

Strategy Overview

iCM's investment philosophy is rooted in the core belief that - Valuations Matter - and asset class valuations are a key driver of future returns. Investor reactions to market events can result in periods where asset class valuations deviate significantly from their historical fair value, providing the potential for unique excess return opportunities over the long-term. iCM's contrarian investment approach aims to capitalize on such mispricings -- underweighting asset classes that have become expensive and overweighting asset classes that have become inexpensive.

The **iCM Quantitative Innovations – Tax Sensitive: Income & Growth (35/65)** strategy executes iCM's contrarian global tactical asset allocation views via mutual funds and ETFs and is allocated 35% to equities and 65% to fixed income.

Investment Process

Base-Case Asset Allocation

Base-case asset allocation is determined based upon client risk tolerance and iCM's long-term capital markets expectations.

Tactical Asset Allocation

Base-case asset allocation is adjusted to reflect current market conditions. Shift away from assets that appear relatively expensive and toward those that look relatively inexpensive.

Implementation

Tactical decisions are implemented via ETFs and/or mutual funds that best expose the strategy to a desired asset class.

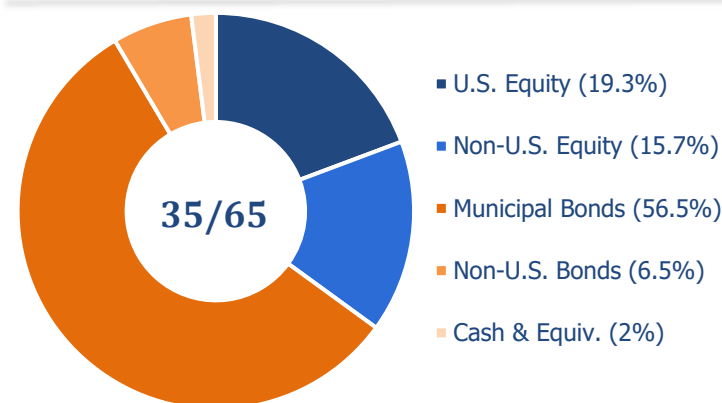
Annualized Performance



Portfolio Details

Primary Investment Vehicles Mutual Funds and ETFs

Target Asset Allocation



Key Portfolio Stats^{1,2}

# of Holdings	13
SEC Yield	3.03%
Expense Ratio	0.36%

Tactical Positioning

+ Overweight

U.S. Value
 U.S. Quality
 EM Value
 Int'l Value
 EM Local Bond

- Underweight

U.S. Growth
 IG Corporate Bonds

Important Disclosures

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LPLE Tracking #: 1094475 LPL Tracking #: 1094482

Portfolio Risk - Annualized

	1 Year	3 Year	5 Year	10 Year
iCM Strategy – 35/65	6.00%	6.73%	7.99%	7.11%
S&P 500	10.31%	12.06%	15.26%	15.02%
MSCI EAFE	14.80%	13.46%	15.31%	14.96%
Bloomberg Agg Bond	3.43%	5.63%	6.39%	5.08%



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The **iCM Quantitative Innovations – Tax Sensitive: Balanced (50/50)** strategy executes iCM's contrarian global tactical asset allocation views via mutual funds and ETFs and is allocated 50% to equities and 35% to fixed income.

Investment Process

Base-Case Asset Allocation

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Tactical Asset Allocation

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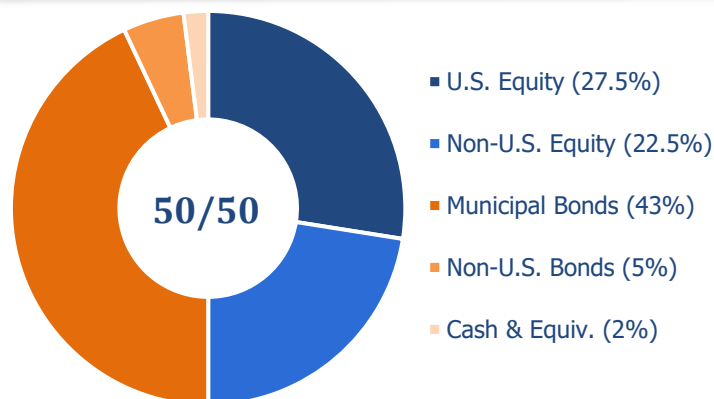
Implementation

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Portfolio Details

Primary Investment Vehicles Mutual Funds and ETFs

Target Asset Allocation



Key Portfolio Stats^{1,2}

# of Holdings	13
SEC Yield	2.85%
Expense Ratio	0.33%

Tactical Positioning

+ Overweight

U.S. Value
 U.S. Quality
 EM Value
 Int'l Value
 EM Local Bond

- Underweight

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LPLE Tracking #: 1094475 LPL Tracking #: 1094482

