



## Structured Strategies Overview



### Our Philosophy – The Power of Markets Working for You

Structured has its roots in 65 years of academic research showing that a diversified, disciplined, and low-cost portfolio is one of the best ways to take advantage of global markets.

We aim to maximize your long-term returns by building well-diversified portfolios of low-cost exchange-traded funds (ETFs). Each portfolio is designed based on the *Global Market Portfolio*.

Structured is a passive investment strategy, which means your portfolio stays true to its stated allocation through every market cycle. Research shows that this is one of the best ways to make markets work for you.



### A Transparent Process You Can Understand

Structured is built and rebalanced based on empirical evidence, not emotion. Here's our process:

1. Asset Allocation: On an annual basis, we review the latest research on the allocation of the *Global Market Portfolio* and modify the Structured strategies based on this information.
2. We then screen for highly-liquid and low-cost ETFs to efficiently capture the market exposures we've chosen.
3. On a quarterly basis, each strategy is rebalanced to bring your portfolio in line with its stated risk and return objectives.



### The Benefit to You

Structured is grounded in the work of several Nobel Prize-winning economists. Their research supports the use of a globally-diversified, disciplined, and low-cost strategy to maximize your long-term returns for a given level of risk.

Research suggests that over the long run, it's almost impossible to consistently beat the market. That's why the Structured strategies are designed to make the power of markets work for you.

### THE GLOBAL MARKET PORTFOLIO

The *Global Market Portfolio* is what you would own if you could build a portfolio of all the investable financial assets in the world, weighted by their market capitalizations. Financial theory suggests that this may be one of the most efficient portfolios you can own, so it's no surprise that it guides many of the largest and most sophisticated investors in the world.

As of 2015, the *Global Market Portfolio* was estimated to be made up of 48% stocks and 52% bonds, with a value of \$107 trillion!<sup>1</sup>

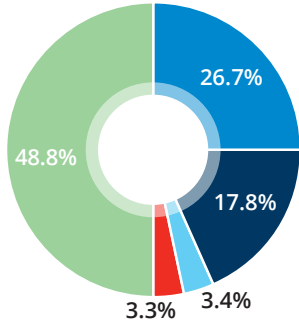
<sup>1</sup> *An Introduction to Structured Strategies*, CataMetrics Management, 2016

### Contact

CataMetrics Management at:  
877-676-CATA (2282) or  
[info@catametricsmanagement.com](mailto:info@catametricsmanagement.com)

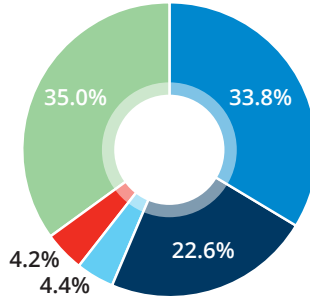
### Structured Global Market Portfolio

**Objective:** Seeking to preserve wealth while pursuing modest growth through a globally-focused equity portfolio over the intermediate to long-term horizon  
**Benchmark:** Russell 3000 / MSCI ACWI ex-US / BBG Barc Agg (24/23/53)



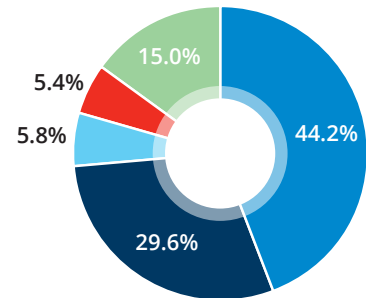
### Structured Global Balanced

**Objective:** Pursuing modest long-term growth through a globally-focused equity portfolio while seeking to limit risk to investment capital  
**Benchmark:** Russell 3000 / MSCI ACWI ex-US / BBG Barc Agg (33/32/35)



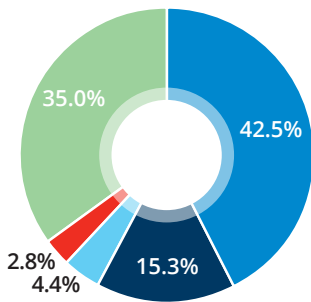
### Structured Global Moderate Growth

**Objective:** Pursuing long-term growth through a globally-focused equity portfolio while seeking to temper the impact of equity-market declines  
**Benchmark:** Russell 3000 / MSCI ACWI ex-US / BBG Barc Agg (43/42/15)



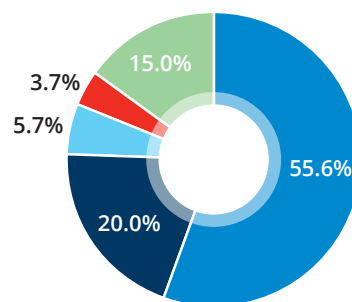
### Structured US-Focused Balanced

**Objective:** Pursuing modest long-term growth through a US-focused equity portfolio while seeking to limit risk to investment capital  
**Benchmark:** Russell 3000 / MSCI ACWI ex-US / BBG Barc Agg (45/20/35)



