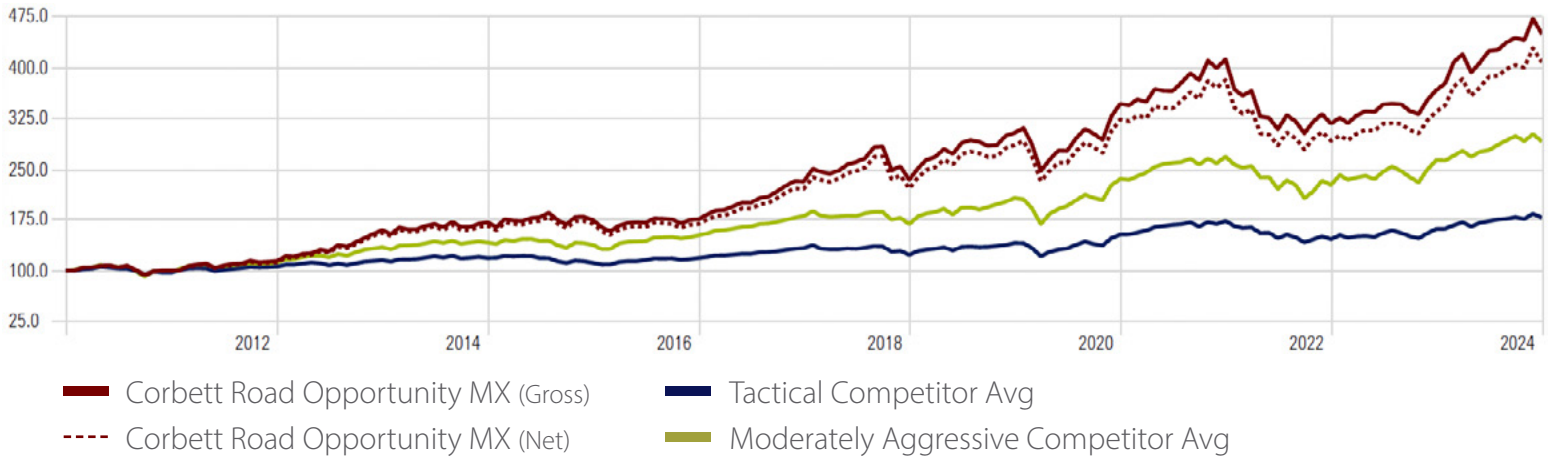
1. Equity Sector Weightings and Top 10 Holdings are as of this report and are subject to change without notice.



# Competitive Analysis

Time Period: 1/1/2011 to 12/31/2024

Source: Morningstar Direct



## Annualized Return (%)

	YTD	1-YR	3-YR	5-YR	10-YR	Since Inception (1/1/2011)	Total Return	Growth of \$100,000
<b>Opportunity MX (gross)</b>	<b>22.57</b>	<b>22.57</b>	<b>2.94</b>	<b>8.16</b>	<b>10.13</b>	<b>11.34</b>	<b>349.83</b>	<b>\$449,830</b>
<b>Opportunity MX (net)</b>	<b>21.73</b>	<b>21.73</b>	<b>2.23</b>	<b>7.41</b>	<b>9.37</b>	<b>10.57</b>	<b>308.16</b>	<b>\$408,160</b>
<i>Tactical Competitor Avg</i>	10.25	10.25	0.98	4.90	4.19	4.21	78.20	\$178,200
<i>Mod Agg Competitor Avg</i>	10.66	10.66	2.75	7.02	7.49	7.93	191.23	\$291,230

## Risk Metrics (vs. Tactical Competitor Avg)

	Beta	R2	Standard Deviation	Correlation Return	Maximum Drawdown
<b>Opportunity MX (gross)</b>	<b>1.44</b>	<b>78.64%</b>	<b>14.24%</b>	<b>0.89</b>	<b>-26.51%</b>
<b>Opportunity MX (net)</b>	<b>1.44</b>	<b>78.64%</b>	<b>14.24%</b>	<b>0.89</b>	<b>-26.90%</b>
<i>Tactical Competitor Avg</i>	1.00	100.00%	8.77%	1.00	-18.25%
<i>Mod Agg Competitor Avg</i>	1.34	94.99%	11.86%	0.97	-22.82%

## Disclosure Information

Performance figures shown "gross" of fees do not reflect the payment of investment advisory fees and other expenses. Net Returns are reduced by the investment advisory fees and any other expenses the client may incur in the management of its investment advisory account. To calculate the net performance for non-fee paying accounts in the composite a fee of 1.10%, which is the highest fee charged to clients in this strategy, has been applied to the client's gross performance.

'Tactical Competitor Avg' is the US Fund Tactical Allocation (primary benchmark). Tactical allocation portfolios seek to provide capital appreciation and income by actively shifting allocations between asset classes. These portfolios can have material shifts across equity regions and bond sectors on a frequent basis. 'Moderately Aggressive Competitor Avg' is the Morningstar Moderately Aggressive Target Risk TR USD (secondary benchmark). Moderately aggressive allocation portfolios seek to provide capital allocation and income by investing in three major areas: stocks, bonds, and cash. These portfolios typically hold larger positions in stocks than moderate-allocation portfolios. Prior to 9/30/2023, the composite was compared against the Tactical Competitor Avg (primary benchmark) and the Morningstar Aggressive Target Risk TR USD index (secondary benchmark). On 9/30/2023, the secondary benchmark was changed from the Morningstar Aggressive Target Risk TR USD index to the Morningstar Moderately Aggressive Target Risk TR USD, which more closely aligns with our portfolio. The Morningstar Aggressive Target Risk TR USD index returns are not shown in the chart above.

Please see important information, including performance disclosures, at the end of this presentation.

# Dynamic MX Strategy

As of **December 31, 2024**

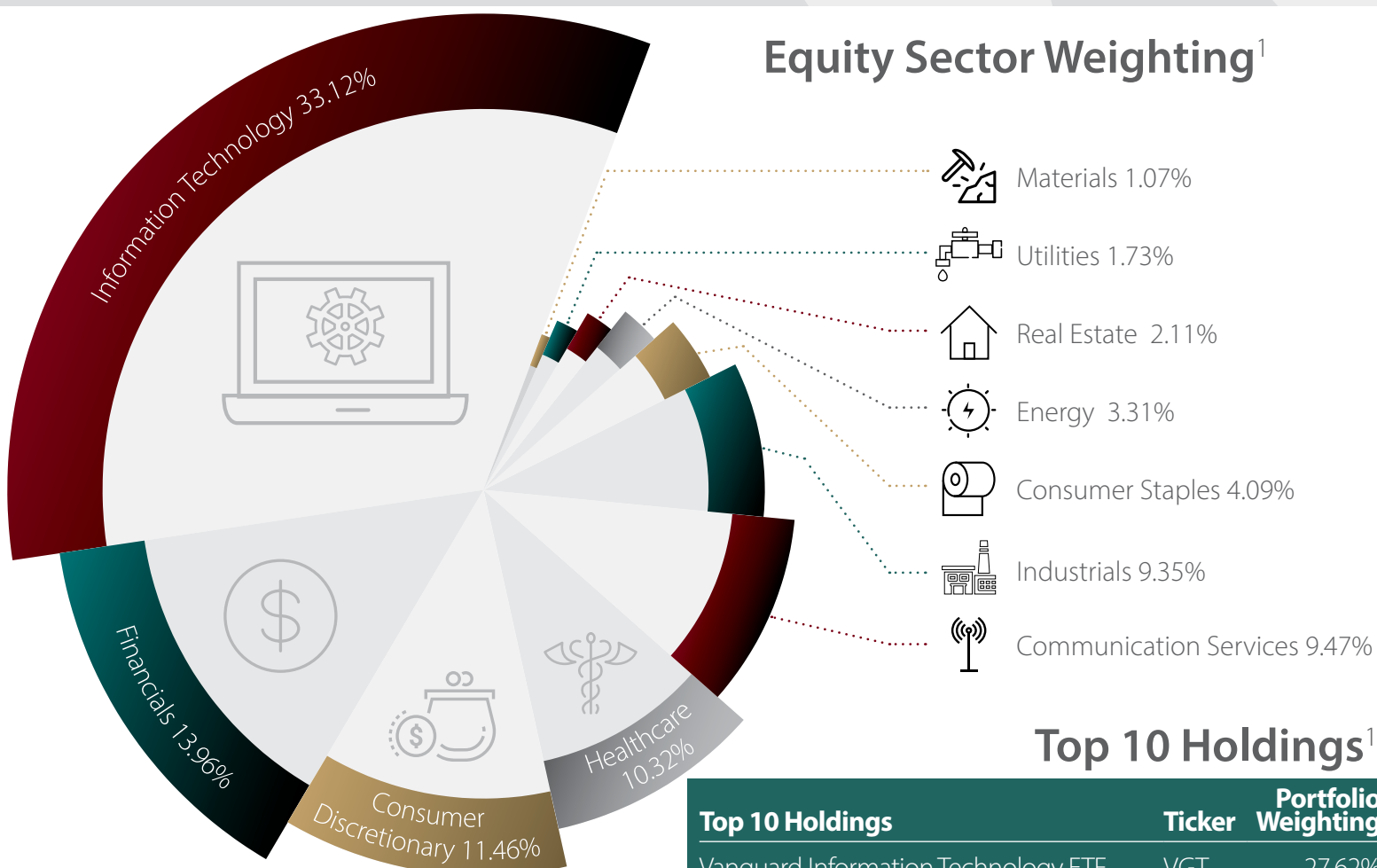
This strategy targets between 17-20 ETF positions and utilizes a core/satellite approach to investing. It can invest in any exchange-traded fund (ETF), and it primarily invests in broad market index ETFs, sector and industry specific ETFs, as well as factor and style focused ETFs. Based on **macrocast™** indicators, this strategy may hold a substantial fixed income or cash position as broader macroeconomic conditions deteriorate and are deemed unfavorable.

## Investment Process

Corbett Road's proprietary research vehicle, **macrocast™**, serves as the foundation for the risk allocation across all of our managed strategies. The **macrocast™** Score and its trend work to assess if market conditions are favorable or unfavorable for risk assets.

## How is the macrocast™ Score Determined?

Corbett Road examines data across six categories (the VITALS) that we believe impact market conditions. Within the VITALS, we look at more than 20 specific indicators that drive the **macrocast™** Score. These indicators are then assessed and classified as signaling a positive (+1), neutral (0), or negative (-1) trend. The final **macrocast™** Score is the result of the summation of the classified indicators.



## Top 10 Holdings<sup>1</sup>

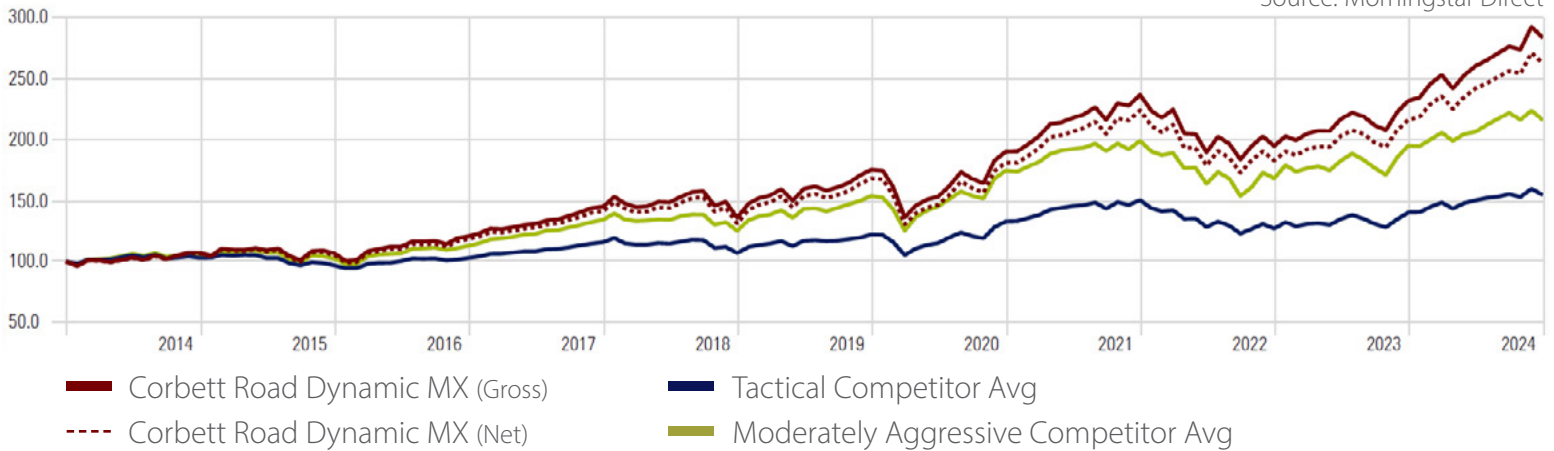
Top 10 Holdings	Ticker	Portfolio Weighting
Vanguard Information Technology ETF	VGT	27.62%
iShares Core S&P 500 ETF	IVV	15.10%
Financial Sel Sect SPDR® ETF	XLF	11.31%
Vanguard Consumer Discretionary ETF	VCR	9.29%
Health Care Sel Sect SPDR® ETF	XLV	8.40%
Communication Srvs Sel Sect SPDR® ET	XLC	7.86%
Industrial Sel Sect SPDR® ETF	XLI	7.47%
Consumer Staples Sel Sect SPDR® ETF	XLP	3.11%
Vanguard Small-Cap ETF	VB	2.79%
Energy Sel Sect SPDR® ETF	XLE	2.70%

1. Equity Sector Weightings and Top 10 Holdings are as of this report and are subject to change without notice.

# Competitive Analysis

Time Period: 1/1/2014 to 12/31/2024

Source: Morningstar Direct



## Annualized Return (%)

	YTD	1-YR	3-YR	5-YR	10-YR	Since Inception (1/1/2014)	Total Return	Growth of \$100,000
<b>Dynamic MX (gross)</b>	<b>22.25</b>	<b>22.25</b>	<b>6.17</b>	<b>10.08</b>	<b>10.22</b>	<b>9.94</b>	<b>183.66</b>	<b>\$283,660</b>
<b>Dynamic MX (net)</b>	<b>21.41</b>	<b>21.41</b>	<b>5.43</b>	<b>9.32</b>	<b>9.46</b>	<b>9.18</b>	<b>162.77</b>	<b>\$262,770</b>
<i>Tactical Competitor Avg</i>	10.25	10.25	0.98	4.90	4.19	4.05	54.84	\$154,840
<i>Mod Agg Competitor Avg</i>	10.66	10.66	2.75	7.02	7.49	7.26	116.14	\$216,140

## Risk Metrics (vs. Tactical Competitor Avg)

	Beta	R2	Standard Deviation	Correlation Return	Maximum Drawdown
<b>Dynamic MX (gross)</b>	<b>1.46</b>	<b>92.22%</b>	<b>13.84%</b>	<b>0.96</b>	<b>-22.46%</b>
<b>Dynamic MX (net)</b>	<b>1.46</b>	<b>92.22%</b>	<b>13.84%</b>	<b>0.96</b>	<b>-22.88%</b>
<i>Tactical Competitor Avg</i>	1.00	100.00%	9.11%	1.00	-18.25%
<i>Mod Agg Competitor Avg</i>	1.34	94.99%	12.12%	0.97	-22.82%

## Disclosure Information

Performance figures shown "gross" of fees do not reflect the payment of investment advisory fees and other expenses. Net Returns are reduced by the investment advisory fees and any other expenses the client may incur in the management of its investment advisory account. To calculate the net performance for non-fee paying accounts in the composite a fee of 0.95%, which is the highest fee charged to clients in this strategy, has been applied to the client's gross performance. In addition to fees paid to Corbett Road, entities advising mutual funds, exchange traded securities, and pooled investment vehicles, will also charge underlying fees and expenses for managing the investment product. The highest additional fee an investor should expect to pay for an investment in Dynamic would be 9bps (9/100 of 1%). Cost may change overtime due to changes in the fees charged by third party managed ETFs used in this strategy.

