

Summary Of Investment Strategies

AI Frontier (AIFR) - This strategy seeks capital appreciation by investing in a portfolio of companies positioned to benefit from the growth, utilization, and development of artificial intelligence (AI) technologies.

- The strategy targets both implementation and infrastructure companies across AI-related sub-industries.
- Managed with the goal of generating long-term capital appreciation while maintaining moderate turnover.
- Investors should anticipate higher-than-average volatility given the targeted high-growth theme.

All Cap Strategy (ACAP) - This strategy seeks capital appreciation by investing in high-quality companies with strong fundamentals and attractive valuations, aiming to capture near-term alpha.

- Employs a fully data-driven quantitative screening approach to systematically identify securities with the highest potential for near-term outperformance.
- Invests in securities that exhibit strong financial efficiency, profitability, and value characteristics, such as Free Cash Flow Yield and Return on Equity, while focusing on capturing short-term mispricing and momentum.
- The strategy may hold a significant amount of cash during times of market uncertainty or limited opportunities.
- Sector weightings are unrestrained, allowing for flexible allocation.

Balanced Taxable (BTAX) - This strategy seeks to maximize risk-adjusted total return over a full market cycle.

- Invests in both equity and taxable fixed income securities.
- Equity portion is comprised of securities selected from Moran Wealth Management's proprietary equity strategies.
- Fixed income allocation is primarily invested in ETFs holding government, corporate and high-yield fixed income securities.

Concentrated Value (VALU) - The strategy seeks to generate returns that exceed the Russell 1000 Value over a full investment cycle.

- Concentrated portfolio of companies deemed to be high quality with durable, competitive advantages that lead to high returns on capital and growing cash flow streams.
- Companies have solid management teams and management teams with a track record of maximizing shareholder returns.
- Shares typically trade at a steep discount to Moran Wealth Management's estimate of their intrinsic value at the time of purchase.

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Conservative Select (CSEL) - This strategy seeks long-term capital appreciation and current income.

- Combines top-ranked stocks from Moran Wealth Management's other proprietary value and growth strategies.
- Top-ranked stocks in the portfolio are considered to be undervalued, high growth potential large capitalization companies with dividend yields.

Convertible (CONV) - This strategy seeks to give investors exposure to convertible bonds and preferred equity securities while aiming to earn a higher yield with less risk relative to its benchmark.

- Invests in both convertible security ETFs and company-specific preferred equity securities.
- Preferred securities in the portfolio are selected for inclusion based on a bottom-up approach focused on attractive valuations, analysis of underlying issuer's credit quality, and favorable fundamental characteristics.

Core Value (CVAL) - This strategy seeks to select securities that trade less expensively than the market average and achieve returns that exceed its benchmark.

- Invests primarily in large-cap companies with strong fundamentals that appear undervalued relative to their peers.
- Utilizes a quantitatively based ranking system to identify stocks for inclusion in the strategy.

Defensive Total Return (DTRS) - The strategy seeks to provide higher risk-adjusted returns than the S&P 500 Index by focusing on reducing downside volatility.

- Concentrated portfolio of approximately 30 equity securities that have demonstrated less downside sensitivity to equity market swings.
- The strategy utilizes statistically significant forward-looking economic variables in a factor-based screening process to make investment decisions.

Domestic Equity (DEQT) - This strategy seeks to make a series of diversified investments in a risk-controlled framework, delivering consistent added value over a full business cycle.

- Designed to capture the potential benefits of the dissimilarity in return patterns across different domestic asset classes.
- Combines strategic allocation across asset classes with tactical active risk management driven by an informed view of current market conditions.

Dynamic Income Allocation (DIAP) - The strategy seeks to deliver a current yield in excess of the 10-year US Treasury rate with approximately half the realized volatility of the stock market.

- Asset allocation strategy, with dual mandate, of generating the highest current income possible while minimizing portfolio volatility. This is achieved by investing in asset classes that offer a current dividend yield greater than that of either the S&P 500 or 10-year US Treasury.
- Tactically shifts asset allocation to adapt to changing market environments and overweight undervalued asset classes to boost returns on principal.

