

**ETF Portfolio Management (ETF PM)** is a financial advisor specialized in investing with exchange-traded funds (ETFs). We customize active and passive investment portfolios for each client account. None of our portfolios use short exposure, and we do not charge a performance fee. Client accounts have daily liquidity, full transparency and online access through **Schwab**, and other custodians may be available upon request.

<u>ETF PM Strategy</u>	<u>Diversification</u>	<u>Short Capacity</u>	<u>Turnover</u>	<u>Annual Yield</u>	<u>Account Minimum</u>	<u>Advisory Fee</u>
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### Investable Benchmarks

1 ) Income & Growth	Broad Multi-Asset Class	Long-Only	Passive	2.9%	\$3,000	0.25%
2 ) Income & Growth 2x	Multi-Asset Class	Long-Only	Passive	0.7%	\$3,000	0.25%
3 ) Income & Growth 3x	Multi-Asset Class	Long-Only	Passive	0.1%	\$3,000	0.25%
4 ) Income & Tech 3x	Multi-Asset Class	Long-Only	Passive	0.0%	\$3,000	0.25%

### Absolute Return Strategies

1 ) 50/50 Portfolio	Broad Multi-Asset Class	None	Active	1.4%	\$25,000	1%
2 ) Tactical (T)	Multi-Asset Class	None	Active	na	\$25,000	2%
3 ) Tactical 2x (T2)	Multi-Asset Class	None	Active	na	\$25,000	2%
4 ) Tactical 3x (T3)	Multi-Asset Class	None	Active	na	\$25,000	2%

**Note:** Investable benchmark portfolios are comprised of leading ETFs from Vanguard, iShares, ProShares, and Direxion. Annual Yield figures are as of December 31, 2016. na - not available.

For additional information please visit [www.etfpm.com](http://www.etfpm.com).