'Tactical Competitor Avg' is the US Fund Tactical Allocation (primary benchmark). Tactical allocation portfolios seek to provide capital appreciation and income by actively shifting allocations between asset classes. These portfolios can have material shifts across equity regions and bond sectors on a frequent basis. 'Moderately Aggressive Competitor Avg' is the Morningstar Moderately Aggressive Target Risk TR USD (secondary benchmark). Moderately aggressive allocation portfolios seek to provide capital allocation and income by investing in three major areas: stocks, bonds, and cash. These portfolios typically hold larger positions in stocks than moderate-allocation portfolios. Prior to 9/30/2023, the composite was compared against the Tactical Competitor Avg (primary benchmark) and the Morningstar Aggressive Target Risk TR USD index (secondary benchmark). On 9/30/2023, the secondary benchmark was changed from the Morningstar Aggressive Target Risk TR USD index to the Morningstar Moderately Aggressive Target Risk TR USD, which more closely aligns with our portfolio. The Morningstar Aggressive Target Risk TR USD index returns are not shown in the chart above.

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# Core Equity MX Strategy

As of **December 31, 2024**

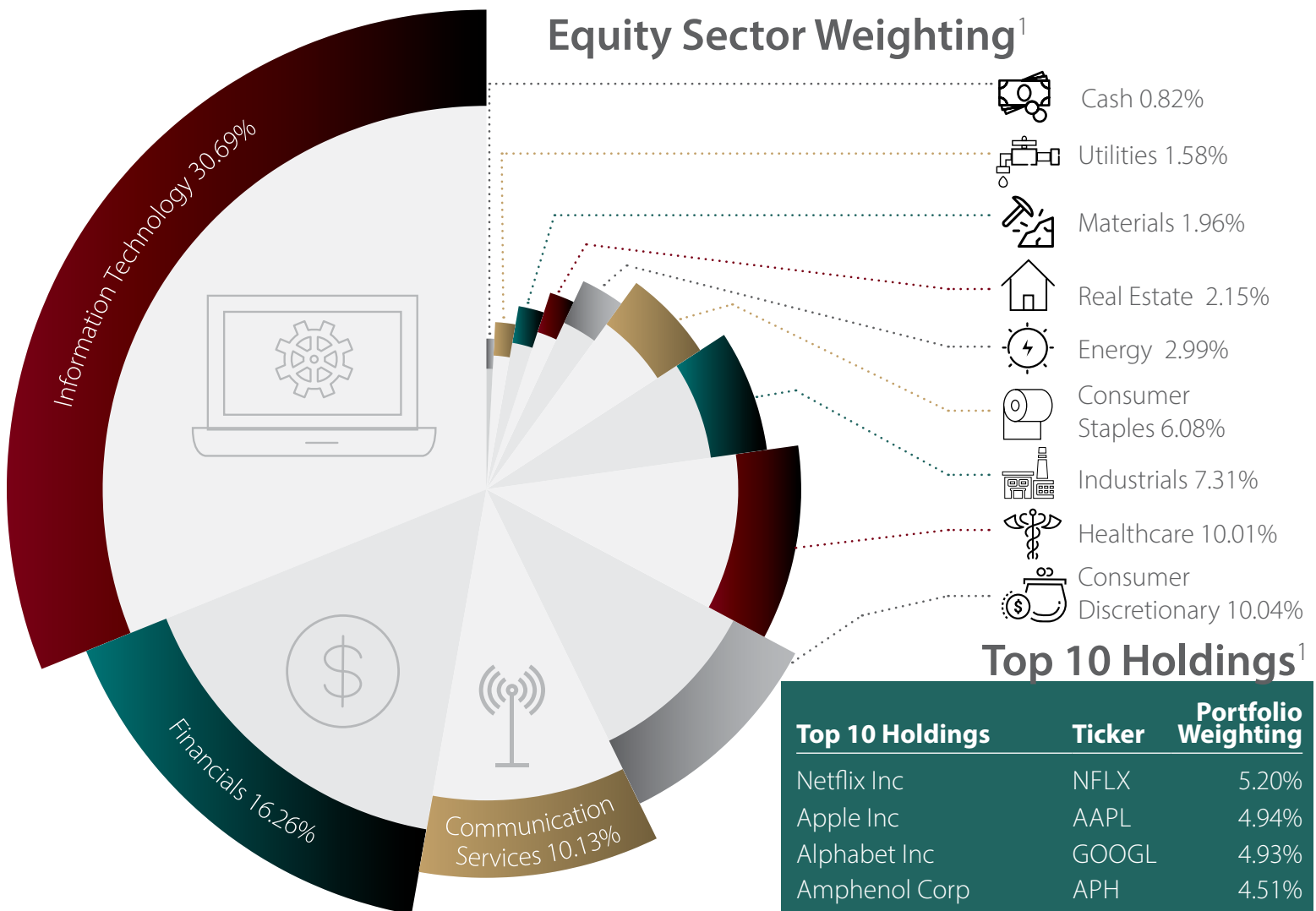
The Core Equity strategy selects 45-50 stocks from the S&P 500 Index using a multi-factor model that seeks to identify US large-cap businesses with industry-leading scale, operating efficiency, and earnings momentum. The strategy offers concentrated exposure to established market leaders while maintaining a sector composition similar to the index. Based on **macrocast™** indicators, this strategy may hold a substantial fixed income or cash position as broader macroeconomic conditions deteriorate and are deemed unfavorable.

## Investment Process

Corbett Road's proprietary research vehicle, **macrocast™**, serves as the foundation for the risk allocation across all of our managed strategies. The **macrocast™** Score and its trend work to assess if market conditions are favorable or unfavorable for risk assets.

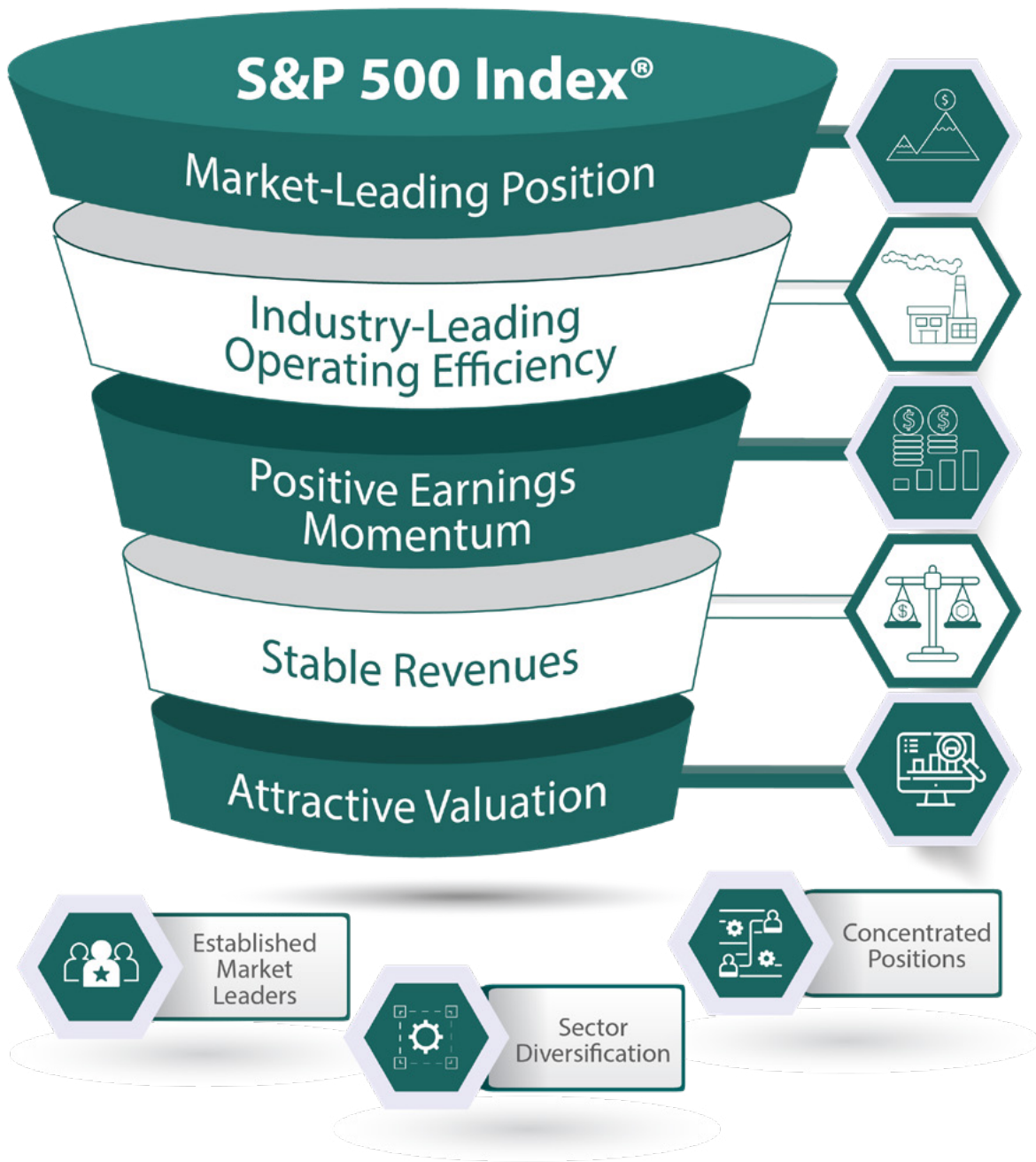
## How is the **macrocast™** Score Determined?

Corbett Road examines data across six categories (the VITALS) that we believe impact market conditions. Within the VITALS, we look at more than 20 specific indicators that drive the **macrocast™** Score. These indicators are then assessed and classified as signaling a positive (+1), neutral (0), or negative (-1) trend. The final **macrocast™** Score is the result of the summation of the classified indicators.



1. Equity Sector Weightings and Top Stock Holdings are as of this report and are subject to change without notice.





## Disclosure Information

The S&P 500® is widely regarded as the best single gauge of large-cap U.S. equities. The index includes 500 leading companies and covers approximately 80% of available market capitalization.

Please see important applicable disclosures at the end of this presentation.

# Opportunity TX Strategy

As of **December 31, 2024**

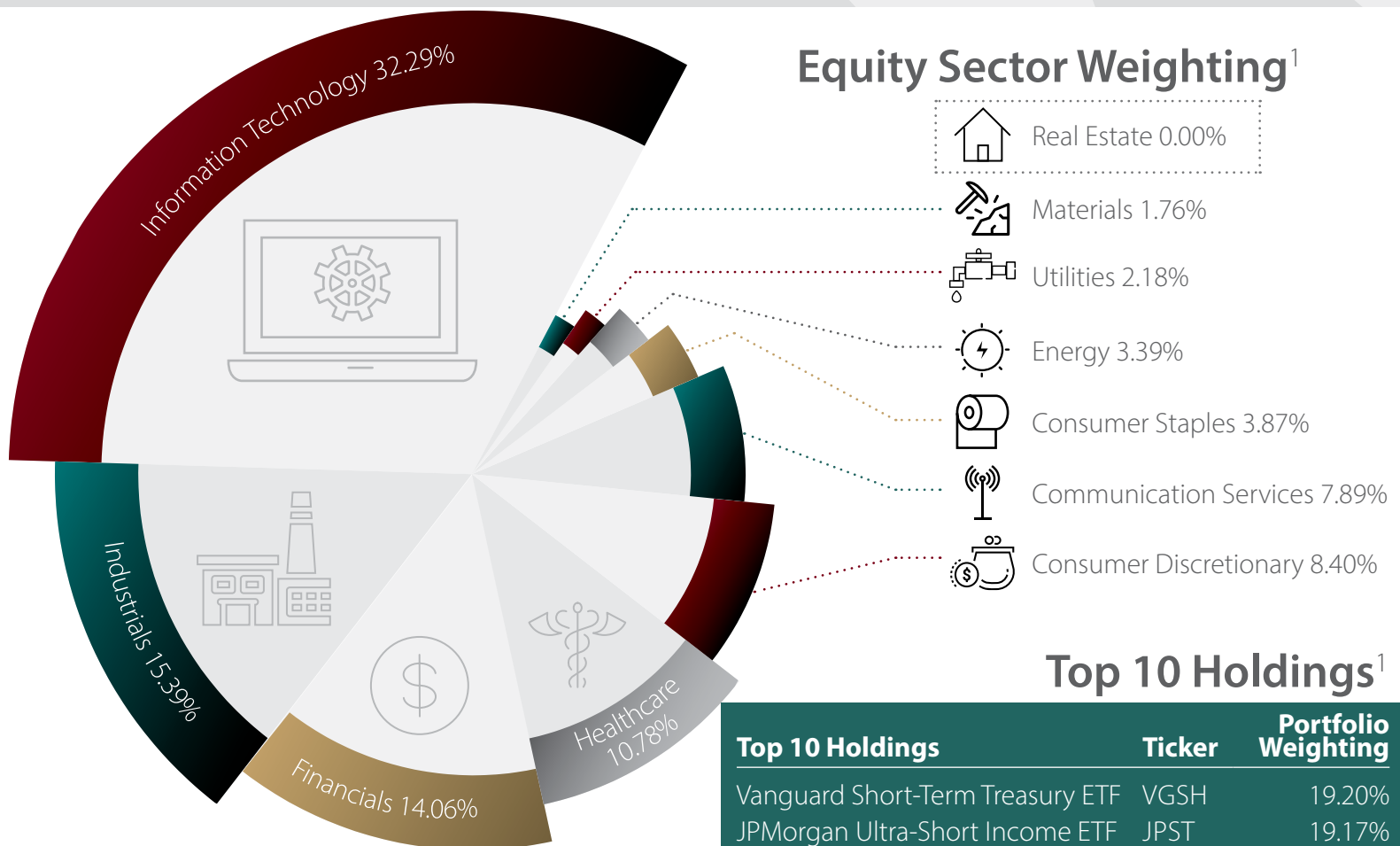
This strategy targets between 35-40 individual equity positions, though it may invest in ETFs or other exchange traded assets when needed. It can invest in any exchange traded asset class and is not restricted by market cap, sector, or geographic location. Based upon **microcast™** indicators, this strategy's allocation to equities will adjust to the prevailing market environment and may hold a substantial fixed income or cash position when underlying market conditions are deemed unfavorable.

## Investment Process

Corbett Road's proprietary research vehicle, **microcast™**, seeks to minimize drawdown risk and preserve capital when technical market measures deteriorate. The signals produced by the **microcast™** indicators are used to determine the risk allocation of the strategy.

## How is the **microcast™** Score Determined?

Corbett Road examines data across four specific categories (Technical Analysis, Underlying Market Breadth, Momentum, and Sentiment) that we believe impact near to intermediate-term market conditions. **microcast™** assesses more than ten specific indicators within these four categories. Each of the indicators are designed to give positive or negative signals that, in aggregate, generate the **microcast™** optimal risk allocation. This determines the allocation split between equity and defensive assets within the strategy.