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Focused Dividend (FDIV) - This strategy seeks long-term capital appreciation and current income.

- Invests in primarily large-capitalization companies with strong earnings growth potential and attractive dividend yields.
- Provides exposure to established, high-quality companies that have been screened to help prevent downside risk versus its benchmark.

Global Balanced (GBAL) - This strategy seeks to optimize returns in a risk-controlled framework, delivering consistent added value over a full business cycle.

- Designed to capture the benefits of diversification and the advantages that come from the dissimilarity in return patterns across different asset classes.
- Invests in US equities, international equities, and fixed income securities.
- In addition to strategic allocation, the strategy utilizes tactical active risk management driven by an informed view of current market conditions.

Global Dividend (GDIV) - This strategy seeks to optimize returns in a risk-controlled framework, delivering consistent added value over a full business cycle.

- Designed to capture the benefits of diversification and the advantages that come from the dissimilarity in return patterns across different asset classes.
- Invests primarily in higher yielding securities that retain attractive growth potential.
- In addition to strategic allocation, the strategy utilizes tactical active risk management driven by an informed view of current market conditions.

Global Equity (GEQT) - This strategy seeks to optimize returns in a risk-controlled framework, delivering consistent added value over a full business cycle.

- Designed to capture the benefits of diversification and the advantages that come from the dissimilarity in return patterns across different asset classes.
- Invests primarily in equity securities believed to have strong growth potential.
- In addition to this strategic allocation, the strategy utilizes tactical active risk management driven by an informed view of current market conditions.

Hedged Equity (HDGE) - The strategy seeks to provide reduced exposure to equity markets and low correlation to traditional asset classes while maintaining the potential for long-term returns.

- Uses a custom methodology to select long positions in equity, fixed income, and alternative securities that are consistent with the objectives of the strategy.
- Utilizes both strategic and tactical asset allocation to determine the investment composition of the strategy.
- The goal is to generate positive risk-adjusted returns and lower correlation to broader market movements.

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International Select Developed and Emerging (ISDE) - The strategy seeks long-term capital appreciation by participating in non-US equity markets.

- Invests in individual securities of primarily large capitalization stocks domiciled outside of the US as well as ETFs that track country-specific indices.
- Portfolio diversifies across both industries and geographies, with exposure to both developed and emerging markets.
- Includes stocks and ADRs traded on US exchanges that have an appropriate level of daily trading volume to enhance liquidity.

Long Duration Fixed Income (LDFI) - The strategy seeks to provide preservation of capital and current income through the construction of a high-quality portfolio of intermediate to long duration taxable securities.

- The portfolio is diversified across sectors and will make tactical allocations to take advantage of the current yield curve environment.
- Security selection process includes evaluating the credit quality and fundamental characteristics of the underlying issuer in addition to key characteristics such as current yield to worst, coupon rate, and liquidity.
- Eligible investments include investment grade corporate bonds, treasuries, and government agency issuers.

Long Duration Municipal (MUNIL) - The strategy seeks long-term preservation of capital and current income through the construction of a high-quality portfolio of intermediate to long duration tax exempt securities.

- Diversified portfolio of municipal bonds across states, issue type (general obligation and revenue), and sector.
- The strategy will adjust to make tactical allocations to take advantage of the current yield curve environment.
- Security selection process includes evaluating the credit quality and fundamental characteristics of the underlying issuer in addition to key characteristics such as current yield to worst, coupon rate, and liquidity.

Macroeconomic (ECON) - This strategy seeks to provide higher risk-adjusted returns than the S&P 500 Index by holding securities that will benefit from changes in the economic climate.

- Uses a macroeconomic factor-based screening methodology to select securities Moran Wealth Management believes will benefit from expected changes in the global economy.
- Looks at forward-looking economic variables to score companies based on where the firm's Investment Committee believes the economy will look in next 6 to 9 months.
- The strategy seeks to create a diversified portfolio that maintains upside potential with reduced downside volatility.

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Micro Cap (MICRO) - This strategy seeks capital appreciation through the investment of micro capitalization equity securities.