Portfolio Risk - Annualized

	1 Year	3 Year	5 Year	10 Year
iCM Strategy – 50/50	7.03%	7.79%	9.35%	8.63%
S&P 500	10.31%	12.06%	15.26%	15.02%
MSCI EAFE	14.80%	13.46%	15.31%	14.96%
Bloomberg Agg Bond	3.43%	5.63%	6.39%	5.08%



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The **iCM Quantitative Innovations – Tax Sensitive: Conservative Growth (60/40)** strategy executes iCM's contrarian global tactical asset allocation views via mutual funds and ETFs and is allocated 60% to equities and 40% to fixed income.

Investment Process

Base-Case Asset Allocation

Base-case asset allocation is determined based upon client risk tolerance and iCM's long-term capital markets expectations.

Tactical Asset Allocation

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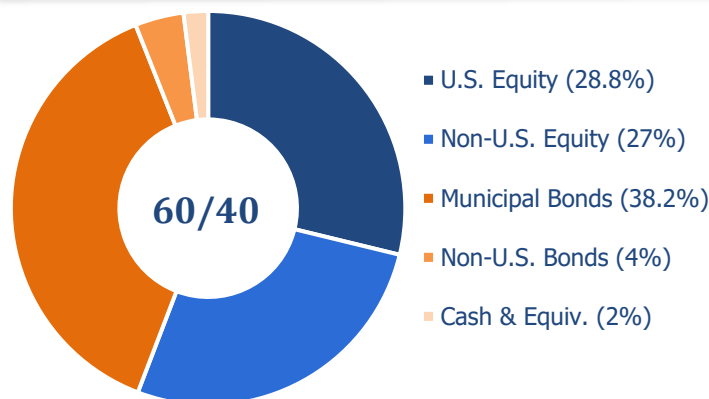
Implementation

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Portfolio Details

Primary Investment Vehicles Mutual Funds and ETFs

Target Asset Allocation



Key Portfolio Stats^{1,2}

# of Holdings	13
SEC Yield	2.70%
Expense Ratio	0.32%

Tactical Positioning

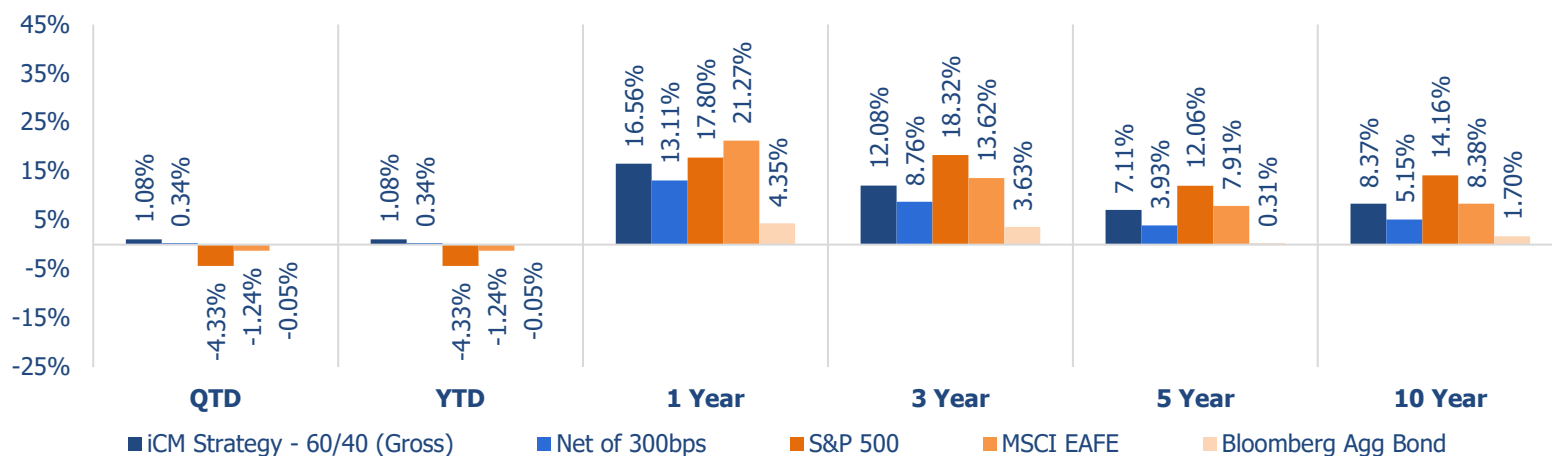
+ Overweight

U.S. Value
 U.S. Quality
 EM Value
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- Underweight