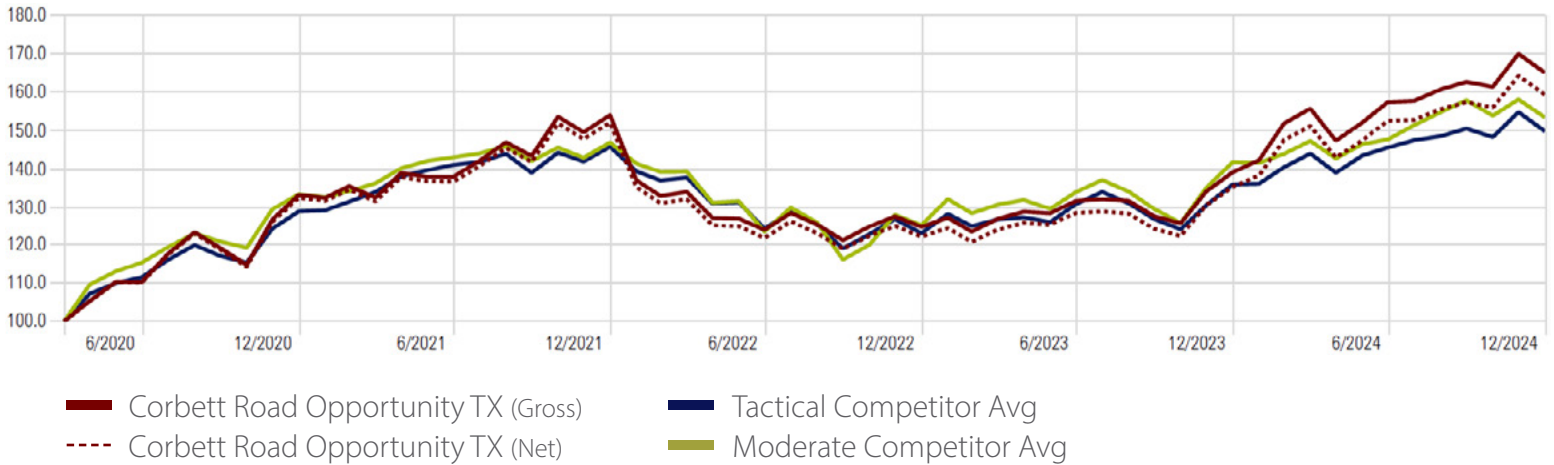


1. Equity Sector Weightings and Top 10 Holdings are as of this report and are subject to change without notice.

# Competitive Analysis

Time Period: 4/1/2020 to 12/31/2024

Source: Morningstar Direct



## Annualized Return (%)

	YTD	1-YR	3-YR	Since Inception (4/1/2020)	Total Return	Growth of \$100,000
<b>Opportunity TX (gross)</b>	<b>18.78</b>	<b>18.78</b>	<b>2.36</b>	<b>11.15</b>	<b>65.20</b>	<b>\$165,200</b>
<b>Opportunity TX (net)</b>	<b>17.91</b>	<b>17.91</b>	<b>1.59</b>	<b>10.32</b>	<b>59.46</b>	<b>\$159,460</b>
<i>Tactical Competitor Avg</i>	10.25	10.25	0.98	8.56	47.72	\$147,720
<i>Mod Competitor Avg</i>	8.27	8.27	1.47	8.90	49.94	\$149,940

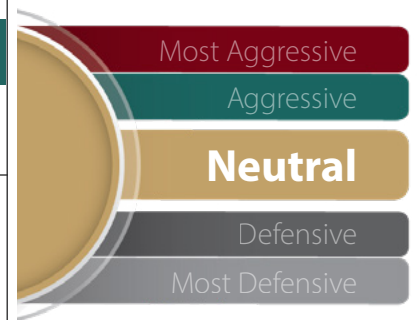
## Risk Allocation

Driven by the five levels of risk, the **microcast™** score and its trend determine the level of risk at any given time.

As of December 31, 2024, the risk level within the strategy is...

## Risk Metrics (vs. Tactical Competitor Avg)

	Beta	R2	Standard Deviation	Correlation Return	Maximum Drawdown
<b>Opportunity TX (gross)</b>	<b>1.11</b>	<b>77.03%</b>	<b>13.22%</b>	<b>0.88</b>	<b>-21.29%</b>
<b>Opportunity TX (net)</b>	<b>1.11</b>	<b>77.03%</b>	<b>13.22%</b>	<b>0.88</b>	<b>-21.74%</b>
<i>Tactical Competitor Avg</i>	1.00	100.00%	10.46%	1.00	-18.25%
<i>Mod Competitor Avg</i>	1.05	94.87%	11.81%	0.97	-20.91%



## Disclosure Information

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'Tactical Competitor Avg' is the US Fund Tactical Allocation (primary benchmark). Tactical allocation portfolios seek to provide capital appreciation and income by actively shifting allocations between asset classes. These portfolios can have material shifts across equity regions and bond sectors on a frequent basis. 'Moderate Competitor Avg' is the Morningstar Moderate Target Risk TR USD (secondary benchmark). Moderate-allocation portfolios seek to provide both capital appreciation and income by investing in three major areas: stocks, bonds, and cash. These portfolios tend to hold larger positions in stocks than in conservative-allocation portfolios.

Please see important information, including performance disclosures, at the end of this presentation.



# Dynamic TX Strategy

As of **December 31, 2024**

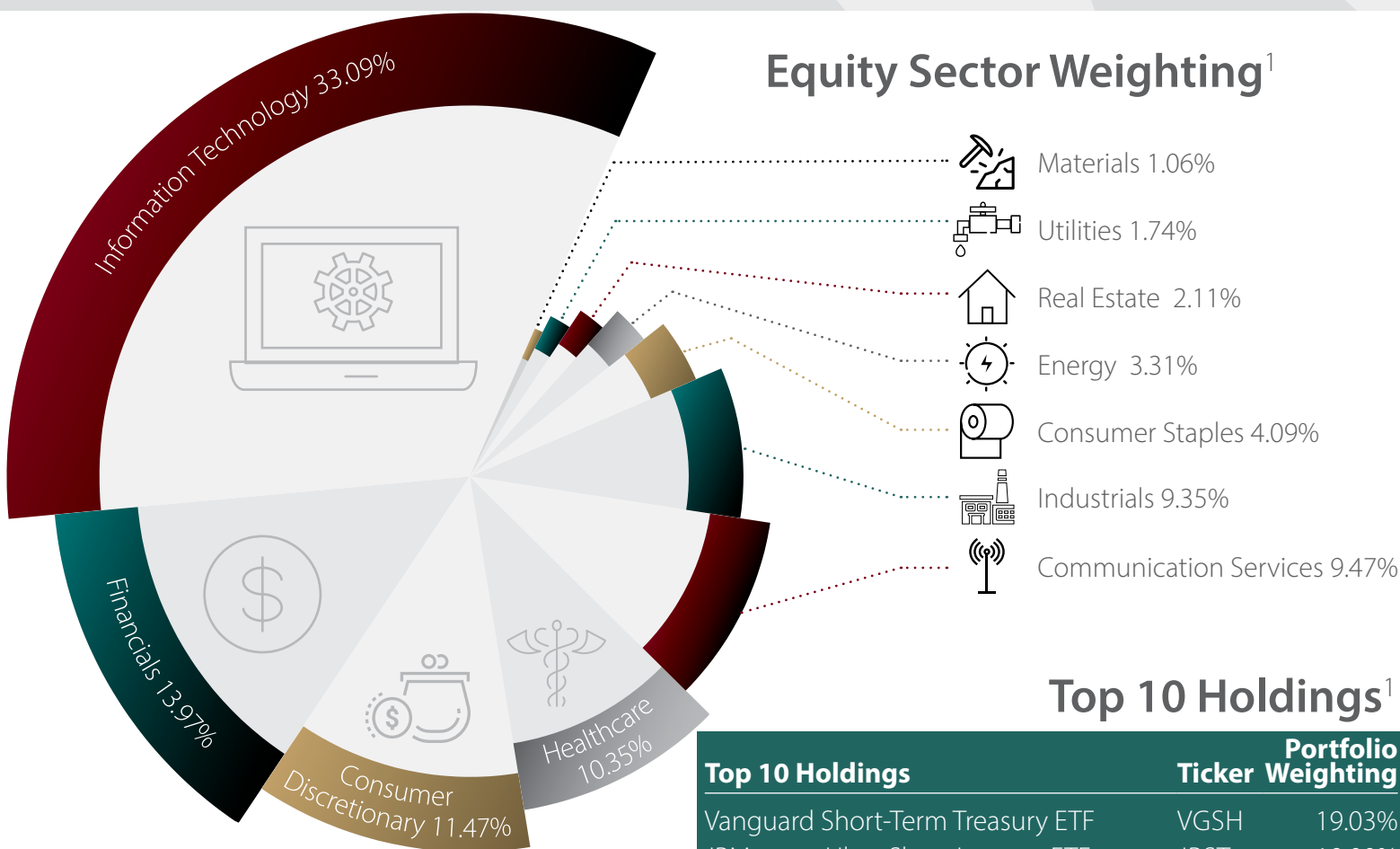
This strategy targets between 17-20 ETF positions and utilizes a core/satellite approach to investing. It can invest in any exchange traded fund (ETF), and it primarily invests in broad market index ETFs, sector and industry specific ETFs, as well as factor and style focused ETFs. Based upon **microcast™** indicators, this strategy's allocation to equities will adjust to the prevailing market environment and may hold a substantial fixed income or cash position when underlying market conditions are deemed unfavorable.

## Investment Process

Corbett Road's proprietary research vehicle, **microcast™**, seeks to minimize drawdown risk and preserve capital when technical market measures deteriorate. The signals produced by the **microcast™** indicators are used to determine the risk allocation of the strategy.

## How is the **microcast™** Score Determined?

Corbett Road examines data across four specific categories (Technical Analysis, Underlying Market Breadth, Momentum, and Sentiment) that we believe impact near to intermediate-term market conditions. **microcast™** assesses more than ten specific indicators within these four categories. Each of the indicators are designed to give positive or negative signals that, in aggregate, generate the **microcast™** optimal risk allocation. This determines the allocation split between equity and defensive assets within the strategy.



## Top 10 Holdings<sup>1</sup>

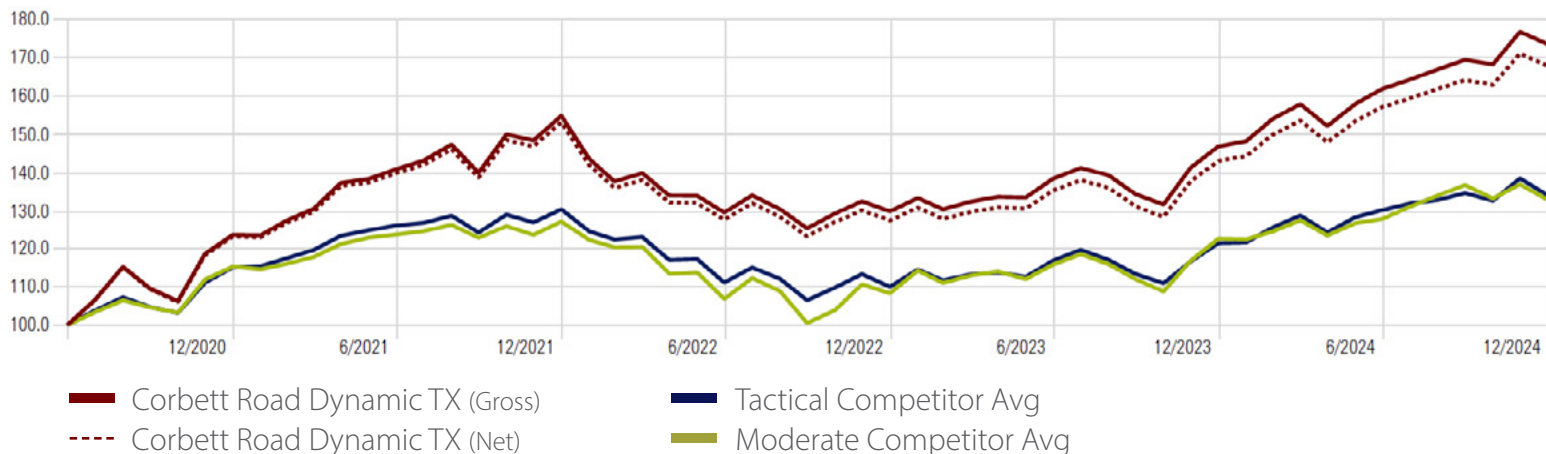
Top 10 Holdings	Ticker	Portfolio Weighting
Vanguard Short-Term Treasury ETF	VGSH	19.03%
JPMorgan Ultra-Short Income ETF	JPST	19.00%
Vanguard Information Technology ETF	VGT	16.67%
iShares Core S&P 500 ETF	IVV	9.12%
Financial Sel Sect SPDR® ETF	XLF	6.84%
Vanguard Consumer Discretionary ETF	VCR	5.62%
Health Care Sel Sect SPDR® ETF	XLV	5.09%
Communication Srvs Sel Sect SPDR® ETF	XLC	4.75%
Industrial Sel Sect SPDR® ETF	XLI	4.51%
Consumer Staples Sel Sect SPDR® ETF	XLP	1.88%

1. Equity Sector Weightings and Top 10 Holdings are as of this report and are subject to change without notice.

# Competitive Analysis

Time Period: 7/1/2020 to 12/31/2024

Source: Morningstar Direct



## Annualized Return (%)

	YTD	1-YR	3-YR	Since Inception (7/1/2020)	Total Return	Growth of \$100,000
<b>Dynamic TX (gross)</b>	<b>18.22</b>	<b>18.22</b>	<b>3.88</b>	<b>13.05</b>	<b>73.67</b>	<b>\$173,670</b>
<b>Dynamic TX (net)</b>	<b>17.35</b>	<b>17.35</b>	<b>3.10</b>	<b>12.21</b>	<b>67.96</b>	<b>\$167,960</b>
<i>Tactical Competitor Avg</i>	10.25	10.25	0.98	6.87	34.83	\$134,830
<i>Mod Competitor Avg</i>	8.27	8.27	1.47	6.54	33.00	\$133,000

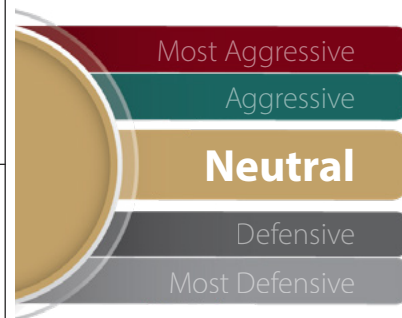
## Risk Allocation

Driven by the five levels of risk, the **microcast™** score and its trend determine the level of risk at any given time.

As of December 31, 2024, the risk level within the strategy is...

