



## FEATURES

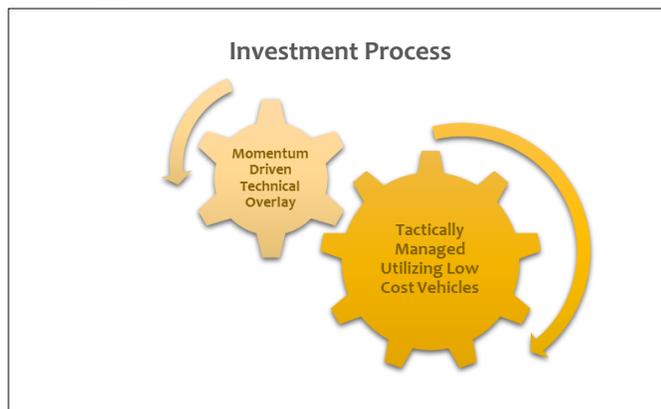
- ☛ Tactical management with a technical overlay
- ☛ Seeks to participate in market advances, but primarily pursues downside protection
- ☛ Emphasis on low cost investment vehicles
- ☛ Due to more frequent trading, investors should consider tax consequences of strategy

## INVESTMENT HORIZON: SHORT/INTERMEDIATE TERM (1-3 YEARS)

**Loss Aversion – Studies\* suggest that, psychologically, losses are twice as powerful as gains.**

### FOCUSING ON DOWNSIDE PROTECTION UTILIZING TACTICAL & TECHNICAL MANAGEMENT

Guardian is an investment strategy designed for clients that want to emphasize downside protection of their portfolio. The objective is to participate in up markets and to defend capital in sideways to negative markets. Half of the portfolio is managed tactically using US-based, low-cost investments. The other half utilizes a technical overlay strategy following the momentum of various asset classes. We believe that the combination of these portfolio management strategies – the tactical and the technical – can lead to better downside protection in the shorter-term while allowing for more stable longer-term returns. However, tactical allocations may involve more frequent buying and selling of assets and will tend to generate higher transaction costs than a buy-and-hold strategy.



**Benchmark:** 50% S&P 500/50% Barclays Aggregate Bond

**Expense Ratio:** 0.08%

**Investment Objective:** Balanced

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Asset allocation does not ensure a profit or protect against a loss. All indices are unmanaged and cannot be invested into directly. Past performance is no guarantee of future results. This information is presented as an introduction to the portfolio strategy and is for educational purposes. As such, it is not intended as a solicitation or offer. Prospective investors should contact his/her advisor for more detailed portfolio information and the product's suitability in meeting your financial investment objectives.

Different types of investments involve varying degrees of risk and there can be no assurance that any specific investment will either be suitable or profitable for a client or prospective client's investment portfolio.

\*Prospect Theory: An Analysis of Decision under Risk by Kahneman & Tversky, March 1979

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