

PORTFOLIO MATRIX

Portfolios Built For You

Tailored investment strategies
for all market conditions



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Investment and Financial Planning advice offered through Synergy Asset Management, LLC.



Introduction

THE PROBLEM

Investors often struggle to balance their portfolios

Many investors struggle to maintain a balanced portfolio due to the challenges of managing their emotions in tandem with the complexities of market and economic cycles. This may hinder their ability to optimize their investment strategy.



Over three decades of industry leadership

THE SOLUTION

Synergy Asset Management empowers investors

Achieving a well-balanced portfolio demands a deep understanding of macroeconomic indicators, market trends, and both fundamental and technical analysis.

At Synergy Asset Management, we leverage our expertise to offer a sophisticated suite of actively managed portfolios, empowering

investors to concentrate on wealth accumulation, distribution, and preservation. Our carefully diversified suite of strategies seek to have a solution for all market conditions, ensuring that your investments remain aligned with your long-term financial objectives, providing you with confidence and peace of mind.



A team of highly skilled professionals



Expertise and support for investors' portfolio goals

30+

years of industry leadership



Philosophy of Synergy Asset Management

In the forthcoming pages, we embark on an educational journey to illuminate fundamental investment concepts pivotal to our portfolio construction methodology. We delve into the intricacies of risk-on and risk-off strategies, alongside the strategic nuances of Focused and Asset Allocation positioning. Culminating in a succinct portfolio overview, we unveil the distinctive characteristics of our investment portfolios.

Synergy Asset Management represents a wealth of expertise, utilizing a vast reservoir of knowledge and a wide range of investment strategies.

Our mission is to equip investors with the tools to adeptly navigate the ever-evolving landscape of market cycles and economic fluctuations.

Through a spectrum of investment approaches encompassing risk-off, risk-on, asset allocation, focused investing, and tax-efficient strategies, we empower clients to tailor their portfolios for their personal wealth vision. Each strategy harmonizes within our overarching investment framework, facilitating agile and dynamic portfolio management.

At Synergy Asset Management, we are committed to excellence, taking a holistic approach to align with each client's unique risk tolerances, financial aspirations, and tax considerations. Join us as we unravel the synergy between theory and practice, forging pathways to financial prosperity through informed decision-making and strategic portfolio construction.



Investment Strategies and Characteristics



Risk-Off

A risk-off investment strategy is employed when investors are cautious, seeking to minimize risk and protect their capital against potential market downturns. This approach typically involves shifting investments towards assets considered safer or less volatile.

CHARACTERISTICS

Focus on Stability

Investors prioritize assets with lower volatility and more predictable returns.

Asset Allocation

Preference for global asset allocation models, government bonds, treasuries, high-grade corporate bonds strategies, money market funds, gold, and insurance products.



Risk-On

A risk-on investment strategy is pursued when investors feel optimistic about the market outlook and are willing to take on more risk in search of higher returns.

