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

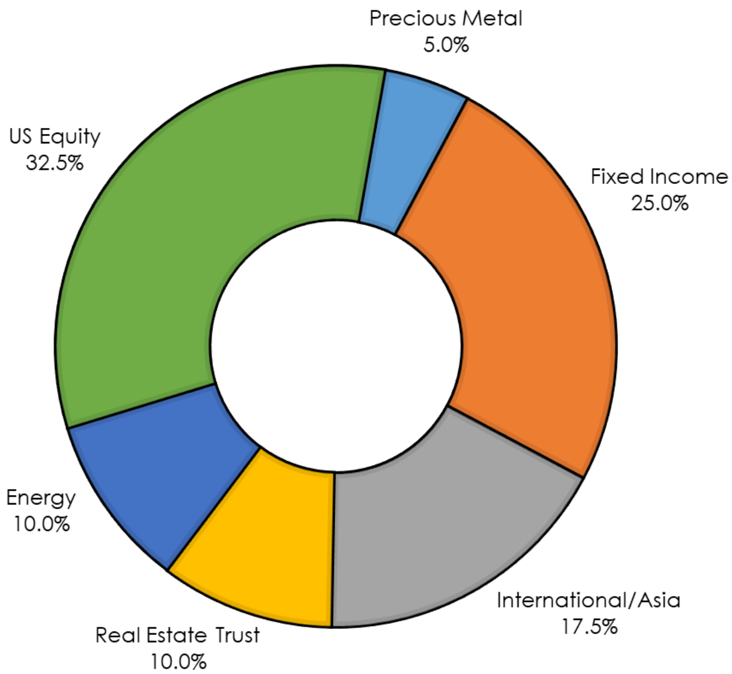
Using low-cost Exchange Traded Funds (ETFs), the Balanced Portfolio is primarily designed to provide a blended return from Fixed Income, Domestic and International Equity Exposure. Its broad range of asset categories helps to provide a more diversified and steadier investment.

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.

<u>Who should consider this portfolio</u>: 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 ETF	GLD	5%
Real Estate Trust	Schwab US REIT ETF	SCHH	10%
Energy	Global X MLP & Energy Infrastructure ETF	MPLX	10%
Long Govt Bond	SPDR Long Term Treasury ETF	SPTL	10%
Intermediate Bond	Schwab US Aggregate Bond ETF	SCHZ	15%
US Large Value	Schwab US Large Value ETF	SCHV	10%
US Large Value	SPDR S&P High Dividend ETF	SPYD	15%
US Mid Value	Schwab Portfolio Mid Cap ETF	SPMD	7.5%
Foreign Large Blend	Schwab International Equity ETF	SCHF	7.5%
Pacific/Asia Region	Vanguard Pacific Index ETF	VPL	5%
Emerging Markets	Schwab Emerging Markets ETF	SCHE	5%

CTMA
WEALTH MANAGEMENT

Advisory services are offered through CTMA Wealth Management LLC, an SEC Registered Investment Adviser . Model portfolios change annually. Asset allocation and diversification does not ensure investment success. There can be no assurance that any specific investment will either be suitable or profitable for a client's portfolio or match or outperform any benchmark. Portfolio data as of 01/01/2020.

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