



# RESILIENT PORTFOLIOS

Rules-driven investment models built for financial advisors who understand the importance of applying behavioral finance to the client experience and reducing overall investment costs.

## Subscription Pricing

If you are managing  
\$10,000,000 or \$200,000,000  
your cost remains the same.  
This is the future of asset  
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## Custom Presentations

Do you have a flagship  
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## Quarterly Rebalancing

Our team of CFA's and CIMA's  
will send you the rules-driven  
trades each quarter along with  
updated marketing collateral  
and portfolio support.



## Monthly Commentary

Our team will send you monthly  
research and market talking  
points so that you are always at  
the top of your investment  
game.



Advisor Use Only

# 9 Rules-driven Portfolios

Preparing With Rules-driven Portfolios

## Quality Income

The Quality Income portfolio allocates to dividend paying stocks in the US. The starting universe is the Dow Jones U.S. Broad Market Index, which includes the 2,500 largest U.S. stocks based on full market capitalization. REITs are excluded from the index universe. A four-factor model is applied that screens for cash flow to debt, 5 year dividend growth, dividend yield and ROE. After quality screens are applied, the top 25 yielding securities are selected to the portfolio. Rebalancing occurs quarterly.

## All Weather Dividend

The All Weather Dividend portfolio seeks to provide exposure to dividend paying stocks, long duration bonds and commodities. The equity exposure comes from The Quality Income Portfolio while the long bond and commodity exposure is achieved through ETFs. Rebalancing occurs quarterly.

## Sector Rotation

The Sector Rotation portfolio can invest in all sectors of the S&P 500. The strategy uses momentum to determine the current constituents, which are equal weighted. Historically, the growth-oriented sectors such as tech or consumer discretionary have been in favor the majority of the time during extended bull markets. During extended downtrends, defensive sectors such as consumer staples and utilities have usually been in favor.

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## Factor Rotation

The Factor Rotation portfolio can invest in numerous equity factor ETFs. These funds isolate equity factors to allow investors to gain exposures to targeted holdings that display these factors. The current universe of factors in the portfolio includes low volatility, dividend growth, quality, growth, value, momentum and size. Throughout a business cycle, varying factors will perform well at different points. This portfolio attempts to invest in these factors through a quantitative momentum ranking run quarterly, and equal weighting the top 3 factors.

## Dividend Equity

The Dividend Equity portfolio is comprised of companies that have demonstrated consistent histories of paying and increasing dividends. It is our opinion that a long-term track record of increasing dividends is indicative of financial strength and dedication to shareholders. The universe screens for large stocks with rising dividends, and then a quantitative momentum ranking is applied to get the current constituents. Rebalancing occurs quarterly.

## Growth Equity

The Growth Equity portfolio is comprised of companies that have demonstrated rising free cash flows. Free cash flow is the cash a company produces less expenditures. Higher free cash flow means a company has more cash to spend on growth and opportunities, typically a sign of financial strength and a growing company. This portfolio screens for large and mid-size growth companies with high free cash flow yields. Once the universe has been identified, a quantitative momentum screen is applied to get the current constituents, which are equal weighted. Rebalancing occurs quarterly.

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## Core Fixed Income

The Core Fixed Income portfolio provides exposure to the bond market through the use of ETFs. The majority of the portfolio invests in high quality bonds with high credit ratings. The portfolio can also allocate up to 40% in high yield fixed income, dependent upon two rules-based risk management approach. If the business cycle warrants risk enhancement, the portfolio will overweight high-yield bonds. If it warrants risk mitigation, it will overweight intermediate, high-quality bonds.

## Global Passive Equity

The Global Passive Equity portfolio allocates to stocks in the US and abroad. We first use strategic capital market assumptions to determine a long-term value-based asset allocation among global equity markets. Every quarter we run quantitative momentum screens to determine the tactical asset allocation, overweighting markets that are outperforming and underweighting markets with lesser performance. A portion of the strategy rotates according to the macroeconomic environment, allocating to momentum during growth and low volatility during economic slowing.

## Risk Management

The Risk Management portfolio is designed to mitigate risk and avoid significant market declines. The strategy holds risk managed products that run rules-based systems to move from equity and credit risk to treasury bonds and cash. As a business cycle matures, this portfolio becomes a more important part of an investment strategy. The portfolio invests some assets using leading indicators, while other assets use historical data to identify trends. This keeps the portfolio from being binary and provides important diversification of systems.

# About Resilient The Companies

Focused On Advisors



**Resilient Portfolios** are a joint partnership between Resilient Advisor and an Outsourced Chief Investment Officer (OCIO) firm. The OCIO consults on over \$30B in client assets.



**Resilient Advisor** is a Business Consulting and Performance Coaching firm focused on serving financial advisors, teams and firms. The firm provides behavioral-based outsourced financial planning, investment research and model portfolios to select clients. The firm consults with advisors servicing over \$15 Billion in client assets.



**Resilient Wealth** is a Registered Investment Advisor licensed in the state of Georgia.

# Pricing

Transforming Your Business With Rules-driven Portfolios

**Model Portfolios:** \$150 per adviser per month

## What You Will Receive:

- Model portfolios with quarterly rebalance trades
- Customized presentation deck
- Monthly market commentary
- Discounted coaching service

## Engagement Tools

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