

WealthBuilder Moderately Conservative

KEY HIGHLIGHTS

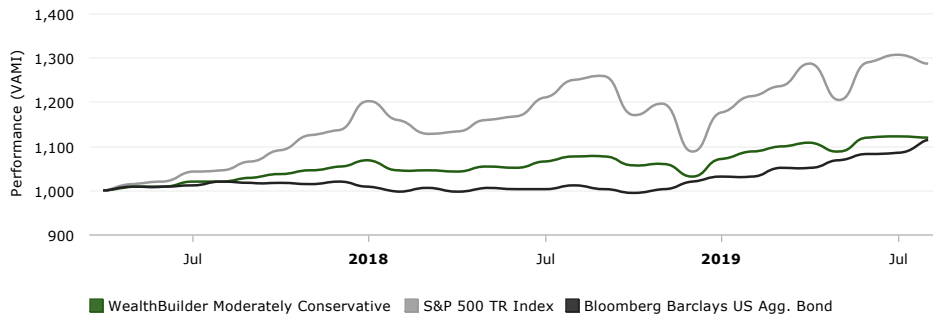
- **Holdings Breakdown:** 58% Fixed Income, 32% Equities, 10% Cash
- **Top 5 Holdings:**
 AGG - iShares Core US Aggregate Bond
 NEAR - iShares Short Maturity Bond
 HYLB - Deutsche X-trackers USD High Yield Corp
 VTV - Vanguard Value ETF
 SHV - iShares Short Treasury Bond
- **Expense Ratio:** 0.11% of the underlined investments in the model portfolio
- **Average Duration:** 2.53 yrs **Weighted Projected Yield** (As of 7/31/19): 3.05%
- **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.*

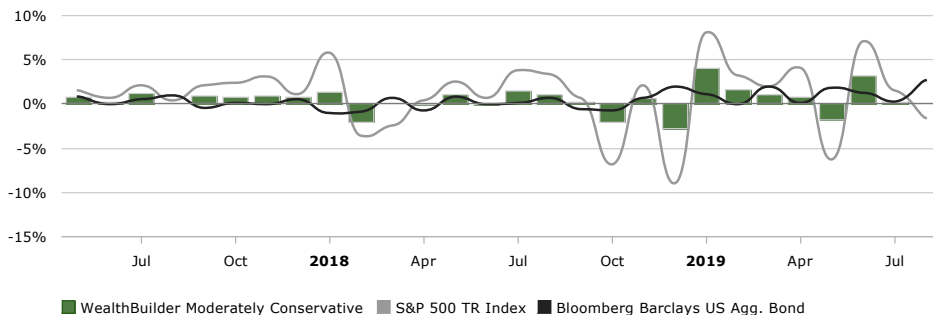
INVESTMENT STRATEGY

WealthBuilder Moderate 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 moderate 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
3.12%	8.72%
Since Inception	1 Yr
12.00%	4.05%

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	1.03
Maximum Drawdown	-4.39%
Corr. vs. S&P 500 TR Index	0.95
Best Month	3.96%
Worst Month	-2.86%
Annualized Std. Deviation	4.84%

MONTHLY PERFORMANCE*

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2019	3.96	1.50	1.00	0.77	-1.83	3.06	0.11	-0.05					8.72
2018	1.32	-2.10	-0.01	-0.08	0.98	-0.20	1.41	0.99	0.09	-2.09	0.53	-2.86	-2.11
2017					0.68	0.16	1.08	0.05	0.87	0.70	0.86	0.73	5.24

MRA Advisory Group ("MRA") is an SEC registered investment adviser with its principal place of business in the State of New Jersey, USA. MRA and its representatives are in compliance with the current registration and notice filing requirements imposed upon registered investment advisers by those states in which MRA maintains clients. MRA may only transact business in those states in which it is registered/notice filed, or qualifies for an exemption or exclusion from registration/notice filing requirements. This presentation is limited to the dissemination of general information pertaining to its investment advisory services. For information pertaining to the registration status of MRA, please contact MRA or refer to the Investment Adviser Public Disclosure web site (www.adviserinfo.sec.gov). A full description of MRA's fees are described in Part II of its Form ADV, which is available upon request. MRA does not guarantee the suitability or potential value of any particular investment or information source and accepts no liability for reliance on this data. This complete document, all analytics and any performance is presented for informational purposes only based on sources believed to be reliable, and it should not be regarded as an offer to sell or as a solicitation of an offer to buy the securities or portfolios mentioned 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.*

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.