CHARACTERISTICS

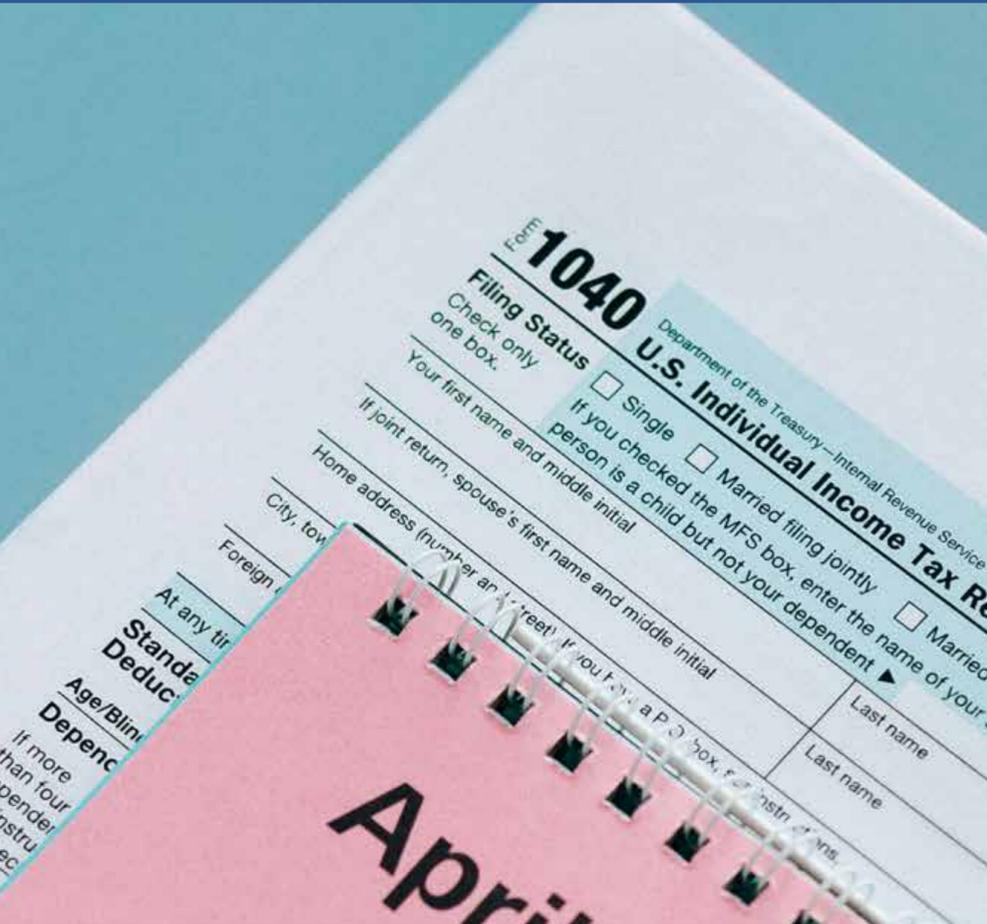
Seeking Higher Returns

Embracing concentrated asset strategies with higher potential returns, which also come with higher volatility and risk.

Asset Allocation

Increased exposure to focused equities strategies, especially in sectors such as technology, international, and emerging markets.





TAXABLE ACCOUNTS

In the realm of investment management for taxable accounts, understanding the distinction between tax-aware and less-tax-aware investing strategies is crucial. These strategies can significantly impact after-tax returns, making them a vital consideration for investors aiming to maximize their investment outcomes in a tax-aware manner.



Tax-Aware

Tax-aware investment strategies aim to minimize taxes on investments to enhance after-tax returns, especially essential for taxable accounts.

SUBJECT TO TAXES ON:

- ✓ Capital gains
- ✓ Dividends
- ✓ Interest income



Less Tax-Aware

Less tax-aware investing strategies can lead to higher tax liabilities, affecting the net return on investments. These strategies may not fully consider the tax implications of investment decisions.

POTENTIAL IMPLICATIONS INCLUDE:

- ✓ Asset location
- ✓ Holding periods
- ✓ Trading frequency
- ✓ Interest income
- ✓ Short-term capital gains

MAXIMIZING TAX EFFICIENCY

Investors can enhance the tax efficiency of their portfolios through careful planning and strategic asset selection. This includes understanding the tax characteristics of different investment vehicles, utilizing tax-advantaged accounts for less tax-efficient assets, and being mindful of the timing of buys and sells to optimize for favorable tax treatment.

Ultimately, the goal of tax-efficient investing is to keep more of what you earn by reducing the impact of taxes on investment returns. This requires a proactive approach to portfolio management and, often, consultation with tax professionals or financial advisors to align investment strategies with tax planning objectives.

Asset allocation and focused investing represent two distinct strategies within the investment management spectrum, each with its own philosophy, risk profile, and potential for returns. Understanding these strategies is crucial for investors aiming to align their portfolios with their financial goals, risk tolerance, and investment horizon.



