

# 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.

We removed short term treasuries as the income from cash like investments has declined.

## CONSERVATIVE MODEL

Using low-cost Exchange Traded Funds (ETFs), the Conservative Portfolio is primarily designed for stability of principal with interest and dividend income. Its selection of fixed income and equity investments helps to provide some inflation protection.



**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.

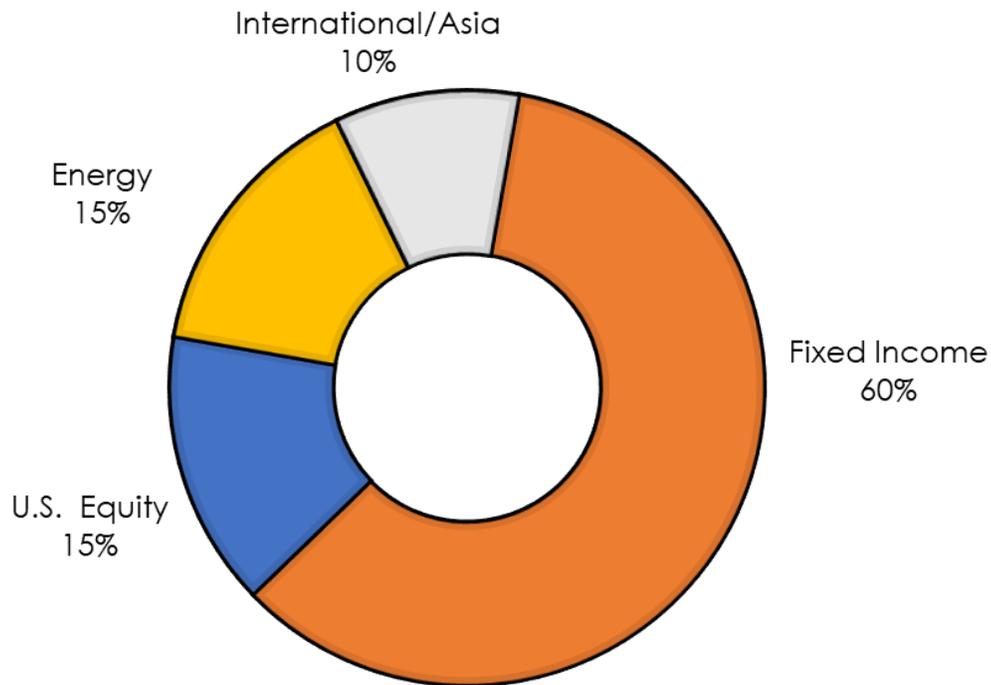
**Who should consider this portfolio:** An investor who is cautious, near or in retirement and is not seeking capital appreciation. The account may have some volatility. Please see reverse side for the portfolio allocation.

*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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# CONSERVATIVE MODEL ALLOCATION



Asset Class	Investment Option	Ticker	Percent Invested
Intermediate Govt Bond	Schwab Intermediate Treasury ETF	SCHR	15%
Long Govt Bond	SPDR Long Term Treasury ETF	SPTL	15%
Intermediate Bond	Schwab US Aggregate Bond ETF	SCHZ	30%
Energy	Global X MLP & Energy Infrastructure ETF	MLPX	15%
US Large Value	SPDR S&P High Dividend ETF	SPYD	15%
Foreign Large Blend	Schwab International Equity ETF	SCHF	10%



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