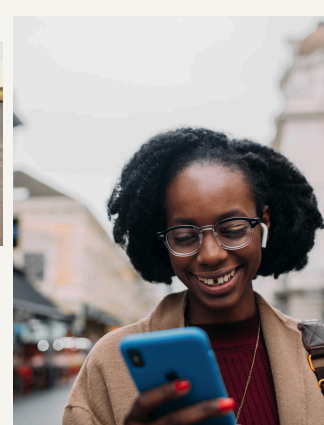




How will you invest my money?



Where and how you invest plays a big role in bringing your most important priorities to life. We believe the best investment strategy includes ongoing financial planning that covers your entire life. That's why investing is included in your Facet membership fee.

Our approach:



01 | Put you first.

A plan focused on your unique situation helps us decide how much to invest, what account types to use, and how much risk to take. As your circumstances change, your portfolio evolves with you.



02 | Focus on what we can control.

Low fees, broad diversification, minimizing taxes, and staying fully invested have been proven to consistently benefit your investments, yet most ignore this. Simply getting these things right puts you ahead.



03 | Balance for current conditions.

Decades of research have shown that forecasting the economy or individual stocks doesn't produce consistent results. We believe that optimizing the risk/reward in any given environment is the best way to maximize returns over time.

Not our approach:



01 | Pick individual stocks.

Overwhelming evidence shows that consistently selecting individual stocks that "beat the market" is extremely difficult, not to mention risky. We prefer exchange-traded funds (ETFs) that help you maintain a balanced and diversified portfolio.



02 | Try to time markets.

Time in the markets has been proven to be more beneficial than timing the markets. For example, missing just the best five days can have a devastating impact on a portfolio.¹ That's why we optimize for risk/reward instead.



03 | Buy unproven asset classes.

Some assets, such as gold, commodities, and currencies, move up and down without any long-term trend, so success depends on timing buys and sells correctly. We avoid this kind of speculation and uncertainty.

¹Based on an analysis of returns of the S&P 500 from 1991 to 2022. This analysis compares the returns for that full time frame versus the returns over the same period minus the 5 best days for the S&P 500 over that period.

Portfolios built with your best interests in mind.

Core portfolios include a diversified mix of stocks and bonds. In general, we prefer low-cost, low-tax exchange-traded funds (ETFs), with the aim to optimize the risk/reward for the current environment.

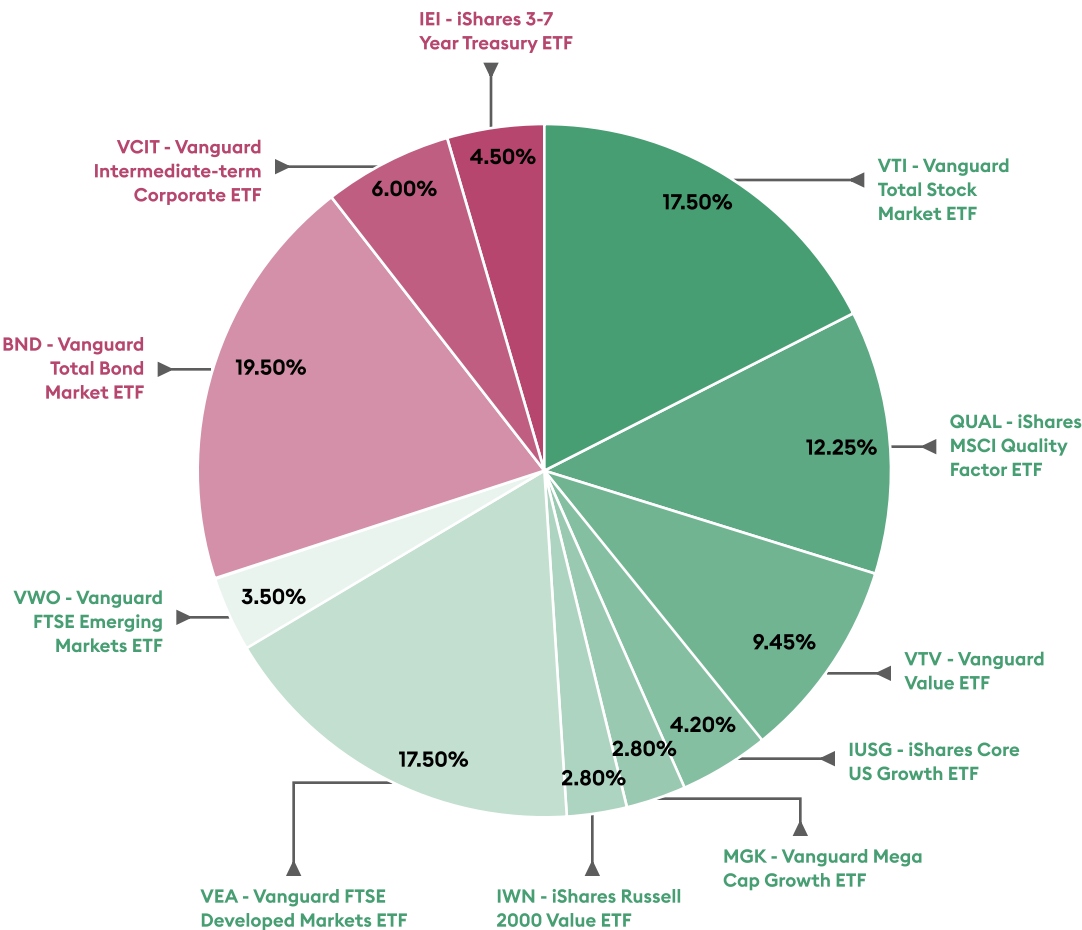
Underweight large tech stocks:

While emerging technologies like artificial intelligence could have a major economic impact, the stock price of the largest tech companies reflect a great deal of optimism. Many of these companies are spending aggressively on improving AI infrastructure, but currently have little return on that investment to show for it. We believe this combination of high price and questionable returns warrants an underweight to this sector.

Underweight emerging markets:

Most emerging markets countries rely heavily on exports for economic growth. This leaves them vulnerable should U.S. or European economies slow. It also means emerging markets stocks are especially vulnerable to a slowdown in global trade, which could be brought on by the imposition of tariffs. Facet is underweight stocks from these regions.

Example Facet retirement portfolio:



Stocks
Bonds

Here is an example portfolio assuming a client investing for retirement in an IRA account and an average risk tolerance. The weightings are a sample only and are subject to change at any time.

Your actual weightings will likely be different depending on your personal investment goals, your risk tolerance, and tax circumstances.

The sample was provided March 31, 2025 and may have changed since that time.