Asset Allocation

Asset allocation involves diversifying investments across various asset classes, such as equities, fixed income, real estate, commodities, and cash equivalents. The primary objective of asset allocation is to balance risk and reward by adjusting the percentage of each asset in the portfolio according to an investor's risk tolerance, investment goals, and time frame.

KEY ASPECTS

Risk Management

By spreading investments across different asset classes, investors can reduce the risk of significant losses, as different assets often perform differently under the same economic conditions.

Strategic and Tactical Allocation

Strategic asset allocation sets long-term investment proportions based on expected returns for each asset class, while tactical asset allocation allows for short-term adjustments based on market conditions.

Reduced Volatility

This strategy capitalizes on the principle that different assets will not move in the same direction simultaneously, aiming to reduce volatility and improve returns over the long term.



Focused

Focused investing involves concentrating a portfolio on a limited number of investments, often within a specific sector, industry, or even a handful of stocks. The belief underlying focused investing is that by dedicating more resources to fewer investments, an investor can achieve returns through in-depth knowledge and analysis of those investments.

CHARACTERISTICS

High Conviction

Investors select a small number of stocks or assets in which they have strong confidence, based on thorough research and analysis.

Potential for Higher Returns

While focused investing can offer higher returns due to the concentrated exposure to high-performing assets, it also comes with higher risk.

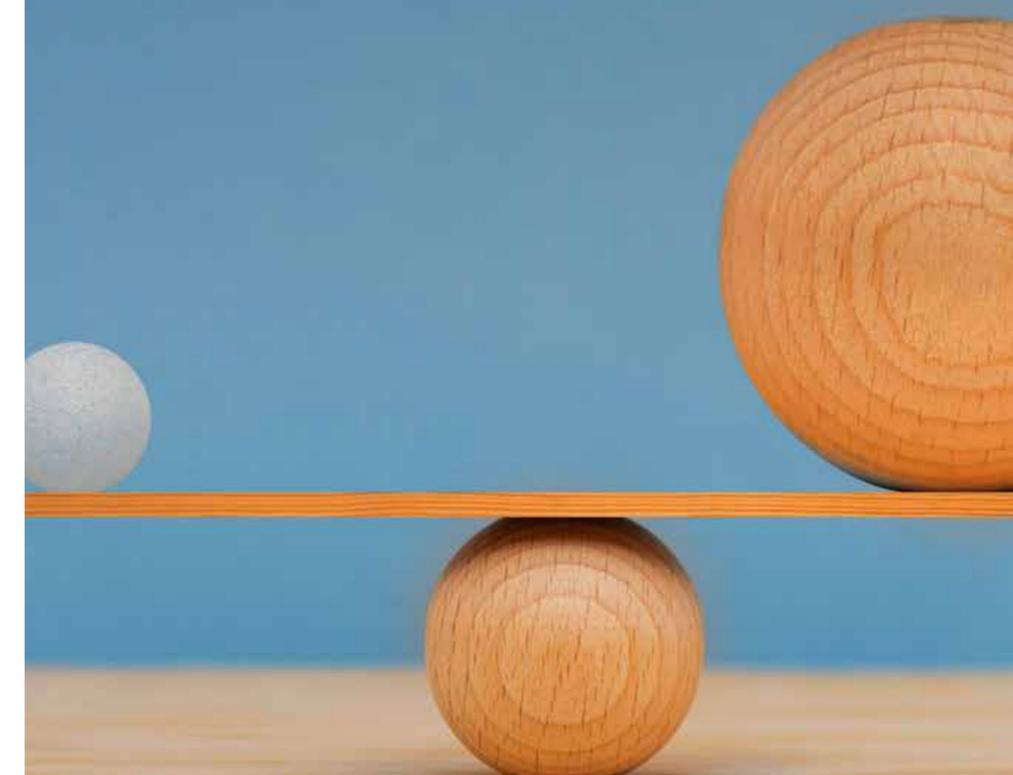
Increased Volatility

Due to the concentrated nature of the portfolio, focused investing can lead to higher volatility and greater risk of significant losses if one or more of the investments perform poorly.