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Annualized Performance



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LPLE Tracking #: 1094475 LPL Tracking #: 1094482

Portfolio Risk - Annualized

	1 Year	3 Year	5 Year	10 Year
iCM Strategy – 60/40	7.72%	8.52%	10.29%	9.72%
S&P 500	10.31%	12.06%	15.26%	15.02%
MSCI EAFE	14.80%	13.46%	15.31%	14.96%
Bloomberg Agg Bond	3.43%	5.63%	6.39%	5.08%



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The **iCM Quantitative Innovations – Tax Sensitive: Dynamic Growth (80/20)** strategy executes iCM's contrarian global tactical asset allocation views via mutual funds and ETFs and is allocated 80% to equities and 20% to fixed income.

Investment Process

Base-Case Asset Allocation

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Tactical Asset Allocation

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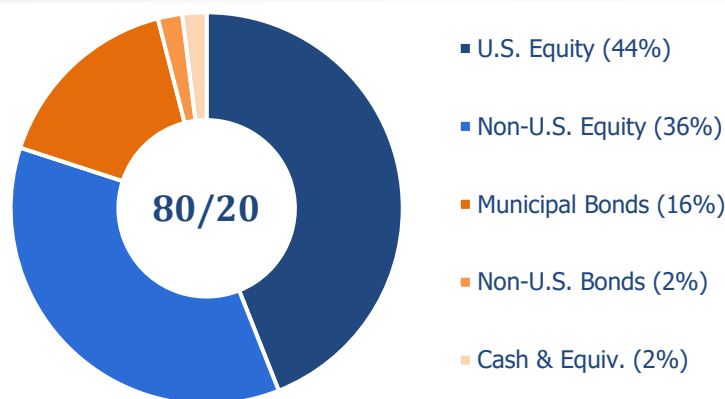
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Portfolio Details

Primary Investment Vehicles Mutual Funds and ETFs

Target Asset Allocation



Key Portfolio Stats^{1,2}

# of Holdings	13
SEC Yield	2.39%
Expense Ratio	0.28%

Tactical Positioning

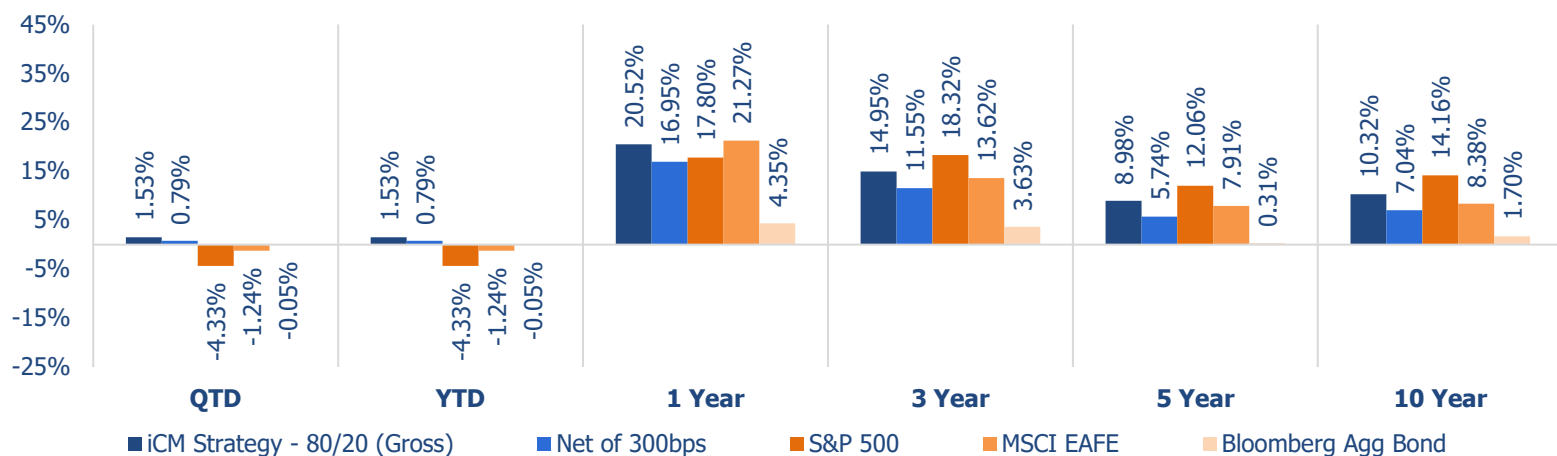
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S&P 500	10.31%	12.06%	15.26%	15.02%
MSCI EAFE	14.80%	13.46%	15.31%	14.96%
Bloomberg Agg Bond	3.43%	5.63%	6.39%	5.08%



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