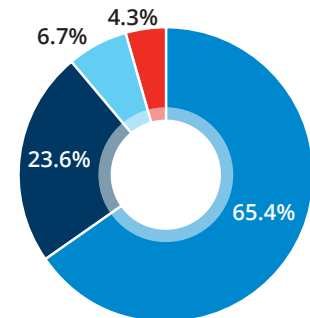
### Structured US-Focused Moderate Growth

**Objective:** Pursuing long-term growth through a US-focused equity portfolio while seeking to temper the impact of equity-market declines  
**Benchmark:** Russell 3000 / MSCI ACWI ex-US / BBG Barc Agg (60/25/15)



### Structured US-Focused Equity Growth

**Objective:** Aggressively pursuing long-term growth through a US-focused equity portfolio without concern for the impact of equity-market declines  
**Benchmark:** Russell 3000 / MSCI ACWI ex-US (70/30)



- US equities
- Developed international equities
- Global real estate
- Emerging-market equities
- US bonds

Strategic Allocations as of 10/31/2017

## Disclosures

CataMetrics Management, LLC, (the "Firm") a Registered Investment Adviser, offers global, risk-managed, multi-asset class, and index-focused portfolio strategies to the institutional platform marketplace as well as to financial advisors. Please visit our website [www.catametricsmanagement.com](http://www.catametricsmanagement.com) for more information and to review the firm's Form ADV Part 2A. All investments carry a certain risk, and there is no assurance that an investment will provide positive performance over any period. An investor may experience loss of principal. Investment decisions should always be made based on the investor's specific financial needs and objectives, goals, time horizon, and risk tolerance. The asset classes and/or investment strategies described may not be suitable for all investors and investors should consult with an investment adviser to determine the appropriate investment strategy.

Exchange-traded funds (ETFs) are subject to risks similar to those of stocks, such as market, interest rate, foreign exchange, and liquidity risks. An investor in ETFs may bear indirect fees and expenses charged by the ETFs in addition to their direct fees and expenses, and is subject to the risk of loss of principal. ETF sponsors may suspend trading in ETFs and may not honor redemption requests. ETFs may trade at a discount or premium to their net asset value and are subject to the market fluctuations of their underlying investments. When considering investing in an ETF, you should consult your financial advisor and accountant on how investing in the fund will affect your taxes.

Before investing in an ETF, you should read both its summary prospectus and its full prospectus, which provide detailed information on the ETF's investment objective, principal investment strategies, risks, costs, and historical performance (if any). The SEC's EDGAR system, as well as Internet search engines, can help you locate a specific ETF prospectus. You can also find prospectuses on the websites of the financial firms that sponsor a particular ETF, as well as through your broker.

Past performance is no guarantee of future results of any ETF.

Information obtained from third-party sources is believed to be reliable but is not guaranteed. The Firm makes no representation regarding the accuracy or completeness of information provided herein. All opinions and views constitute our judgments as of the date of writing and are subject to change at any time without notice.

The S&P 500 Index is a commonly recognized, market-capitalization-weighted index of 500 widely-held companies, designed to measure the performance of US large-cap stocks. The Russell 3000 Index is a free float-adjusted, market-capitalization-weighted index which measures the performance of the largest 3,000 US companies representing approximately 98% of the investable US equity market. The MSCI All Country World Index [ACWI] is designed to measure the performance of the global equity market and is a free float-adjusted, market-capitalization-weighted index composed of large- and mid-cap stocks of companies located in developed and emerging countries throughout the world. The MSCI ACWI ex-USA Index is designed to measure the performance of the global equity market excluding the US component and is a free float-adjusted, market-capitalization-weighted index composed of large- and mid-cap stocks of companies located in developed- and emerging-market countries. The Bloomberg Barclays US Aggregate Bond Index [BBG Barc Agg] provides a broad-based measure of the fixed-rate US investment-grade debt market. The Bloomberg Barclays Global Aggregate Bond Index [BBG Barc Global Agg] measures global investment-grade, fixed-rate debt from both developed- and emerging-markets. The J.P. Morgan Global Aggregate Bond Index (JPM GABI) provides a broad-based measure of the global fixed-rate, investment-grade debt markets. The JPM GABI is a US dollar denominated, investment-grade index with asset classes from developed and emerging markets. Cash refers to overnight Fed funds.

CataMetrics® is a registered trademark of CataMetrics Management, LLC.