## Risk Metrics (vs. Tactical Competitor Avg)

	Beta	R2	Standard Deviation	Correlation Return	Maximum Drawdown
<b>Dynamic TX (gross)</b>	<b>1.17</b>	<b>88.07%</b>	<b>13.08%</b>	<b>0.94</b>	<b>-19.05%</b>
<b>Dynamic TX (net)</b>	<b>1.17</b>	<b>88.07%</b>	<b>13.08%</b>	<b>0.94</b>	<b>-19.52%</b>
<i>Tactical Competitor Avg</i>	1.00	100.00%	10.48%	1.00	-18.25%
<i>Mod Competitor Avg</i>	1.05	94.87%	11.67%	0.97	-20.91%



## Disclosure Information

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# Core Equity TX Strategy

As of **December 31, 2024**

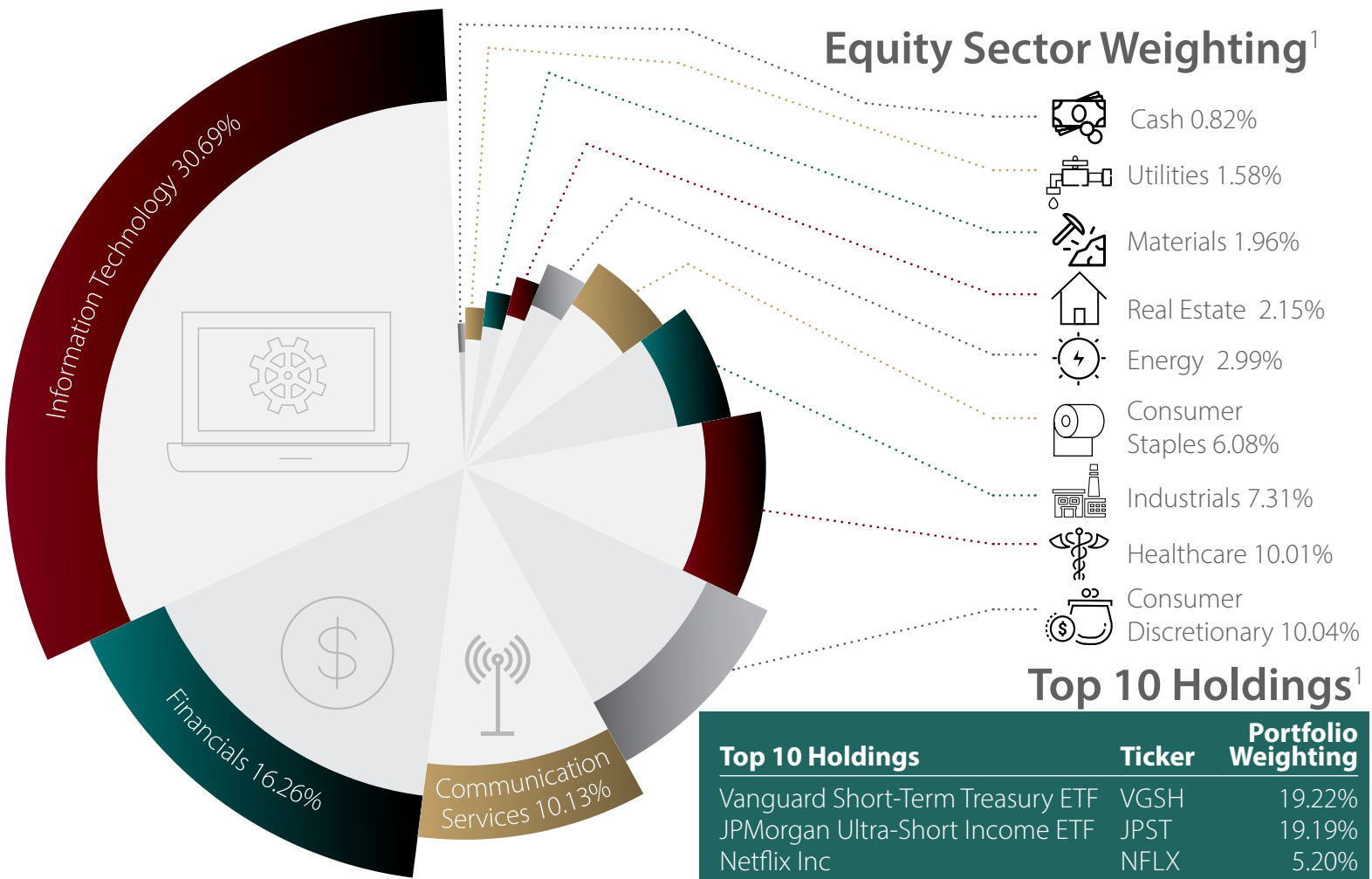
The Core Equity strategy selects 45-50 stocks from the S&P 500 Index using a multi-factor model that seeks to identify US large-cap businesses with industry-leading scale, operating efficiency, and earnings momentum. The strategy offers concentrated exposure to established market leaders while maintaining a sector composition similar to the index. Based upon **microcast™** indicators, this strategy's allocation to equities will adjust to the prevailing market environment and may hold a substantial fixed income or cash position when underlying market conditions are deemed unfavorable.

## Investment Process

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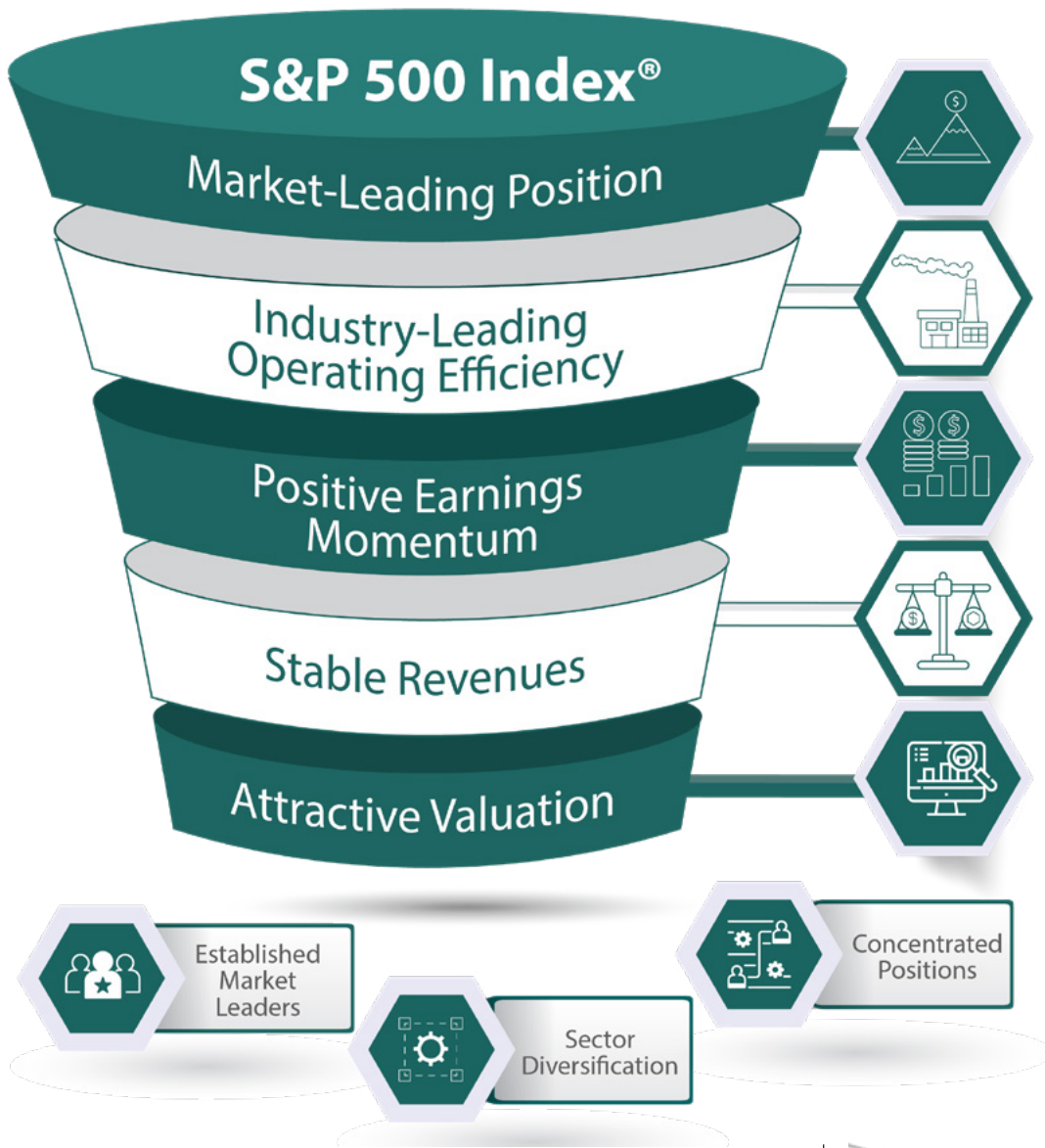
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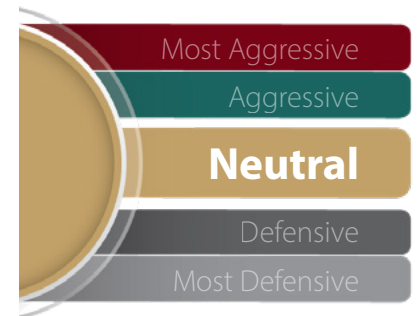




## Risk Allocation

Driven by the five levels of risk, the **microcast™** score and its trend determine the level of risk at any given time.

As of December 31, 2024, the risk level within the strategy is...



## Disclosure Information

The S&P 500® is widely regarded as the best single gauge of large-cap U.S. equities. The index includes 500 leading companies and covers approximately 80% of available market capitalization.

Please see important applicable disclosures at the end of this presentation.

# MAAP Strategies

my**path** Asset Allocation Portfolios™ (MAAP) are passive, strategic asset allocation solutions focused on risk diversification. By investing in broad-based, passively managed exchange traded funds (ETFs), these portfolios aim to balance risk across major asset classes to reduce variability in returns over a long period of time.

## Investment Process

Each portfolio's level of risk is embedded in the corresponding targeted allocation. Allocation percentages, strategic adjustments, and rebalances of the portfolios are guided by the firm's market outlook and the variance of individual positions from their targeted allocations.

### MAAP Traditional

MAAP Traditional provides a well-diversified asset allocation that can be used in any type of account.

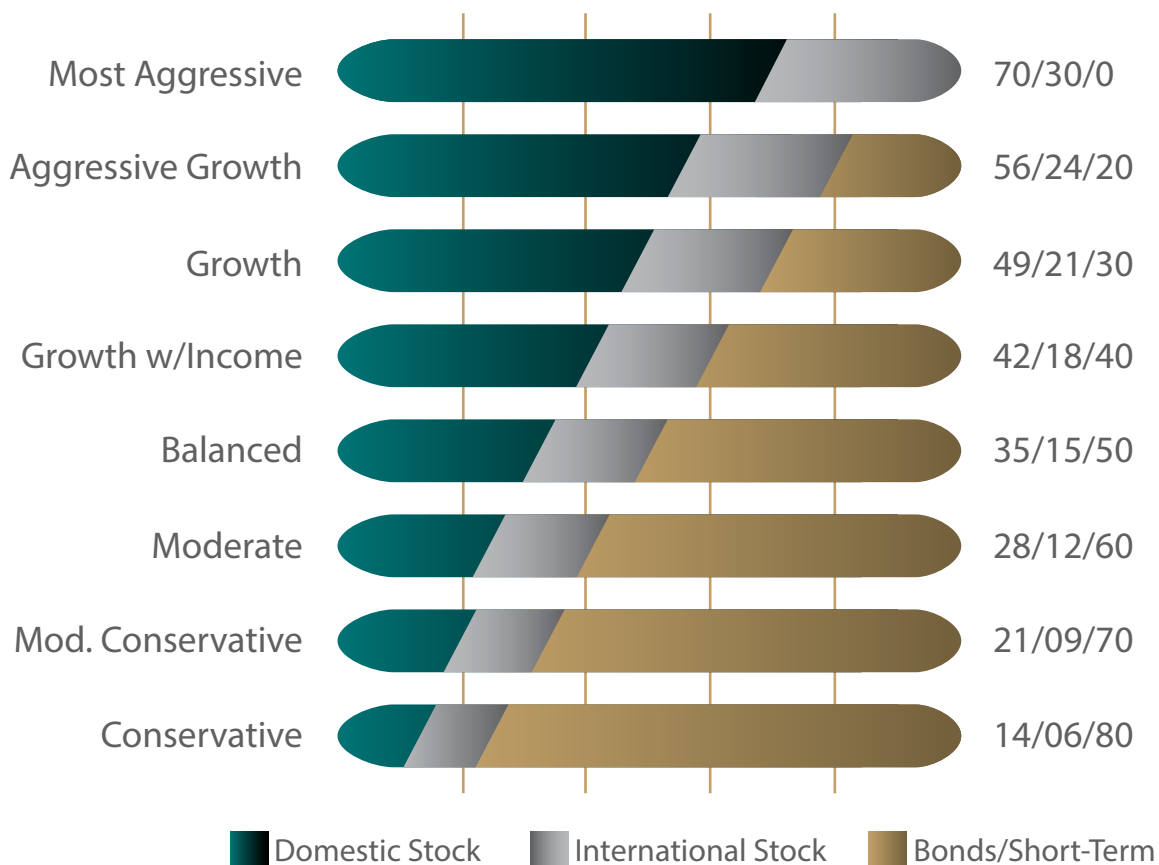
### MAAP Dividend

MAAP Dividend provides a well-diversified asset allocation solution that focuses on income producing equity ETFs.

### MAAP Tax-Aware

MAAP Tax-Aware provides a well-diversified asset allocation solution that utilizes municipal bond ETFs in an effort to produce a more tax-aware result.

