

KEY HIGHLIGHTS

- **Holdings Breakdown:** 62% Fixed Income, 24% Equities, 14% Cash

- **Top 5 Holdings:**

- AGG - iShares Core US Aggregate Bond
- SHV - iShares Short Treasury Bond
- NEAR - iShares Short Maturity Bond
- VTV - Vanguard Value ETF
- HYLB - Deutsche X-trackers USD High Yield Corp

- **Expense Ratio:** 0.12% of the underlined investments in the model portfolio

- **Average Duration:** 2.57 yrs **Weighted Projected Yield** (As of 7/31/19): 2.79%

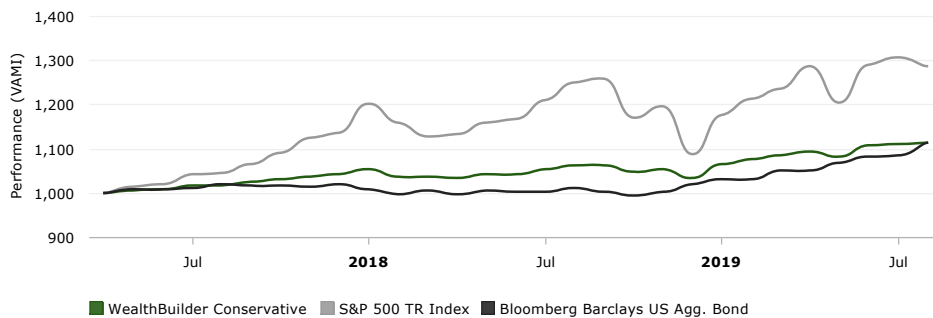
- **MRA's Management Fee:** 0.40% to 1.50% per year (based on household AUM) (Management fees are not included in calculations herein)

**All Performance and Return data is shown for a hypothetical portfolio and does not represent actual portfolio performance. Performance and Return data are net of applicable fund expenses, including management fees, but the performance and return data does not include the deduction of fees charged by MRA. Past performance does not guarantee or indicate future results.*

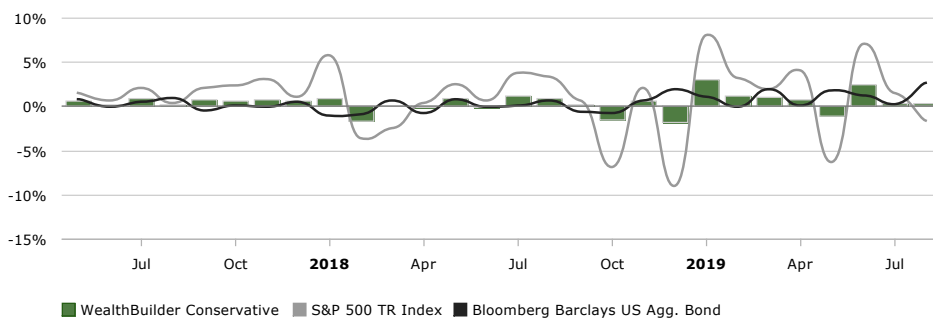
INVESTMENT STRATEGY

WealthBuilder Conservative is a model portfolio created from a pool of hundreds of low-cost Exchange Traded funds (ETFs), providing investment diversification among U.S., International and/or Emerging Market stocks, as well as bonds. **This model portfolio is suitable for investors with a conservative risk profile.**

RELATIVE PERFORMANCE*



MONTHLY RETURNS*



MRA ADVISORY GROUP

WealthBuilder Portfolios are model portfolios managed by MRA Advisory Group's Investment Committee. The Committee monitors the market and economic trends in order to determine if portfolio changes are needed in order to preserve the Risk Number integrity of each of its portfolios. Most Investment Committee members have over 20 years of investment management experience.

PERFORMANCE

3M	YTD
2.93%	7.73%
Since Inception	1 Yr
11.23%	4.77%

GENERAL INFORMATION

Manager	MRA Advisory Group
Minimum Investment	00 USD
Liquidity	Daily
Phone	+ 1 (844) 672-7623
Email	support@mraadv.com
Website	mraadvisory.com

STATISTICS

Sharpe Ratio	1.29
Maximum Drawdown	-2.86%
Corr. vs. S&P 500 TR Index	0.93
Best Month	3.00%
Worst Month	-1.87%
Annualized Std. Deviation	3.59%

MONTHLY PERFORMANCE*

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2019	3.00	1.13	0.98	0.64	-1.13	2.44	0.24	0.24					7.73
2018	0.89	-1.67	0.04	-0.15	0.81	-0.11	1.10	0.87	0.11	-1.54	0.54	-1.87	-1.04
2017					0.62	0.16	0.88	0.09	0.64	0.58	0.70	0.58	4.33

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Definitions

12-Month Trailing Yield: the income collected on an investment over the prior 12 months, such as the interest or dividends. The yield shown in this fact sheet is the weighted average trailing 12 month yield of the portfolio. This is the percentage income the portfolio returned over the past 12 months through distributions and stock dividends.

Sharpe Ratio: the Sharpe ratio (also known as the Sharpe index, the Sharpe measure, and the reward-to-variability ratio) is a way to examine the performance of an investment by adjusting for its risk. The ratio measures the excess return (or risk premium) per unit of deviation in an investment asset or a trading strategy, typically referred to as risk, named after William F. Sharpe.

Maximum Drawdown: A maximum drawdown (MDD) is the maximum loss from a peak to a trough of a portfolio, before a new peak is attained. Maximum Drawdown (MDD) is an indicator of downside risk over a specified time period. It can be used both as a stand-alone measure or as an input into other metrics such as "Return over Maximum Drawdown" and the Calmar Ratio. Maximum Drawdown is expressed in percentage terms and computed as: $MDD = (Trough\ Value - Peak\ Value) \div Peak\ Value$

Annualized Standard Deviation: The Annualized Standard Deviation is the **standard deviation multiplied by the square root of the number of periods in one year**. Standard deviation of return measures the average deviations of a return series from its mean, and is often used as a measure of risk.