



## Investment Discipline

Each motif is driven by a series of technical indicators that dictate how heavily we are invested in any one area at a time. Exposure to the given investment universe will increase as our price and volume signals indicate an up trend is in place. To reduce exposure to given sectors, we will use cash as an alternative asset when our algorithms dictate.

## Model Objective

These models aim to give increased exposure to various equity sectors and commodities. Biotech and Technology motifs are primarily influenced by fluctuations in the value of each sector. Energy and Metals are influenced by various factors that affect each commodity, such as supply and demand, monetary policy, and economic activity. These can provide a buffer against market volatility due to the reduced correlation between equity and commodity prices. The Unconstrained motif aims to hold securities in sectors deemed to be in up trends whether that be countries, equity or income sectors, or other commodities.

### Biotech Motif

**RISK**  
**93**

Riskalyze: #SWBIO

#### HOLDINGS

Equity securities and ETFs from the biotechnology industry

#### ANNUAL RETURNS

2016*	-2.53%
2017	31.67%
2018	-1.95%

#### RISK STATS

Max Drawdown	-15.49%
Recovery Time	NA
MAR Ratio	0.93
Alpha (1 Yr)	-6.73%
Beta (1 Yr)	1.02
Std Dev (1 Yr)	17.29%
Sharpe (1 Yr)	0.21

\*Returns for 2016 from 6/30 forward

### Tech Motif

**RISK**  
**85**

Riskalyze: #SWTEC

#### HOLDINGS

Equity securities and ETFs from the technology sector

#### ANNUAL RETURNS

2016*	12.04%
2017	36.36%
2018	7.66%

#### RISK STATS

Max Drawdown	-10.62%
Recovery Time	NA
MAR Ratio	2.66
Alpha (1 Yr)	11.19%
Beta (1 Yr)	1.13
Std Dev (1 Yr)	17.25%
Sharpe (1 Yr)	1.32

\*Returns for 2016 from 6/30 forward

### Energy Motif

**RISK**  
**91**

Riskalyze: #SWNRG

#### HOLDINGS

Equity securities and ETFs from the energy sector with a focus on oil production

#### ANNUAL RETURNS

2016*	0.37%
2017	2.91%
2018	12.90%

#### RISK STATS

Max Drawdown	-14.85%
Recovery Time	8.0 mos
MAR Ratio	0.54
Alpha (1 Yr)	19.83%
Beta (1 Yr)	0.71
Std Dev (1 Yr)	16.73
Sharpe (1 Yr)	1.62

\*Returns for 2016 from 6/30 forward

### Metals Motif

**RISK**  
**99**

Riskalyze: #SWMTL

#### HOLDINGS

Equity securities and ETFs that focus on gold and gold miners

#### ANNUAL RETURNS

2016*	-1.92%
2017	-18.10%
2018	-9.07%

#### RISK STATS

Max Drawdown	-45.70%
Recovery Time	NA
MAR Ratio	-0.31
Alpha (1 Yr)	-21.79%
Beta (1 Yr)	0.21
Std Dev (1 Yr)	20.70%
Sharpe (1 Yr)	-0.95

\*Returns for 2016 from 5/31 forward

### Other Motifs

#### HOLDINGS

Each motif hold equity securities and ETFs from its respective sector with a focus on underpriced securities

#### MOTIFS

- Consumer Cyclical
- Consumer Staples
- Financials
- Healthcare
- Industrials
- Materials
- Real Estate
- Semiconductors
- Utilities

## Disclosures

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Carefully consider the investment objectives, risk factors, and charges and expenses before investing with A Smarter Way to Invest. This and other information can be found in A Smarter Way to Invest's Form ADV Part 2A, which can be obtained from your financial advisor, by calling (810) 588-6178 or by visiting [www.ASmarterWaytoInvest.com](http://www.ASmarterWaytoInvest.com). There are risks involved with investing, including possible loss of principal.

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Backtesting was performed assuming quarterly rebalances, reinvested dividends, and using actual security weightings as used in the model. For times when historical price data was not available, the most highly correlated alternative fund's price data was used. Actual return data is used where available.