- Invests in micro capitalization (typically under \$1 billion) companies with strong fundamentals and excellent growth or turnaround potential.
- Portfolio of financially sound companies with low price-to-earnings and debt ratios while growing revenues and surpassing earnings expectations.
- Strategy also considers sector exposure in current macro environment and technical momentum factors of each security.

Mid Cap Growth (MGRO) - The strategy seeks capital appreciation by investing in companies with greater than average growth characteristics and attractive valuations.

- Invests in mid- to large-capitalization companies that are considered GARP (growth at a reasonable price) in nature. Utilizes a quantitatively based ranking system identify.
- Utilizes a quantitatively based ranking system to identify stocks for inclusion in the strategy.
- Moderate Select (MSEL) - The strategy seeks long-term capital appreciation by investing in a diversified portfolio of growth and value stocks.
- Combines top-ranked stocks from Moran Wealth Management's other proprietary value and growth strategies.
- Invests a blend of undervalued and high growth potential mid- and large-capitalization companies.

Mid Cap Select (MSEL) - The strategy seeks long-term capital appreciation by investing in a diversified portfolio of growth and value stocks.

- Combines top-ranked stocks from other Moran Wealth Management proprietary value and growth strategies.
- Invests in a blend of undervalued and high growth potential mid and large-capitalization companies.

Mid Cap Value (MVAL) - This strategy seeks capital appreciation by investing in high quality companies with below average valuations.

- Invests in mid- to large-capitalization companies that are undervalued relative to their peers.
- Utilizes a quantitatively based ranking system to identify stocks for inclusion in the strategy.

Millennium (MILL) - The strategy seeks long-term capital appreciation by investing in specific growth sectors that benefit the most from changing demographics of the population.

- Concentrated portfolio of primarily large-capitalization securities in finance, healthcare, and technology sectors as well as internationally diversified corporations.
- Portfolio consists of companies considered to have high growth potential and attractive valuations by the firm's Investment Committee.
- Given the concentration of holdings and targeted sector selection, investors should expect higher-than-average volatility.

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Moderate Aggressive Global Growth (MAGG) - This strategy seeks to capture the benefits of diversification and the advantages that come from the dissimilarity in return patterns across different asset classes.

- Invests primarily in equity securities believed to have strong growth potential and attractive valuations.
- In addition to this strategic allocation, the strategy utilizes tactical active risk management driven by an informed view of current market conditions.

Momentum Alpha (MOMA) - The strategy seeks aggressive long-term capital appreciation by investing in securities with an emerging upward trend while selling those entering a downward trend.

- Invests in securities with a strong positive momentum trend with reasonable liquidity from primarily large capitalization companies while selling securities with weaker, or negative trends.
- Strategy takes advantage of market volatility and investors should expect high turnover in portfolio holdings.

Municipal Fixed Income (MUNIC) - The strategy seeks preservation of capital through the construction of a high-quality portfolio of short- to intermediate-duration tax-exempt securities.

- Diversified portfolio of municipal bonds across states, issue type (general obligation and revenue), and sector.
- Security selection process includes evaluating the credit quality and fundamental characteristics of the underlying issuers in addition to key characteristics such as current yield-to-worst, coupon rate, and liquidity.

Natural Resources (NATR) - The strategy seeks to provide investors with exposure to a range of commodities through ownership of stock in commodity producing companies.

- The portfolio is diversified across oil & gas, gold, silver, copper, iron ore, aluminum, uranium, coal, lithium, lumber, agriculture, and fertilizer and will shift based on the firm's Investment Committee outlook.
- Strategy operates under the assumption that owning the mining and drillers of these commodities can offer investors a return on commodity prices that is more tax efficient than ownership of physical contracts.

New Horizons (FUTR) - The strategy seeks long-term capital appreciation by investing in themes that stand to benefit from current and future technology, medical, and energy advancements.

- Portfolio consists of a balanced mix of individual companies and ETFs that represent high growth potential themes such as Artificial Intelligence, Cloud Computing, Genomics, FinTech, and Nuclear Energy.
- Managed with the goal of generating long term capital appreciation with low to moderate turnover.
- Given the targeted sector selection and above average valuation, investors should expect higher-than-average volatility.