Balancing Strategies

While asset allocation aims to mitigate risk through diversification, focused investing seeks to maximize returns by concentrating on fewer investments. Investors might choose a strategy based on their risk tolerance, investment expertise, and financial goals. Some may opt for a hybrid approach, employing a core-satellite strategy that combines the broad diversification of asset allocation for the majority of the portfolio (the core) with focused investments in specific areas where the investor sees high growth potential (the satellites).

In summary, asset allocation and focused investing strategies offer different paths to achieving investment objectives. Asset allocation is well-suited for those seeking to **balance risk and return** over the long term through diversification, while focused investing appeals to investors **willing to accept higher risk** for the potential of higher returns through concentrated positions.



Separate Accounts

Risk Off

FOCUSED STRATEGIES

- ✓ Focused Bond 
- ✓ Focused ETF 
- ✓ Diversified Bond 
- ✓ Tactical Bond

ALLOCATION STRATEGIES

- ✓ Speedboat 
- ✓ Sailboat
- ✓ Tugboat

Alternative Strategies

FOCUSED STRATEGIES

- ✓ Structured Notes 
- ✓ Focused Buffered 

Risk On

FOCUSED STRATEGIES

- ✓ Focused Growth
- ✓ Focused Dividend
- ✓ Focused Value
- ✓ Focused Blend 
- ✓ Focused International
- ✓ Focused Q's
- ✓ Faith Based 
- ✓ Focused ESG 
- ✓ Focused Real Estate
- ✓ Focused Metals

ALLOCATION STRATEGIES

- ✓ Aggressive Sailboat

FOCUSED STRATEGIES

- ✓ Rowan Street 

ALLOCATION STRATEGIES

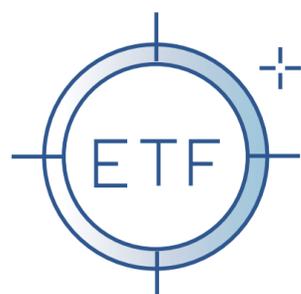
- ✓ Private REITs 

 TAX AWARE

Portfolio Descriptions

25 core portfolios. 3 tiers.

Our team has built and refined a process to be more than just another money manager. Our competitive advantage stems from our strategically aligned asset management, that highlights our core strength as a globally dynamic, institutional fiduciary. Our dynamic global approach to managing your money is not constrained to any one style of investing or to any one sector, or to any one strategy. We have portfolio strategies for most market conditions and investor objectives.



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STOCK
Portfolios

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ASSET ALLOCATION
Portfolios

3
BOND
Portfolios



10

Focused Stock
Portfolios

FOCUSED STOCKS

Portfolio Descriptions

Focused Dividend

Best for investors seeking current income and growth, aiming to double the dividend yield of the S&P 500, while seeking to minimize active risk and maintain a beta of less than 1.0 through a focused selection of 5-20 securities.



Focused Blend

Suitable for long-term investors, providing a semi-passive, tax-aware portfolio aimed at delivering reasonable risk-adjusted total returns compared to the S&P 500, with a concentrated approach targeting 20-40 securities and annual rebalancing.



Focused Tactical Equity

Ideal for those wanting an adaptive, global, all-cap stock portfolio constructed for various market conditions, with an overarching goal of reasonable risk-adjusted total returns, managed through adjustments in equity exposure, cash levels, and holding 5-20 securities.



Focused Value

Tailored for investors in pursuit of active management of value-focused stocks, this portfolio offers an adaptive, all-cap stock portfolio constructed to provide targeted value exposure and/or complement existing core or growth strategies. Focused Value has the flexibility to hold 5-30 securities and adjusts equity exposure based on market dynamics.





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Focused Stock Portfolios

FOCUSED STOCK CONTINUED

Focused Q's

Crafted by a thorough framework of bottom-up fundamental analysis, the Focused Q's portfolio selects 5 to 30 stocks from the NASDAQ 100 Index that exhibit exceptional growth potential and value. With a concentrated approach driven by our highest-conviction investment ideas, the strategy integrates multifactor optimization and risk management principles. Tactical as needed, Focused Q's is rebalanced quarterly to adapt to market dynamics.



