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.

GROWTH MODEL

This portfolio should be viewed as a long term growth investment strategy. Using low-cost Exchange Traded Funds (ETFs), the Growth Portfolio is primarily designed for capital appreciation with domestic and International equity exposure. Its broad range of asset categories provides exposure to growth opportunities globally holding through economic cycles.

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 has a long term time frame, can tolerate volatility and seeks capital appreciation. Please see reverse side for the portfolio allocation.

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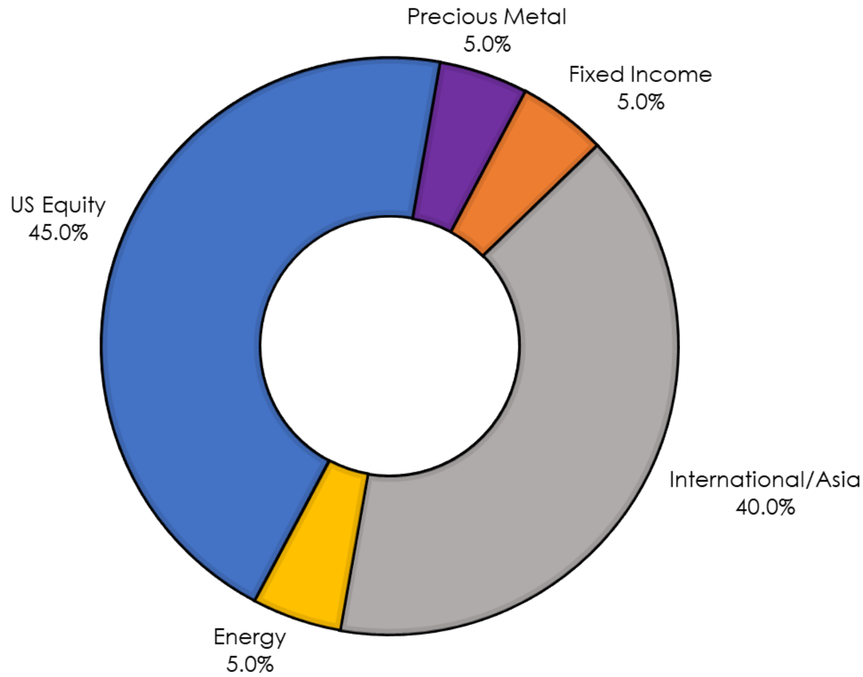
GROWTH MODEL ALLOCATION



Asset Class	Investment Option	Ticker	Percent Invested
Precious Metal	SPDR Gold Shares ETF	GLD	5%
Energy	Global X MLP & Energy Infrastructure ETF	MPLX	5%
Long Govt Bond	SPDR Long Term Treasury ETF	SPTL	5%
US Large Blend	Schwab US Large Cap ETF	SCHX	5%
US Large Value	SPDR S&P High Dividend ETF	SPYD	12.5%
US Mid Cap Blend	SPDR Mid Cap ETF	SPMD	12.5%
US Small Cap Blend	Schwab US Small Cap ETF	SCHA	15%
Foreign Large Blend	Schwab International Equity ETF	SCHF	12.5%
Pacific/Asia Region	Vanguard Pacific Index ETF	VPL	10%
Australia Region	iShares MSCI Australia ETF	EWA	7.5%
Emerging Markets	Schwab Emerging Markets ETF	SCHE	10%

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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