

# Enhanced Balanced

Moderately Aggressive (Time Horizon of 10 to 20 Years)

May 31, 2020

## Objective

Designed for investors looking for a balanced allocation approach with an estimated time horizon of 10 to 20 years. The objective of this strategy is to provide participation in up markets the while aiming to limit losses in down markets. Investors in this strategy are concerned with balancing the opportunity for capital appreciation while attempting to minimize volatility. This allocation is actively managed, and we will make changes to the asset class weightings over time.



## Enhanced Balanced Allocation Summary

The anticipated investment ranges for this allocation are:



At WealthCoach, we understand that every investor is different, but recognize that all investors have similar concerns and objectives for their investments. We have identified four common investment objectives: Opportunity for Outperformance, Opportunity for Downside Protection, Low Cost and Tax Efficiency. Our asset allocation models are comprised of both actively managed and index funds. This hybrid allocation style is designed to achieve a balance among cost, tax efficiency, return potential and volatility. It also offers downside protection in specific asset classes while the cost structure allows for the lower embedded costs of index funds to, in effect, subsidize the higher costs of active funds.

### Achieve Your Goals

We offer clients access to an interactive approach to personalized financial solutions, including customized allocation models based on each client's situation.

### Manage Your Risk

We apply proprietary research to inform clients' decisions. This, paired with the ability to adjust course when needed, gives clients the flexibility and service necessary for the long haul.

### Get Ongoing Advice

WealthCoach is a starting point for clients who want to pursue their vision and financial independence with dynamic, goal-based asset allocation strategies and lower fees.

The allocation shown above reflects the current allocation of the indicated allocation model. Westwood Wealth Management may change the allocation model at any time. Allocation models are typically reviewed quarterly. The Westwood WealthCoach allocation models are outlined in detail on the Allocation Details page and consist of a mix of mutual funds and/or ETFs. Each type of fund has unique risks that clients should consider. Westwood WealthCoach is an online, automation-based advisory program. Participation in the Westwood WealthCoach program entails certain risks, including risks inherent when using an algorithm and automated process to rebalance accounts. These risks are described in Westwood Advisors' Form ADV Part 2A Appendix 1.



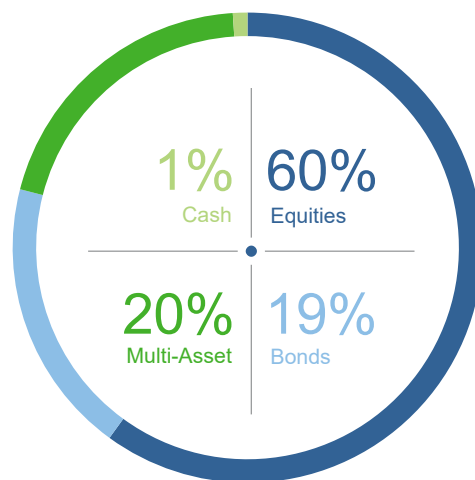
# Allocation Strategy

## Enhanced Balanced



Asset Class	Fund Name	Fund Ticker	Allocation
LargeCap	iShares Core S&P 500 Index	IVV	10%
MidCap	iShares Core S&P Mid-Cap Index	IJH	5%
SmallCap	Westwood SmallCap	WHGSX	6%
AllCap Growth	MFS Growth	MFEIX	20%
<b>Total US Stock</b>			<b>41%</b>
Developed Markets ex-US	Vanguard FTSE Developed Market Index	VEA	9%
Emerging Markets	Baron Emerging Markets	BEXIX	10%
<b>Total International Stock</b>			<b>19%</b>
Investment Grade Bonds	Baird Core Plus Bond	BCOIX	14%
International Bonds	Vanguard Total International Bond	BNDX	0%
High Yield Bonds	Vanguard High Yield Bond	VWEAX	5%
<b>Total Bonds</b>			<b>19%</b>
Multi-Asset	Westwood Income Opportunity	WHGIX	6%
	Westwood Alternative Income	WMNIX	7%
	Westwood Total Return Fund	WLVIX	7%
<b>Total Multi - Asset</b>			<b>20%</b>
<b>Cash / Money Market</b>			<b>1%</b>
<b>TOTAL</b>			<b>100%</b>

**Annual Blended Expense Ratio** 0.50%



**0.50%**  
Advisory Fee

Minimum: \$25,000  
No Trading Costs

## Allocation Details Disclosure

This chart shows the allocation summary as percentages of the overall portfolio for the Model. This information is as of the date indicated in the upper right. On a quarterly basis, WealthCoach Allocation Models are reviewed by the Westwood Wealth Management Allocation Committee and funds for each asset class are reviewed by the Westwood Wealth Management Fund Selection Committee. These committees may change the weights or funds or both. Expense ratio for the funds are based on publicly available information about each fund's fees and expenses.

The Advisory Fee includes fees for advisory services from Westwood Advisors, LLC as well as custodial and trading services from the custodian. It does not include certain other fees charged by the custodian, such as regulatory transaction fees. More information about the advisory fees in the WealthCoach Program is available in the WealthCoach Program Brochure. Additional information about fund fees and expenses is available in the prospectus of each fund.