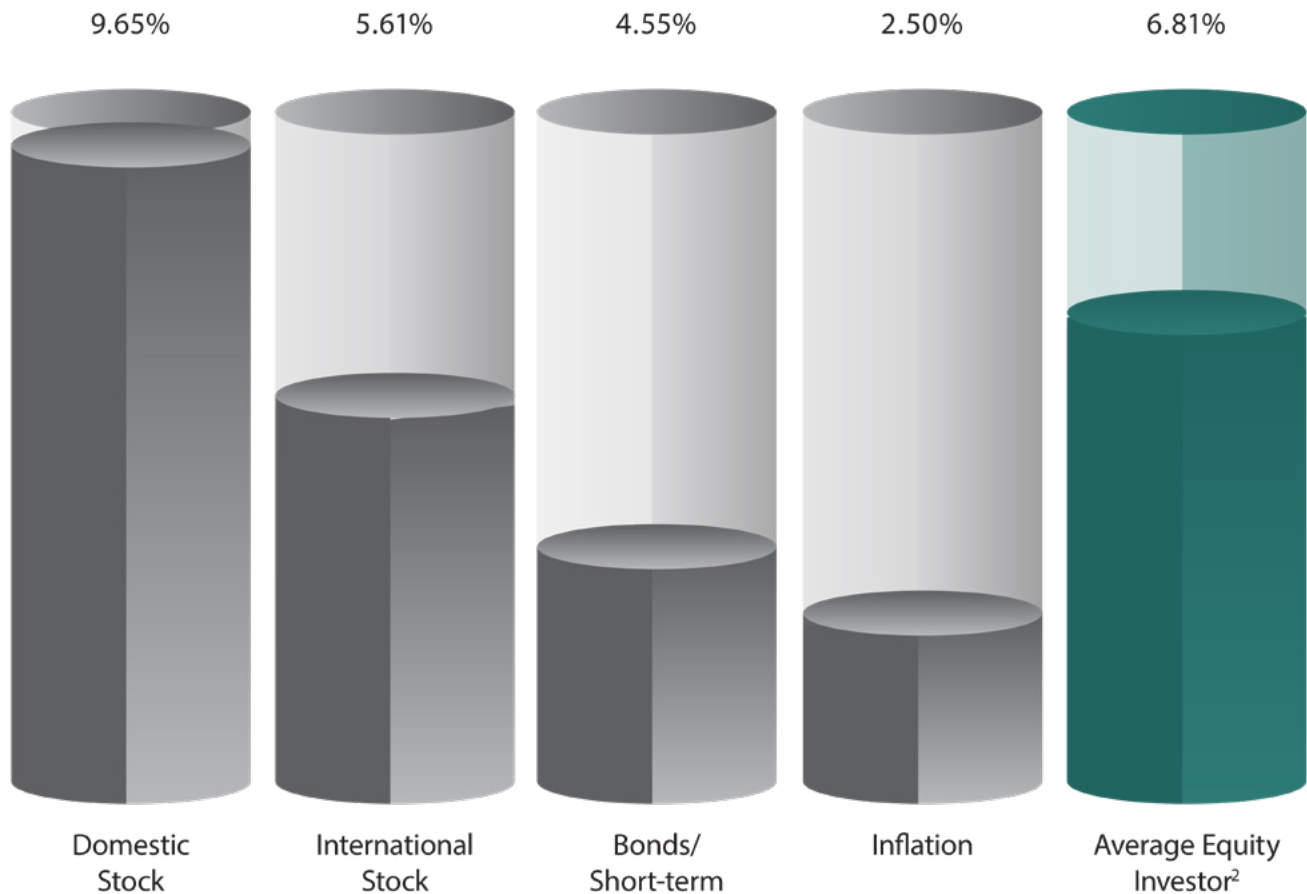
## MAAP Target Allocations<sup>1</sup>



1. Portfolio allocations are subject to change

# The CASE for a DISCIPLINED Investment Approach

Annualized Returns by Asset Class (1993 - 2022)<sup>1</sup>



## Disclosure Information

1 – Source of data - Barclays, Bloomberg, FactSet, Standard & Poor's, J.P. Morgan Asset Management; Dalbar Inc, MSCI, NAREIT, Russell. Indices used are as follows: Domestic Stock: S&P 500, International Stock: MSCI EAFE, Bonds: Bloomberg Barclays U.S. Aggregate Index, Inflation: CPI.

2 – Average Equity Investor return is based on an analysis by Dalbar Inc. Study source: Dalbar QAIB 2023 study, Morningstar, Inc.

Market performance information is included solely to demonstrate the potential benefits historically associated with asset classes and does not represent or suggest results Corbett Road would or may have achieved when managing client portfolios. Investors cannot invest in a market index directly, and the performance of an index does not represent any actual transactions. The performance of an index is not an actual client portfolio which is subject to the deduction of various fees and expenses which would lower returns.

Clients invested in the MAAP strategies must choose a specific stock to bond ratio that meets their suitability and investment objectives. Allocations range from a 100% investment in stocks to a 100% investment in bonds. Fees will vary based upon the specific stock to bond ratio selected for the Client. In addition to fees paid to Corbett Road, entities advising mutual funds, exchange traded securities, and pooled investment vehicles, will also charge underlying fees and expenses for managing the investment product. The highest additional fee an investor should expect to pay for an investment in MAAP would be 31bps (31/100 of 1%) when MAAP is 100% invested in Fixed Income. Cost may change overtime due to changes in the fees charged by third party managed ETFs used in this strategy.

Please see important applicable disclosures at the end of this presentation.



**CORBETT ROAD**  
WEALTH MANAGEMENT

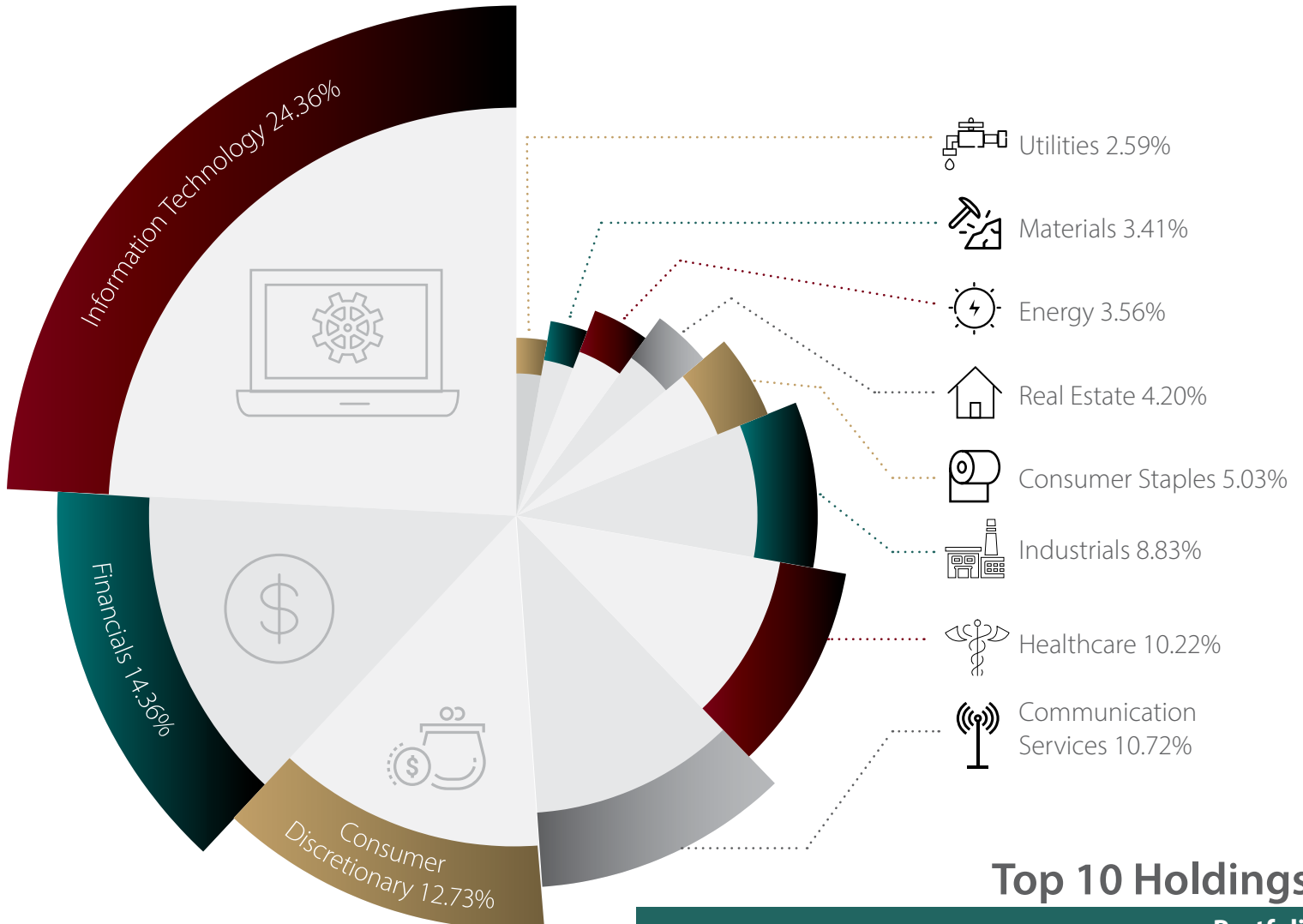


# HELIX Series

As of **December 31, 2024**

The HELIX Series is a hybrid solution. The strategy's growth and risk objectives vary depending on the targeted allocation to equities and fixed income investments. Tactical ETF exposure forms the foundation of the HELIX Series, complimented by 8-15 broadly diversified exchange traded funds (ETFs) with target allocations determined by the risk tolerance of the individual investor. This strategy combine strategic asset allocation with tactical risk management to create a holistic client solution within an after-tax account (i.e. Individual, Joint, Trust, etc.).

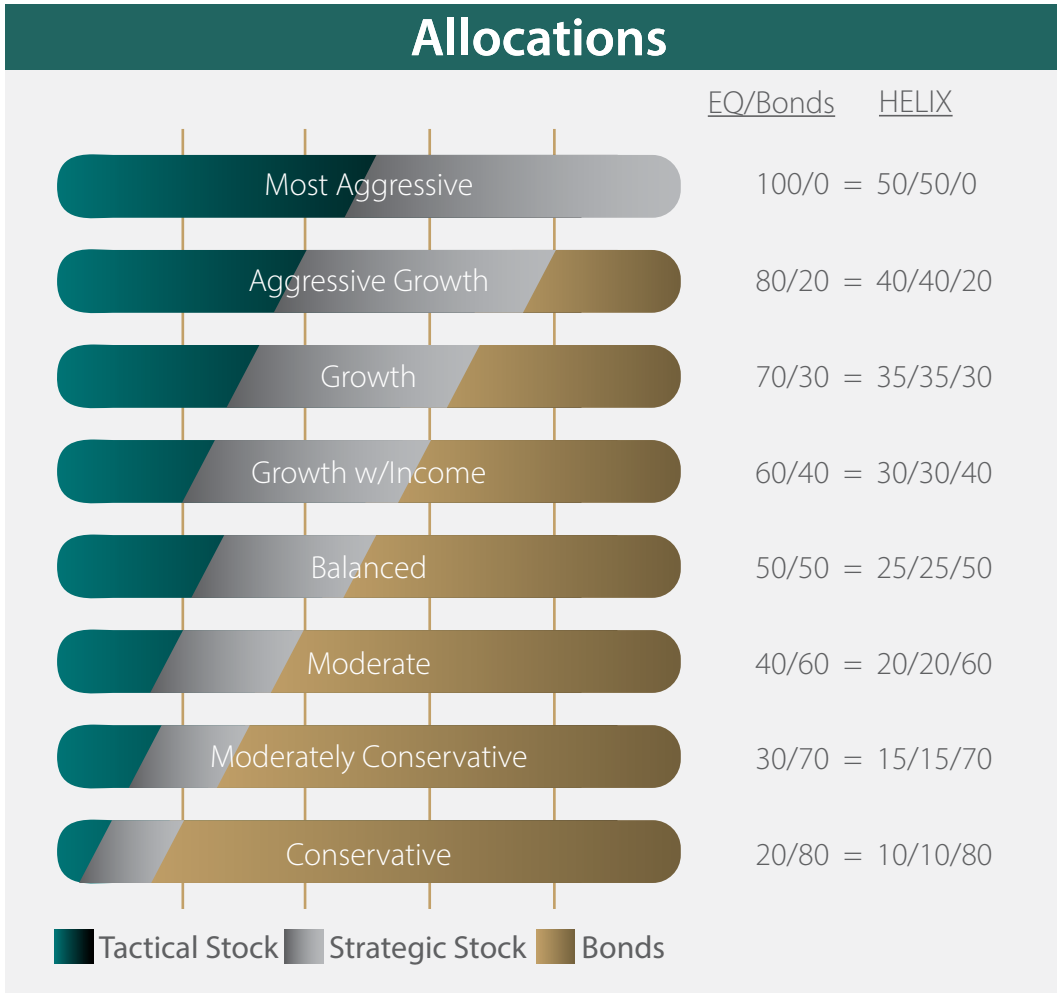
## Equity Sector Weighting<sup>1</sup>



## Top 10 Holdings<sup>1</sup>

Helix 100 Portfolio Holdings	Ticker	Portfolio Weighting
Main Sector Rotation ETF	SECT	24.50%
Leuthold Core ETF	LCR	12.50%
LeaderShares® AlphaFctr® Tctcl Fcsl ETF	LSAT	12.50%
iShares Core MSCI Emerging Markets ETF	IEMG	10.00%
iShares S&P 500 Value ETF	IVE	10.00%
iShares S&P 500 ETF	IVV	10.00%
iShares MSCI ACWI ex US ETF	ACWX	7.00%
iShares Core MSCI EAFE ETF	IEFA	6.00%
iShares Core S&P Mid-Cap ETF	IJH	5.00%
Vanguard Real Estate Index ETF	VNQ	2.00%

1. Equity Sector Weightings and Top Stock Holdings are as of this report and are subject to change without notice.



## Disclosure Information

In addition to fees paid to Corbett Road, entities advising mutual funds, exchange traded securities, and pooled investment vehicles, will also charge underlying fees and expenses for managing the investment product. The highest additional fee an investor should expect to pay for an investment in Helix would be 48bps (48/100 of 1%). Cost may change overtime due to changes in the fees charged by third party managed ETFs used in this strategy.

Please see important information at the end of this presentation.



**CORBETT ROAD**  
WEALTH MANAGEMENT

# Active Strategies

As of **December 31, 2024**

These strategies seek long-term growth of capital. They are designed to remain fully invested throughout the economic cycle and weather market volatility, with the goal of generating alpha through stock selection.

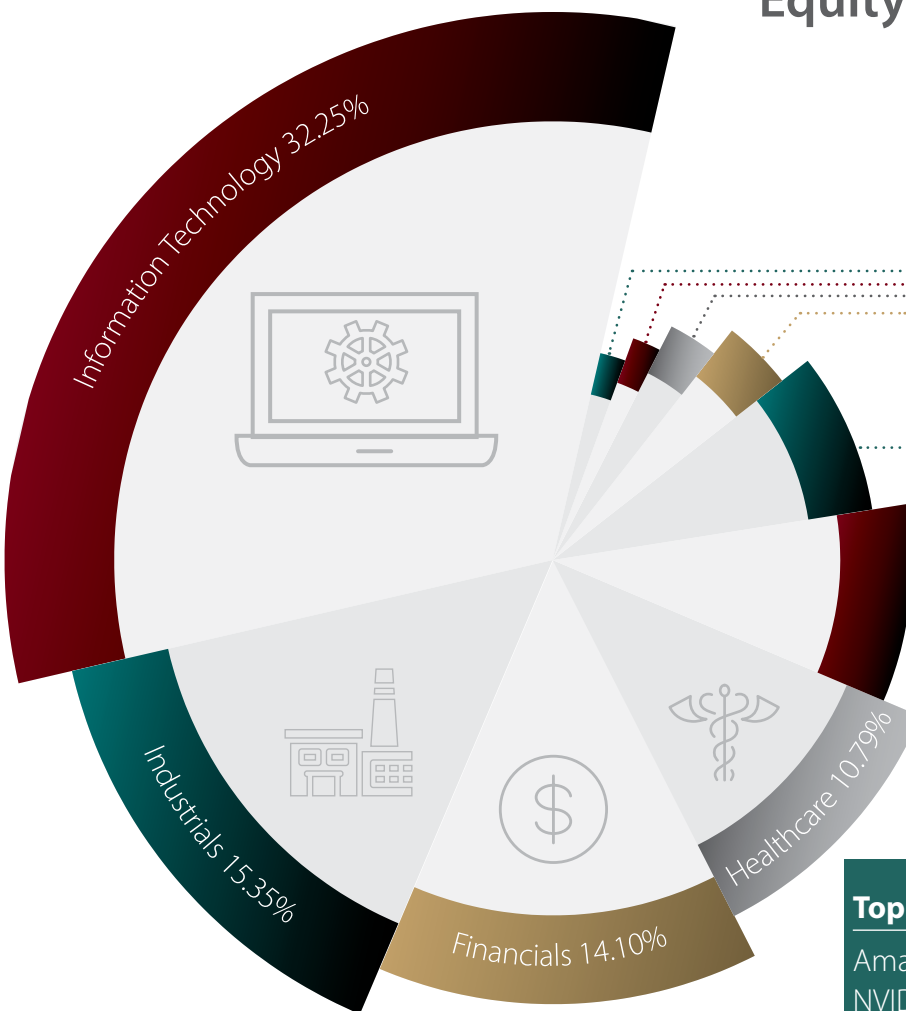
## Opportunity

This strategy targets between 35-40 individual equity positions, though it may invest in ETFs or other exchange traded assets when needed. It can invest in any exchange traded asset class and is not restricted by market cap, sector, or geographic location.

