

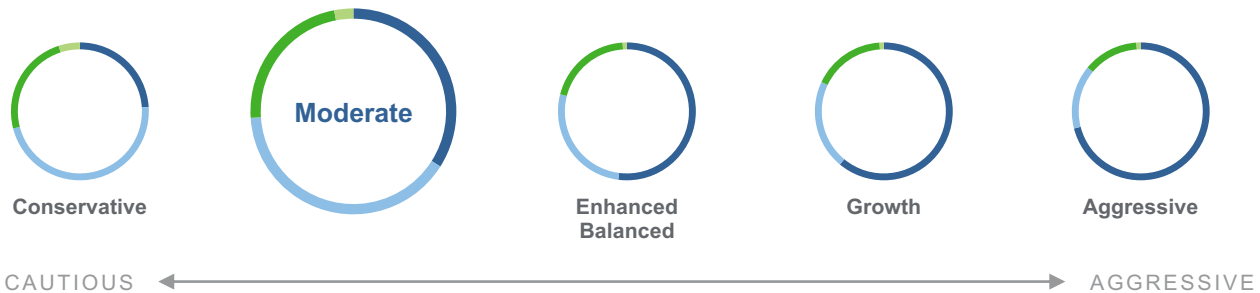
Moderate

Moderately Cautious (Time Horizon of 5 to 10 Years)

November 2023

Objective

Designed for investors with a low risk tolerance and an estimated time horizon of 5 to 10 years. The objective of this strategy is to generate income with low volatility while having a modest allocation to stocks for capital appreciation. Investors in this strategy are more concerned with income and downside market protection over capital appreciation. This allocation is actively managed and we will make changes to the asset class weightings over time.



Moderate 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.

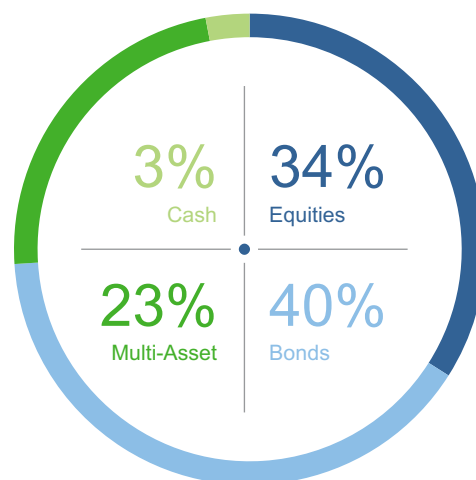


Allocation Strategy

Moderate



| Asset Class | Fund Name | Fund Ticker | Allocation |
|-------------------------------------|--------------------------------------|-------------|--------------|
| LargeCap | iShares Core S&P 500 Index | IVV | 5% |
| LargeCap Value | iShares Russell 1000 Value ETF | IWD | 3% |
| LargeCap Growth | PGIM Jennison Growth Fund Z** | PJFZX | 6% |
| MidCap | iShares Core S&P Mid-Cap Index | IJH | 2% |
| SmallCap | Westwood SmallCap | WHGSX | 3% |
| SmallCap Growth | Vanguard Russell 2000 Growth ETF | VTWG | 7% |
| Total US Stock | | | 26% |
| International Equity | Vanguard FTSE Developed Market Index | VEA | 5% |
| Emerging Markets | Baron Emerging Markets | BEXIX | 3% |
| Total International Stock | | | 8% |
| Investment Grade Bonds | Baird Core Plus Bond | BCOIX | 28% |
| Investment Grade Bonds | iShares 20+ Year Treasury Bond ETF | TLT | 3% |
| High Yield Bonds | Vanguard High Yield Bond | VWEAX | 9% |
| Total Bonds | | | 40% |
| Multi-Asset | Westwood Income Opportunity | WHGIX | 9% |
| | Westwood Alternative Income** | WMNIX | 3% |
| | Westwood Total Return Fund | WLVIX | 11% |
| Total Multi-Asset | | | 23% |
| Cash / Money Market | | | 3% |
| TOTAL | | | 100% |
| Annual Blended Expense Ratio | | | 0.38% |



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.

