

Waterfront Balanced

Description

A composite of separately managed accounts seeking to opportunistically allocate between asset classes to provide a combination of capital appreciation and current income.

Product Highlights

- Equity range: 50-70%
- Fixed Income range: 30-50%
- Disciplined bottom-up and top-down analysis

Management Fee 0.65%

Market Capitalization Range

\$0-10B	5%
\$10-100B	48%
\$100-1T	24%
>\$1T	15%

Top Holdings

Vanguard Intermediate-term Treasury ETF	22.6%
Vanguard Intermediate-term Corporate Bond ETF	11.8%
iShares 1-3YR Treasury Bond ETF	6.9%
Microsoft Corp	3.8%
Cash (USD)	3.3%
Alphabet Inc.	2.7%
Amazon.com Inc.	1.7%
Infineon Technologies	1.7%
Zimmer Biomet Holdings	1.5%
Las Vegas Sands Corp.	1.4%

Sector Breakdown

Communication Services	8.0%
Consumer Discretionary	14.2%
Consumer Staples	8.3%
Energy	3.6%
Financials	13.6%
Health Care	11.0%
Industrials	8.3%
Information Tech	20.0%
Materials	2.1%
Utilities	2.9%

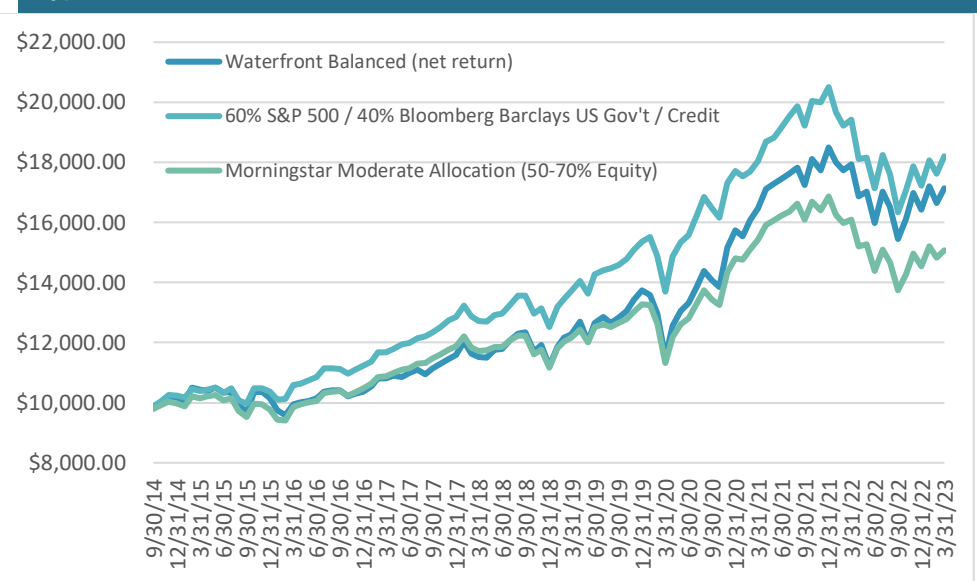
Performance Net¹ 03/31/2023

	YTD	1 Year	3 YR**	5 YR**	Inception: 8/4/2014 From Inception**
Waterfront Balanced	4.2%	-4.5%	14.2%	8.2%	6.8%
S&P 500	7.5%	-7.8%	18.6%	11.2%	11.2%
Bloomberg/Barclays U.S. Govt/Credit	3.2%	-4.8%	-2.6%	1.2%	1.5%
Morningstar Allocation - 50-70% Equity	3.8%	-6.3%	10.0%	5.2%	

Annual Returns Net¹

2022	-11.1%	2018	-3.1%
2021	17.5%	2017	11.7%
2020	14.6%	2016	2.2%
2019	22.4%	2015	-0.1%

Hypothetical Growth of \$10,000¹



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Returns presented are time-weighted returns. Valuations are computed and performance is reported in U.S. dollars.

Gross-of-fees returns are presented before management fees but after all trading expenses. Composite and benchmark returns are presented net of non-reclaimable withholding taxes. Net-of-fees returns are presented after all trading expenses and are calculated by deducting a model management fee of 0.125% quarterly, ¼ of the maximum annual management fee of 0.50%.

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