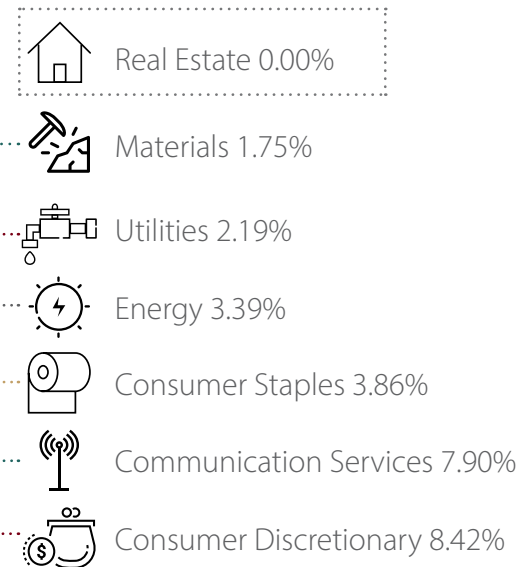
## Dynamic ETF

This strategy targets between 17-20 ETF positions and utilizes a core/satellite approach to investing. It can invest in any exchange traded fund (ETF), and it primarily invests in broad market index ETFs, sector and industry specific ETFs, as well as factor and style focused ETFs.

## Opportunity



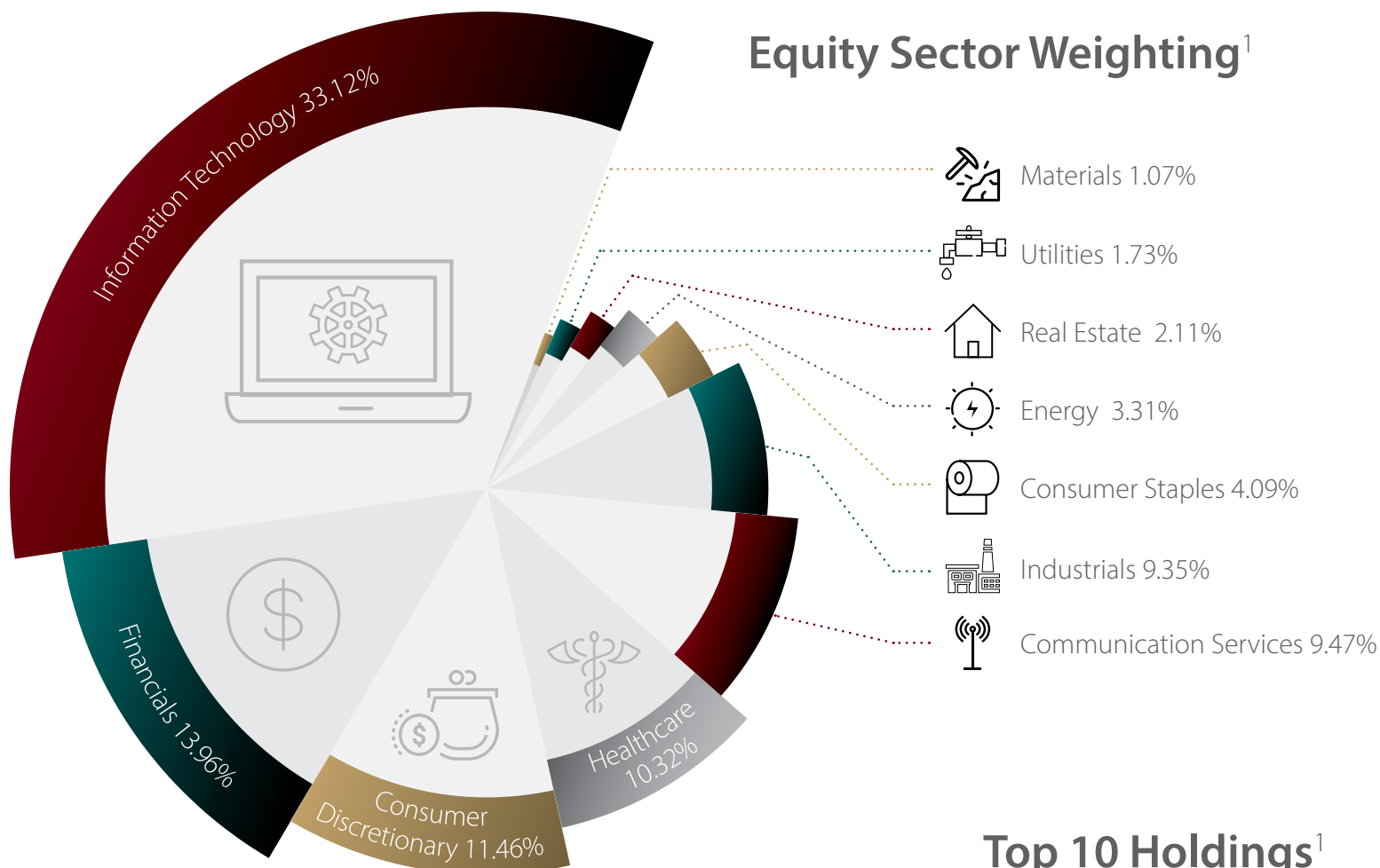
## Equity Sector Weighting<sup>1</sup>



## Top 10 Holdings<sup>1</sup>

Top 10 Holdings	Ticker	Portfolio Weighting
Amazon.com Inc	AMZN	4.56%
NVIDIA Corp	NVDA	4.45%
Microsoft Corp	MSFT	4.41%
Alphabet Inc Class A	GOOGL	4.36%
Apple Inc	AAPL	4.08%
Arista Networks Inc	ANET	3.47%
Meta Platforms Inc Class A	META	3.42%
JPMorgan Chase & Co	JPM	3.27%
ServiceNow Inc	NOW	3.07%
Mastercard Inc Class A	MA	2.63%





## Top 10 Holdings<sup>1</sup>

Top 10 Holdings	Ticker	Portfolio Weighting
Vanguard Information Technology ETF	VGT	27.62%
iShares Core S&P 500 ETF	IVV	15.10%
Financial Sel Sect SPDR® ETF	XLF	11.31%
Vanguard Consumer Discretionary ETF	VCR	9.29%
Health Care Sel Sect SPDR® ETF	XLV	8.40%
Communication Srvs Sel Sect SPDR® ET	XLC	7.86%
Industrial Sel Sect SPDR® ETF	XLI	7.47%
Consumer Staples Sel Sect SPDR® ETF	XLP	3.11%
Vanguard Small-Cap ETF	VB	2.79%
Energy Sel Sect SPDR® ETF	XLE	2.70%

## Disclosure Information

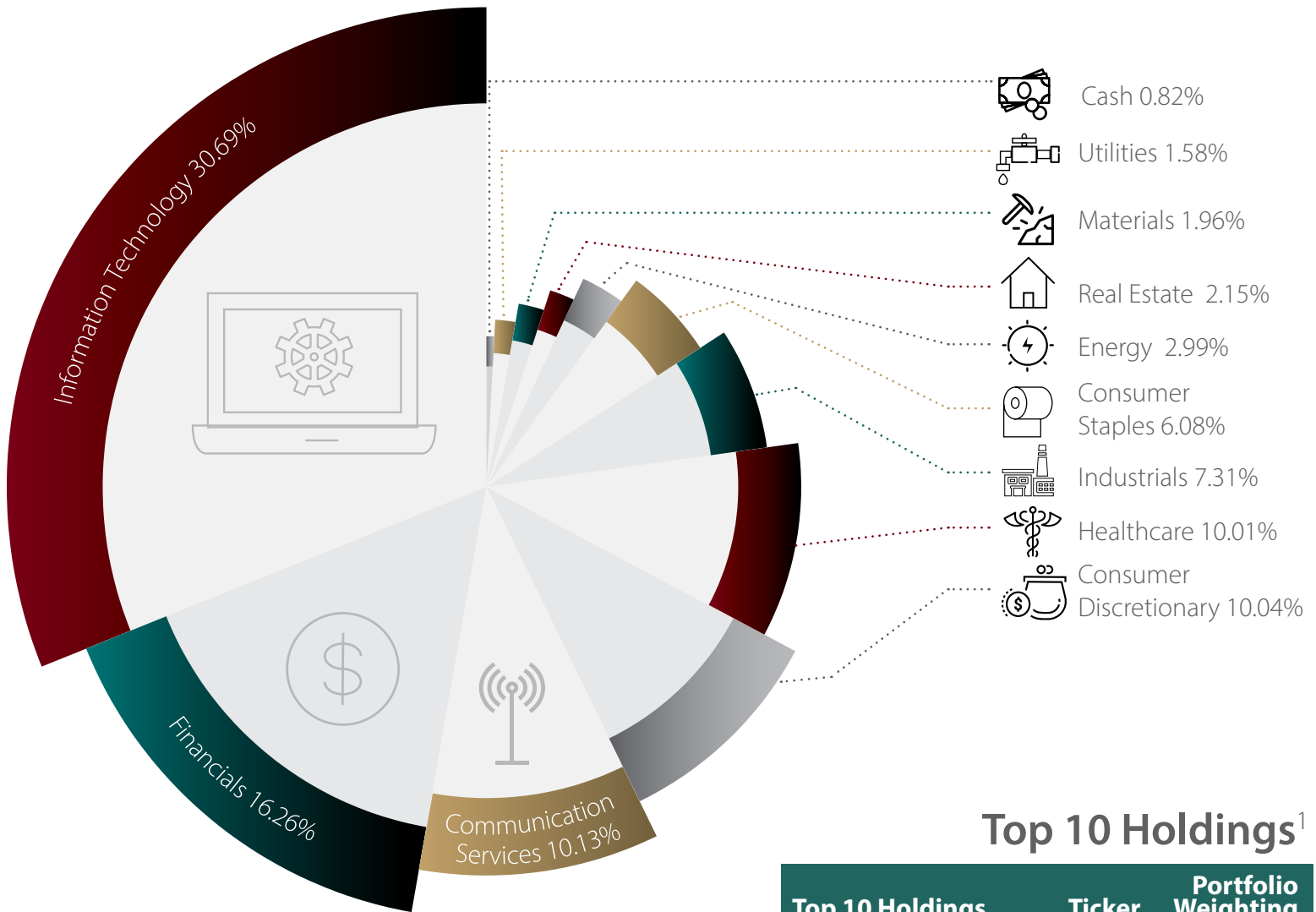
1. Equity Sector Weightings and Top 10 Holdings are as of this report and are subject to change without notice. Please see important applicable disclosures at the end of this presentation.

# Core Equity Strategy

As of **December 31, 2024**

This is an active strategy that seeks long-term growth of capital. This strategy targets 45-50 equity positions and is designed to remain invested through market volatility and economic cycles. The Core Equity strategy selects 45-50 stocks from the S&P 500 Index using a multi-factor model that seeks to identify US large-cap businesses with industry-leading scale, operating efficiency, and earnings momentum. The strategy offers concentrated exposure to established market leaders while maintaining a sector composition similar to the index.

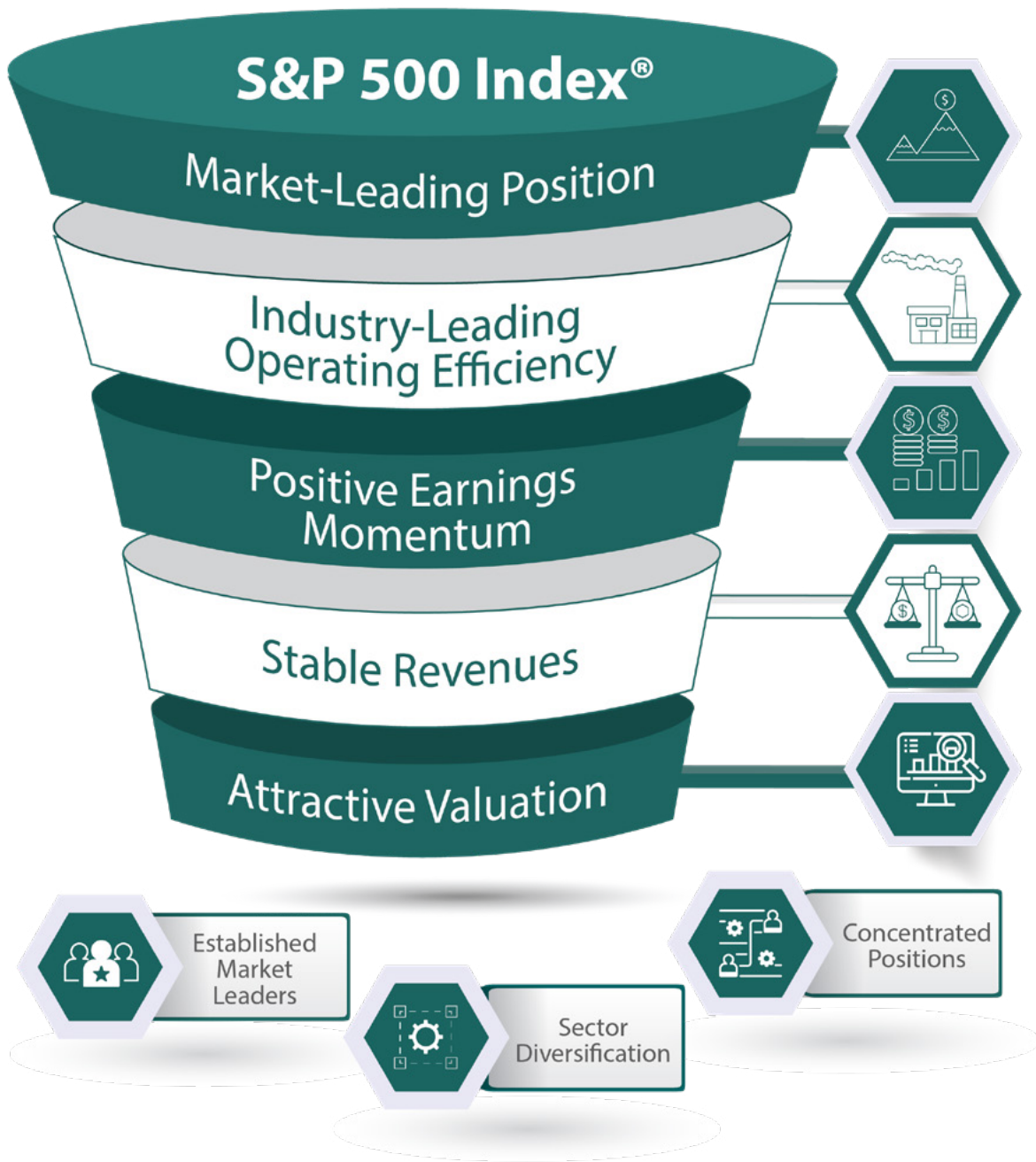
## Equity Sector Weighting<sup>1</sup>



## Top 10 Holdings<sup>1</sup>

Top 10 Holdings	Ticker	Portfolio Weighting
Netflix Inc	NFLX	5.20%
Apple Inc	AAPL	4.94%
Alphabet Inc	GOOGL	4.93%
Amphenol Corp	APH	4.51%
Accenture Plc	ACN	4.49%
Motorola Solutions	MSI	4.48%
NVIDIA Corp	NVDA	4.34%
QUALCOMM Inc	QCOM	4.06%
HP Inc Com	HPQ	3.87%
Amazon.com	AMZN	2.11%

1. Equity Sector Weightings and Top Stock Holdings are as of this report and are subject to change without notice.



## Disclosure Information

The S&P 500® is widely regarded as the best single gauge of large-cap U.S. equities. The index includes 500 leading companies and covers approximately 80% of available market capitalization.