Summary Of Investment Strategies

Real Estate Investment Trust (REIT) - The strategy seeks to provide income and capital growth by investing in publicly traded securities of real estate companies.

- Actively managed, diversified portfolio of Real Estate Investment Trust (REIT) securities.
- Employs a fundamental approach to select REITs that are at or under their fair value demonstrating a strong balance sheet and positive dividend growth.

Return Of Capital Income (ROCI) - This strategy utilizes ETFs engineered to deliver high levels of income, including option-based strategies that may generate tax-efficient Return of Capital.

- Diversifies across multiple asset classes to help mitigate volatility and soften market drawdowns.
- Holdings are monitored to maintain attractive income generation under evolving market conditions.

Sentiment Leaders (HYPE) - This strategy seeks to maximize returns by taking advantage of market volatility and investor sentiment.

- Invests primarily in large-capitalization securities with growing positive news sentiment and sell those with declining news sentiment.
- Uses a combination of quantitative and momentum analysis.
- The strategy seeks aggressive capital growth and has the potential for high turnover.

Small Cap Growth (SGRW) - The strategy seeks long-term capital appreciation by investing in small capitalization growth stocks.

- Invests primarily in equity securities of small capitalization US companies.
- Portfolio holdings are evaluated based on fundamental criteria including profitability, earnings growth, and debt-to-capital ratios along with consideration for technical momentum factors.

Small Cap Select (SSEL) - The strategy seeks long-term capital appreciation by investing primarily in small capitalization stocks.

- Combines top-ranked stocks from Moran Wealth Management's other proprietary value and growth strategies.
- Top-ranked stocks in the portfolio are considered to be undervalued small-capitalization companies with high-growth potential.

Small Cap Value (SVAL) - The strategy seeks long-term capital appreciation by investing primarily in small capitalization value stocks.

- Invests primarily in equity securities of small-capitalization US companies.
- Portfolio holdings are evaluated based on fundamental criteria to identify companies that are undervalued relative to their peers.

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Small Mid Cap Strategic Beta (SMID) - The strategy seeks long-term capital appreciation and risk-adjusted returns that exceed that of the Russell 2500 Index over a full business cycle.

- Invests in small- and mid-capitalization securities using a rules-based multifactor quantitative model.
- Companies are evaluated for inclusion based on factors including positive momentum, attractive valuations, strong fundamental qualities, favorable growth, and technical factors.

Socially Responsible Investing (SRI) - The strategy seeks long-term capital appreciation while incorporating environmental, social, and governance (ESG) factors into the investment process.

- Invests in companies that encourage corporate practices which promote stewardship, consumer protection, human rights, and diversity relative to their peers.
- Strategy avoids companies involved in promoting alcohol, tobacco, gambling, or that in the defense industry.

Spin-Off Opportunities (SPIN) - This strategy invests in companies recently spun off from their parent firms.

- Designed to capture the performance rebound and value creation that often follow separation from parent companies.
- Investors should expect moderate turnover and periods of above-average volatility due to the nature of spin-off timing and market adjustments.

Taxable Fixed Income (TAXFI) - The strategy seeks to provide preservation of capital and current income through the construction of a high-quality portfolio of short to intermediate duration taxable securities.

- Diversified portfolio across issuer and sector exposure.
- The security selection process considers the credit quality and fundamental characteristics of the underlying issuer in addition to key characteristics such as current yield to worst, coupon rate, and liquidity.

Taxable Fixed Income B (TAXB) - The strategy seeks to maximize current income and capital preservation by investing in a diverse portfolio of various fixed income ETFs.

- Screens a universe of ETFs with an attractive yield, lower volatility, and minimized downside risk.
- Holdings are monitored and adjusted frequently to adapt to the changing macroeconomic environment.

Moderate Growth has been renamed to Mid Cap Growth. Moderate Select has been renamed to Mid Cap Select. Moderate Value has been renamed to Mid Cap Value. These changes reflect a branding update only. Historical performance remains unchanged, as the underlying investment methodology and management approach have not been altered.

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