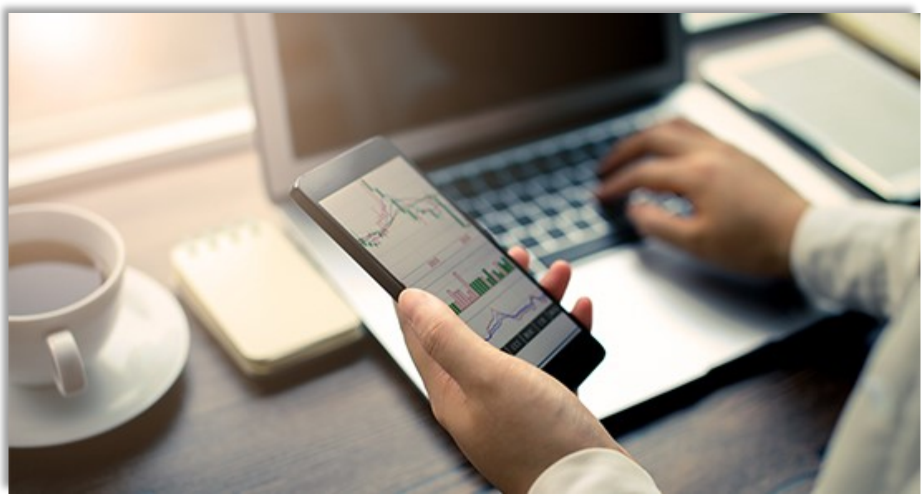
CTMA Model Portfolios—2020

We continue to position the portfolios' assets across the world markets. We believe assets should be diversified and invested in areas where the demographics and economies are positioned to grow. We also believe, investments, overtime return to their historical averages.

Gold has been added to the portfolios as a hedge against the U.S. Debt ($22 trillion and counting). We removed short term treasuries as the income from cash like investments has declined.

BALANCED MODEL

Using low-cost Exchange Traded Funds (ETFs), the Balanced Portfolio is primarily designed to provide a blended return from Fixed Income, Domestic and International Equity Exposure. Its broad range of asset categories helps to provide a more diversified and steadier investment.

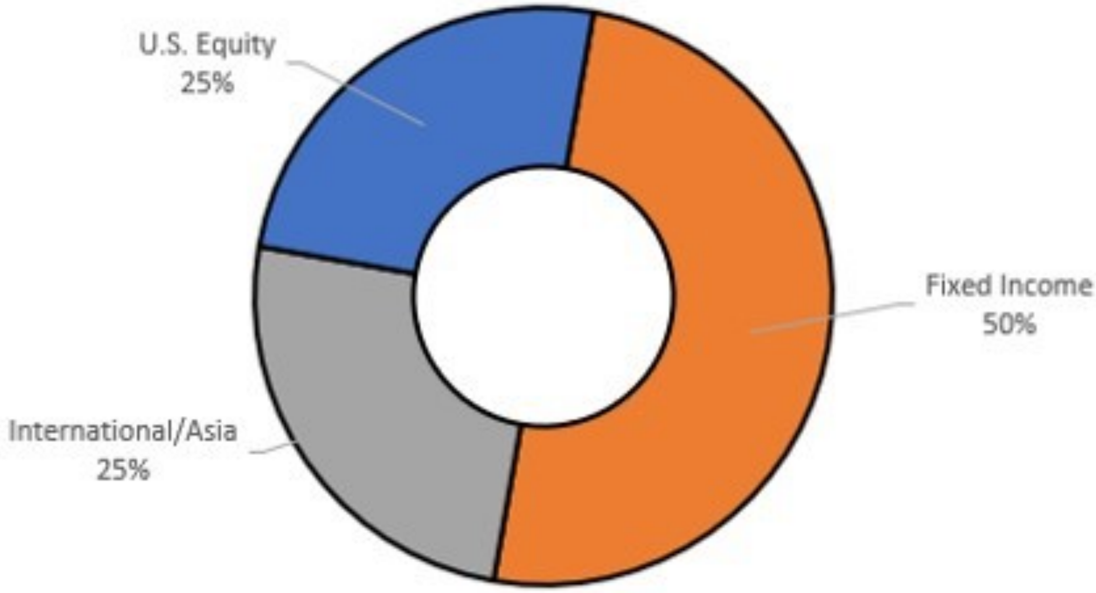


Annual Allocation Review: The positions and security weightings are realigned annually to meet the objective of the portfolio and factor in the current economic and market environment.

Monthly Rebalancing: The portfolio is rebalanced monthly to take advantage of the opportunity to sell high, buy low and lower volatility.

Who should consider this portfolio: An investor who is somewhat cautious, nearing or in retirement, wanting to preserve principal and is looking for a more diversified return. The account will have some volatility. Please see reverse side for the portfolio allocation.

BALANCED MODEL ALLOCATION



Asset Class	Investment Option	Ticker	Percent Invested
Precious Metal	SPDR Gold Shares	GLD	5%
Real Estate Trust	Schwab US REIT	SCHH	5%
Energy	Global X MLP & Energy Infrastructure	MLPX	5%
Long Govt Bond	SPDR Long Term Treasury	SPTL	10%
Intermediate Bond	Schwab US Aggregate Bond	SCHZ	20%
US Large Value	Schwab US Large Value	SCHV	10%
US Large Value	SPDR S&P Dividend	SDY	20%
US Mid Value	Schwab Portfolio Mid Cap	SPMD	7.5%
Foreign Large Blend	Schwab International Equity	SCHF	7.5%
Pacific/Asia Region	Vanguard Pacific Index	VPL	5%
Emerging Markets	Schwab Emerging Markets	SCHE	5%

CTMA
WEALTH MANAGEMENT

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