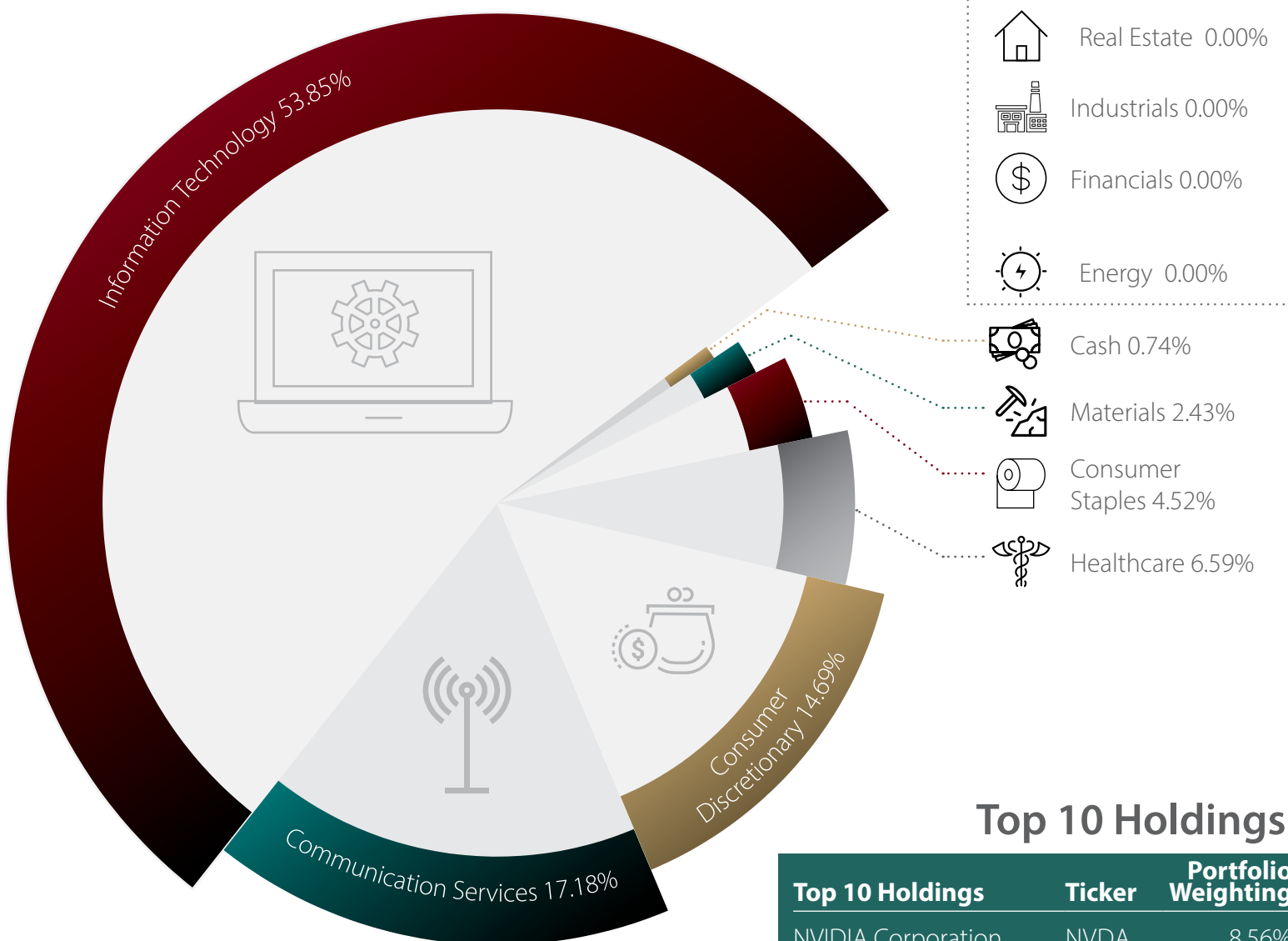
Please see important applicable disclosures at the end of this presentation.

# Select Q Strategy

As of **December 31, 2024**

This is an active strategy that seeks long-term, aggressive growth of capital. This strategy targets 25 individual equity positions and is designed to remain invested through market volatility and economic cycles. The Select Q Strategy is concentrated, growth equity strategy seeking long-term capital appreciation through investments in innovative, large-cap growth stocks. The strategy selects 25 stocks from the Nasdaq-100 Index® using a multi-factor screening tool to identify high-quality, high-growth businesses exhibiting positive earnings momentum.

## Equity Sector Weighting<sup>1</sup>



## Top 10 Holdings<sup>1</sup>

Top 10 Holdings	Ticker	Portfolio Weighting
NVIDIA Corporation	NVDA	8.56%
Broadcom Inc	AVGO	7.63%
Netflix, Inc	NFLX	7.09%
Apple Inc	AAPL	6.27%
Meta Platforms	META	5.78%
Tesla Inc	TSLA	4.55%
Costco Wholesale Corp	COST	4.52%
Amazon.com	AMZN	4.47%
Alphabet Inc	GOOGL	4.31%
Intuitive Surgical Inc	ISRG	4.07%

1. Equity Sector Weightings and Top Stock Holdings are as of this report and are subject to change without notice.





## Disclosure Information

The Nasdaq-100 Index® (NDX) is a stock market index that tracks the performance of the 100 largest and most actively traded non-financial companies listed on the Nasdaq Stock Market.

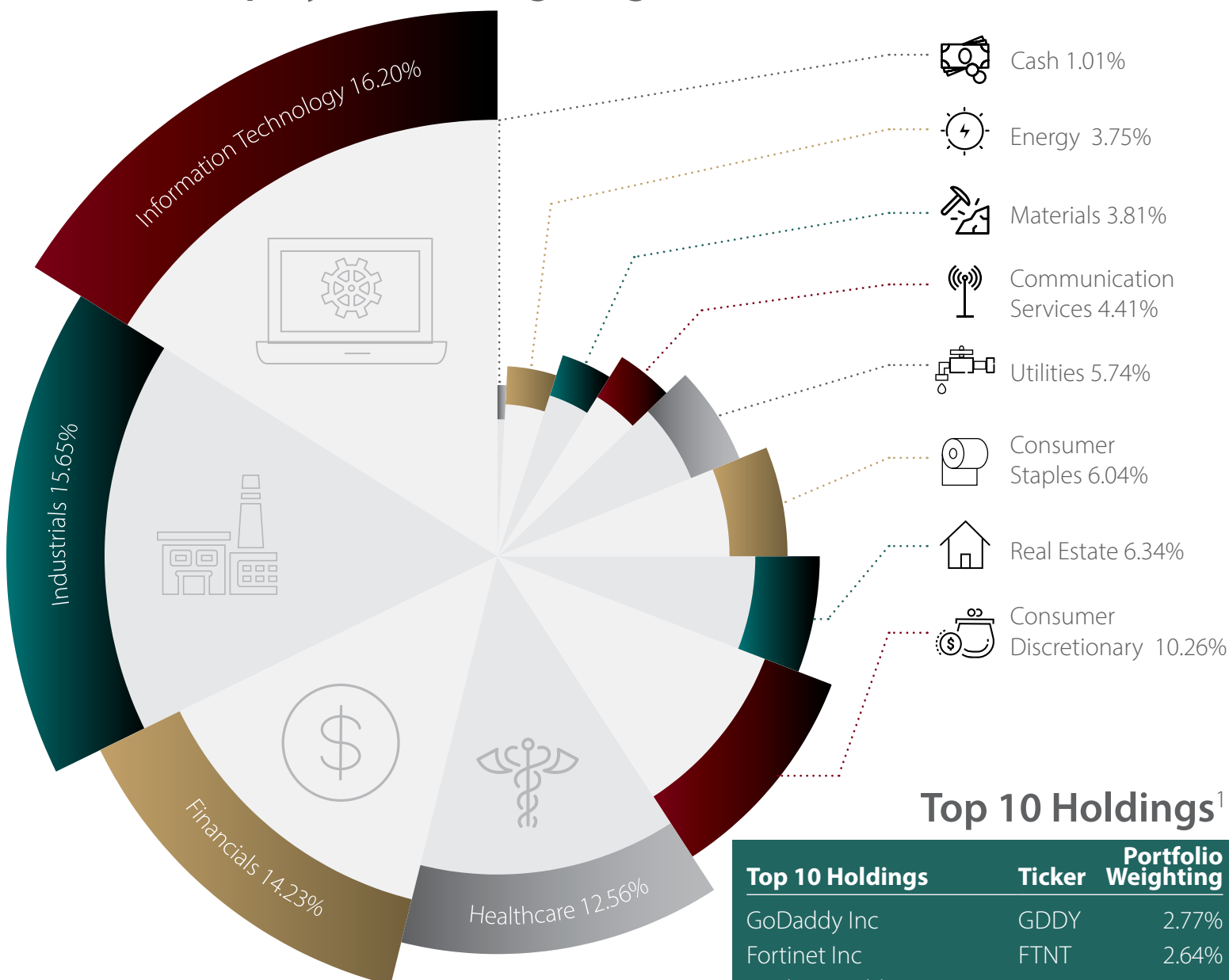
Please see important applicable disclosures at the end of this presentation.

# Select V Strategy

As of **December 31, 2024**

This is an active strategy that seeks long-term growth of capital. This strategy targets 45-50 equity positions and is designed to remain invested through market volatility and economic cycles. The Select Value strategy selects 45-50 stocks from the S&P 500 Index using a multi-factor model that seeks to purchase high-quality businesses trading at attractive valuations with improving earnings outlooks. The strategy focuses on large-cap US equities and uses an equal-weighted approach.

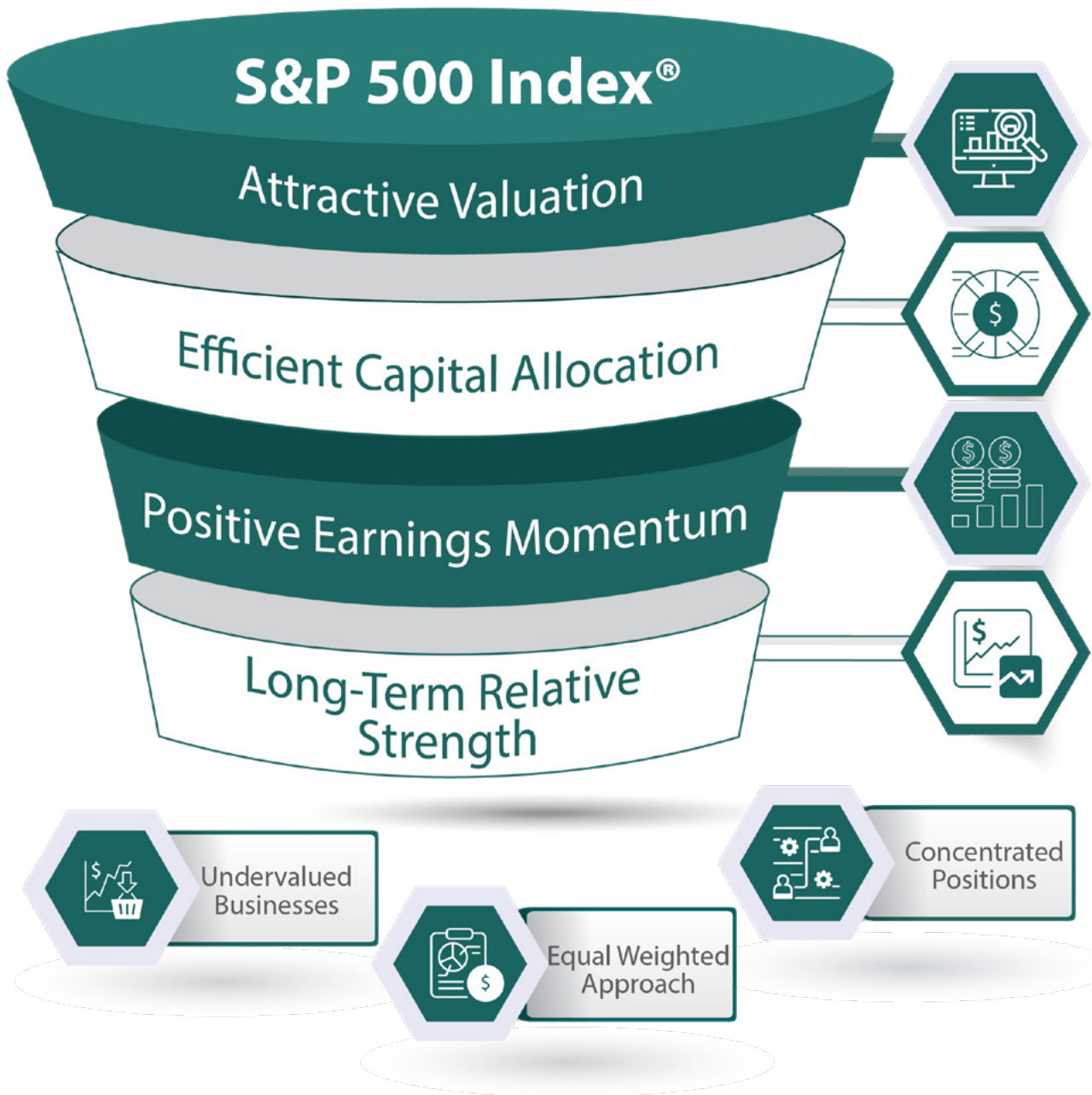
## Equity Sector Weighting<sup>1</sup>



## Top 10 Holdings<sup>1</sup>

Top 10 Holdings	Ticker	Portfolio Weighting
GoDaddy Inc	GDDY	2.77%
Fortinet Inc	FTNT	2.64%
Booking Holdings Inc	BKNG	2.55%
Snap-On Inc	SNA	2.53%
McKesson Corp	MCK	2.52%
Artista Networks Inc	ANET	2.47%
NVIDIA Corporation	NVDA	2.45%
Apple Inc	AAPL	2.39%
Howmet Aerospace	HWM	2.33%
Cardinal Health Inc	CAH	2.31%

1. Equity Sector Weightings and Top Stock Holdings are as of this report and are subject to change without notice.



## Disclosure Information

The S&P 500® is widely regarded as the best single gauge of large-cap U.S. equities. The index includes 500 leading companies and covers approximately 80% of available market capitalization.

Please see important applicable disclosures at the end of this presentation.

# Disclosures

## General Disclosure

Spire Wealth Management, LLC is a Federally Registered Investment Advisory Firm. Securities offered through an affiliated company, Spire Securities, LLC., a Registered Broker/Dealer and member FINRA/SIPC. Registration with the SEC does not imply their approval or endorsement of any service provided by Corbett Road. This presentation is based on the views of Corbett Road. Other organizations or persons may analyze investments and the approach to investing from a different perspective than that reflected in this presentation. Nothing included herein is intended to infer that the approach to investing discussed in this presentation will assure any particular investment results.

This presentation is not to be considered investment advice and is not to be relied upon as the basis for entering any transaction or advisory relationship or making any investment decision. All investments involve the risk of loss, including the loss of principal. Past performance is not an indicator of future results.

Investors should consider the investment objectives, risks, charges, and expenses of each strategy before making an investment decision. This and other information about the strategies presented, including additional risks, are contained in Corbett Road's Form ADV Part 2 available at <https://adviserinfo.sec.gov/firm/summary/305063>, which you should read carefully before you invest. Additional information pertaining to ETFs used for investment purposes can be found in the prospectus for each ETF.

Gross performance is defined as the performance results of a portfolio before the deduction of all fees and expenses. Net performance is defined as the performance results of a portfolio after the deduction of all fees and expenses that a client or investor has paid or would have paid in connection with the adviser's services to the relevant portfolio, including, if applicable, advisory fees, advisory fees paid to underlying investment vehicles such as MFs and ETFs, and payments by the investment adviser for which the client or investor reimburses the investment adviser. Custodian fees paid to a bank or other third-party organization for safekeeping funds and securities are excluded from the calculation of net performance. Advisory fees charged to Corbett Road clients, are described in Corbett Road's Form ADV Part 2 and Part 3 available at <https://adviserinfo.sec.gov/firm/summary/305063>. Non-fee-paying accounts reflect the deduction of the highest possible fees for each strategy to calculate net performance.

In addition to fees paid to Corbett Road, entities advising mutual funds, exchange traded securities, and pooled investment vehicles, will also charge underlying fees and expenses for managing the investment product.

Investors cannot invest in a market index directly, and the performance of an index does not represent any actual transactions. The performance of an index is not an actual client portfolio which is subject to the deduction of various fees and expenses which would lower returns.

## Use of Indicators

Corbett Road's quantitative models utilize a variety of factors to analyze trends in economic conditions and the stock market to determine asset and sector allocations that help us gauge market movements in the short- and intermediate term. There is no guarantee that these models or any of the factors used by these models will result in favorable performance returns. Models used by Corbett Road are reviewed periodically. Inputs, factors, and indicators used in these models are subject to change.

## Cash Position

We continue to treat cash as an asset class. As such, unless determined to the contrary by CRCM, all cash positions (money markets, etc.) shall continue to be included as part of assets under management for purposes of calculating our advisory fee. This includes our TX (tactical portfolio strategies) that could experience a substantial shift in cash for short or intermediate time periods. At any specific point in time, depending on perceived or anticipated market conditions and events, we may maintain cash positions for defensive purposes. All portfolios are actively managed and monitored during these high cash allocation periods and may shift back to increased equity and/or fixed income allocations at any time. There is no guarantee that such anticipated market conditions and events will occur. In addition, while assets are maintained in cash, such amounts miss the opportunity for market advances. Depending on current yields, at any point and time, our advisory fee could exceed the interest paid by the client's money market fund.

## Opportunity MX, Dynamic MX, and Core Equity MX Strategies

All information is based on sources deemed reliable, but no warranty or guarantee is made as to its accuracy or completeness. **macrocast™** is a proprietary index used by Corbett Road Capital Management to help assist in the investment decision-making process. Neither the information provided by **macrocast™** nor any opinion expressed herein constitutes an offer to sell or solicitation to buy any securities nor a recommendation to engage in any transaction or strategy. This represents our opinion as of



the date of publication and should not be relied upon as financial advice. The phrase “the market” refers to the S&P 500 Total Return Index unless otherwise stated. The phrase “risk assets” refers to equities, REITs, high yield bonds, and other high volatility securities. Past performance is no guarantee of future results.

Corbett Road Investment Management (“CRIM”) is a Subchapter S Corporation. CRIM Claims compliance with the Global Investment Performance Standards (GIPS®). The firm has been independently verified for the periods January 1, 2014 to December 31, 2022. The Opportunity Composite undergone a performance examination for periods from 1/1/2017 – 12/31/2022.

CRIM together with Spire Investment Partners LLC, form Corbett Road Investment Partners, LLC. Corbett Road Investment Partners, LLC is the entity that owns Corbett Road Capital Management, LLC (CRCM), a registered investment adviser.

Corbett Road Wealth Management, LLC (CRWM) is a dba name for the group of financial advisors who are registered with Spire Wealth Management, LLC, a subsidiary of Spire Investment Partners LLC.

Together, CRCM and CRWM manage a variety of investment strategies that are offered to different groups of clients. CRCM offers investment advisory and sub-advisory services to institutionally oriented accounts, which include accounts with financial advisory firms as well as clients who open an account with \$20 million or more in assets with the Firm, while CRWM offers advisory services to directly to individual High Net Worth and retail investors.

Valuations are computed and performance is reported in U.S. dollars. A complete list of composite descriptions is available upon request. Policies for valuing investments, calculating performance, and preparing GIPS® reports are available upon request. To obtain a copy of the GIPS® Composite report for the associated strategy, please contact us at 703.748.5831 (local) or 844.878.4897 (toll free).

### **Opportunity MX Strategy**

The periods prior to May 1, 2016 represent the performance record established by the Portfolio Management Team while affiliated with a prior firm. The Portfolio Management Team members were the only individuals responsible for selecting the securities to buy and sell. The performance record for compliance with the portability requirements of the GIPS® standards has been reviewed.

### **Dynamic MX Strategy**

The periods prior to May 1, 2016 represent the performance record established by the Portfolio Management Team while affiliated with a prior firm. The performance record for compliance with the portability requirements of the GIPS® standards has been reviewed.

### **Opportunity TX, Dynamic TX, and Core Equity TX Strategies**

All information is based on sources deemed reliable, but no warranty or guarantee is made as to its accuracy or completeness. **microcast™** is a proprietary index used by Corbett Road Capital Management to help assist in the investment decision-making process. Neither the information provided by **microcast™** nor any opinion expressed herein constitutes an offer to sell or solicitation to buy any securities nor a recommendation to engage in any transaction or strategy. This represents our opinion as of the date of publication and should not be relied upon as financial advice. The phrase “the market” refers to the S&P 500 Total Return Index unless otherwise stated. The phrase “risk assets” refers to equities, REITs, high yield bonds, and other high volatility securities. Past performance is no guarantee of future results.

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CRIM oversees the accounts of CRWM and CRCM that have signed an investment management agreement.

# Disclosures

Valuations are computed and performance is reported in U.S. dollars. A complete list of composite descriptions is available upon request. Policies for valuing portfolios, calculating performance, and preparing compliant presentations are available upon request. To obtain a compliant presentation for the associated strategy, please contact us at 703.748.5831 (local) or 844.878.4897 (toll free).

## **Dynamic MX, Dynamic TX, and Active Dynamic Strategies**

The Dynamic strategy targets between 17-20 ETF positions. In addition to fees paid to Corbett Road, entities advising mutual funds, exchange traded securities, and pooled investment vehicles, will also charge underlying fees and expenses for managing the investment product. The highest additional fee an investor should expect to pay for an investment in Dynamic would be 9bps (9/100 of 1%). Cost may change overtime due to changes in the fees charged by third party managed ETFs used in this strategy.

## **MAAP Traditional, Dividend, and Tax Aware Strategies**

Clients invested in the MAAP strategies must choose a specific stock to bond ratio that meets their suitability and investment objectives. Allocations range from a 100% investment in stocks to a 100% investment in bonds. Fees will vary based upon the specific stock to bond ratio selected for the Client. The highest additional fee an investor should expect to pay for an investment in MAAP would be 31bps (31/100 of 1%) when MAAP is 100% invested in Fixed Income. Cost may change overtime due to changes in the fees charged by third party managed ETFs used in this strategy. All information is based on sources deemed reliable, but no warranty or guarantee is made as to its accuracy or completeness. This is not an offer to sell or solicitation to buy any securities nor a recommendation to engage in any transaction or strategy. This represents our opinion as of the date of publication and should not be relied upon as financial advice.

Past performance may not be indicative of future results. While the sources of information, including any forward-looking statements and estimates, included in this (these) chart(s)/graph(s) was deemed reliable, we do not guarantee its accuracy.

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## **HELIX Strategy**

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GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.

# Disclosures - Spire Wealth Management, LLC Form CRS

## **Item 1 Introduction**

Spire Wealth Management, LLC is registered with the Securities and Exchange Commission as an Investment Adviser. Investment advisory services and compensation structures differ from those of a registered broker-dealer, and it is important that you understand the differences. You should carefully consider which types of accounts and services are right for you.

Free and simple tools are available to research firms and financial professionals at [www.Investor.gov/CRS](http://www.Investor.gov/CRS). The site also provides educational materials about broker-dealers, investment advisers and investing.

## **Item 2 Relationships and Services**

### What investment services and advice can you provide me?

We provide investment advisory services, through our investment advisory representatives ("IAR") including discretionary and non-discretionary investment management and financial planning and consulting services to individuals, trusts, and estates (our "retail investors").

When a retail investor engages us to provide discretionary or non-discretionary investment management services we shall monitor, on an ongoing basis, no less than quarterly, the investments in the accounts over which we have been granted authority as part of our investment management service. Furthermore, when engaged on a discretionary basis, we shall have the authority, without prior consultation with you (unless you impose restrictions on our discretionary authority), to buy, sell, trade, and allocate the investments within your account(s) consistent with your investment objectives. When engaged on a non-discretionary basis, the retail investor makes the ultimate decision regarding the purchase and/or sale of investments. Our discretionary or non-discretionary authority over your account(s) shall continue until our engagement is terminated. We also offer model asset allocation portfolios through our Investment Supervisory Services program. Some of our IARs offer Proprietary Model Portfolio Strategies. We also provide services wherein we may select independent third-party managers to manage your portfolio. This includes a Wrap-Fee program offered through one of our custodians. We monitor the performance of the third-party asset manager on an ongoing basis.

When a retail investor engages us to provide financial planning and consulting services as part of the investment management engagement, we rely upon the information provided for our review and do not verify or monitor any such information while providing this service. We do not limit the scope of our investment advisor services to proprietary products or a limited group or type of investment. While we do recommend clients to maintain a minimum asset level of \$25,000, there is no account minimum. We may group certain related client accounts for the purpose of determining your advisory fee. For additional information including minimum investment amounts, please see [www.SpireIP.com](http://www.SpireIP.com) for our Form ADV Part 2A, brochure (Items 4 and 7 of Part 2A)

Conversation Starters:

Given my financial situation, should I choose an investment advisory service? Why or why not?

How will you choose investments to recommend to me?

What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

## **Item 3 Fees, Costs, Conflicts and Standards of Conduct**

### What fees will I pay?

We provide our investment advisory services on an ongoing asset-based fee basis. When engaged to provide discretionary or non-discretionary investment management services, we shall charge a fee calculated as a percentage of your assets under our management (our "AUM Fee"). Our annual AUM Fee schedule is negotiable and generally ranges from .02% to 2.25%, depending upon the fee schedule used by your specific advisor. We typically deduct our AUM Fee from one or more of your managed accounts, either quarterly in advance, based upon the prior quarter end balance or monthly in arrears, based on an average daily account balance for the month. Independent third-party managers utilized in managing client accounts and/or our IARs offering proprietary strategies will charge fees separately from our management fee. Additionally, our representatives are compensated based upon the amount of assets that they service; therefore, we have an incentive to encourage you to increase the assets maintained in accounts we manage. Specific information regarding the fees that you will be charged will be disclosed in your Investment Management Agreement ("IMA"). These fees are also described in our Form ADV Part 2A, Item 5.

Because our AUM Fee is calculated as a percentage of your assets under management, the more assets you have in your advisory account, the more you will pay us for our investment management services.

We offer our financial planning and consulting services on either an hourly rate or fixed fee basis, ranging from \$100 to \$500 on an hourly rate basis or on a negotiated fixed fee basis. Prior to accepting your engagement, we will assess the nature and scope of the services requested and negotiate either an hourly rate or fixed fee engagement fee. We may request a retainer upon completion of our initial fact-finding session with you. The balance is due upon completion of the plan. You will be invoiced directly from your advisor for financial planning and consulting fees based upon your agreed upon payment schedule.

**Other Fees and Costs:** Your investment assets will be held with a qualified custodian. For accounts managed outside of a wrap fee program, some custodians charge brokerage commissions and/or transaction fees for effecting certain securities transactions as well as certain processing activities (i.e. transaction fees are charged for certain no-load mutual funds, commissions are charged for individual equity and fixed income securities transactions). Certain custodians may charge an asset-based fee in lieu of transaction-based commissions for transaction costs. In addition, relative to all mutual fund and exchange traded fund purchases, certain charges will be



imposed at the fund level (e.g. management fees and other fund expenses). The custodian's fees are separate from your advisory fee paid to Spire Wealth Management. With respect to clients who have assets allocated to an unaffiliated wrap fee program, client asset-based fees will include most transaction costs and fees to a broker-dealer or bank that has custody of these assets, and therefore are higher than a typical asset-based advisory fee.

**Additional Information:** You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

For more detailed information about our fees and costs please review our Form ADV Part 2A brochure (specifically Item 5) which can be found on our website at [www.SpireIP.com](http://www.SpireIP.com).

When we act as your investment adviser, we must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are examples to help you understand what this means:

- We receive certain support technologies and/or services from our custodian.
- We receive greater compensation when you place more assets in your account.
- We may not charge a fee on some assets held in your account and therefore have an incentive to hold more assets on which we do charge a fee.

We receive certain support and or services from our custodians such as research and access to their technologies. As participants in the Charles Schwab & Co. or Fidelity Brokerage Services LLC (collectively, and together with all affiliates, "Fidelity") referral programs we may be incentivized to place assets with those custodians. In addition, some of our advisory personnel are separately licensed which allows them to offer commission-based products as well as insurance.

**How do your IARs make money?** Our IARs are compensated by the payment of the fee collected for the management of your accounts per the terms of the IMA. Certain IARs are separately licensed as registered representatives (RR) of Spire Securities, LLC (an unaffiliated, registered broker-dealer, member FINRA). These individuals can affect separate securities transactions for which they will receive brokerage compensation. Some of our IARs are also licensed insurance agents and receive commissions in connection with insurance product sales.

**Additional Information:** For more detailed information about our conflicts of interest, please review our Form ADV 2A Firm Brochure (Items 5, 10 & 11).

Conversation Starters:

Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go into fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?

How might your conflicts of interest affect me, and how will you address them?

#### **Item 4 Disciplinary History**

Do you or your financial professionals have legal or disciplinary history?

Yes and We encourage you to visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) to research our firm and our financial professionals.

Conversation Starters:

As a financial professional, do you have any disciplinary history? If so, for what type of conduct?

#### **Item 5 Additional Information**

Additional information about our firm is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may contact our Chief Compliance Officer at any time to request a current copy of your ADV Part 2A or our relationship summary.

Conversation Starter:

Who is my primary contact person? Are they a representative of an investment advisor or a broker-dealer?

Who can I talk to if I have concerns about how this person is treating me?

Our Chief Compliance Officer may be reached by phone: (703) 657-6060.

# Contact Us

Contact us to discuss how Corbett Road can help you achieve your goals.



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