Faith-Based

Rooted in Judeo-Christian values, this thematic portfolio prioritizes spiritually appropriate corporate behavior. Designed for investors seeking growth while upholding personal values, it identifies potentially undervalued companies through focused investing, with the goal of attaining reasonable risk-adjusted returns.



Focused International

Constructed for investors seeking diversification through international equity exposure, Focused International employs a distinct mix of active and passive management techniques. Aimed at navigating the intricacies of the global market, this portfolio is curated to complement core portfolios and is rebalanced annually.



Environmental, Social, and Governance (ESG)

Ideal for conscientious investors integrating ESG considerations into investment decisions, rebalancing annually and limiting the portfolio to 5-20 stocks and/or ETFs selected based on attractive valuations, strong relative strength, and momentum in fundamentals, with a focus on minimizing risk and seeking higher returns against benchmarks.





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Focused Stock
Portfolios

FOCUSED STOCK CONTINUED

Focused Digital

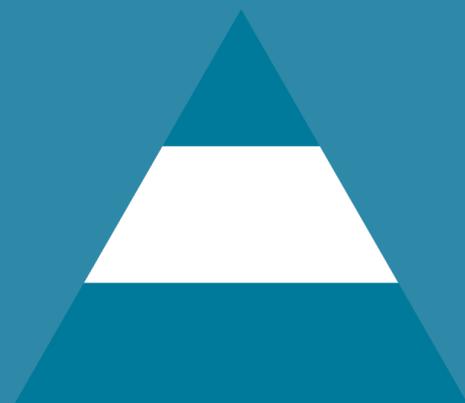
The Focused Digital portfolio is designed to capture growth in the digital asset ecosystem through 5-25 equity positions. It invests in companies driving blockchain innovation—including miners, fintech platforms, and infrastructure providers—and may allocate selectively to spot cryptocurrency ETFs. Actively managed and rebalanced quarterly, it applies a disciplined, risk-aware approach to this emerging sector.



Focused Five

The Focused Five portfolio is designed for investors seeking opportunistic growth through a concentrated selection of 3-8 stocks. Available in Core, Moderate, and Aggressive risk levels, it follows a disciplined, tax-aware approach, with holdings spanning established leaders (Core) to higher-risk, higher-return opportunities (Aggressive).





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Asset Allocation Portfolios

GROUPED INTO

4 STRATEGIES

ASSET ALLOCATION

Portfolio Descriptions

Tugboats (x3)

DYNAMIC RISK MODELS

Built first with risk in mind, the Tugboats are designed for individuals seeking risk-controlled asset allocation. Tugboats aim to maintain an acceptable level of risk through strategic asset allocation policies and tactical overlays, with quarterly rebalancing and tactical adjustments as needed. Tugboats feature 3 varying risk levels.



Speedboats (x3)

STRATEGICALLY DESIGNED TACTICALLY DYNAMIC MODELS

Built first with the Y-axis of the Efficient Frontier in mind, the Speedboats offer investors a traditional asset allocation method rooted in quantitative data. Our approach meets investors where they feel most comfortable, offering 3 risk options and is rebalanced annually.



Sailboats (x3)

FOCUSED TACTICAL ALLOCATION MODELS

Curated for investors wanting an alternative approach to Modern Portfolio Theory, the Sailboats come in 3 risk levels with 100% tactical allocation strategies based on a blend of technical and fundamental analysis that ebbs and flows with market conditions. Sailboats are continuously monitored and positioned to capitalize on prevailing market factors.



Focused ETF (x3)

Built for investors seeking a simple, yet complete approach to asset allocation. Constructed from Modern Portfolio Theory, our Focused ETF Models offer exposure to broad asset classes and simplicity in asset allocation. Constructed with strategic principles and rebalanced annually, Focused ETF Portfolios are offered at 3 risk levels.





3

Bond Portfolios

BONDS

Portfolio Descriptions

Focused Bond

A concentrated bond portfolio seeking quality companies with attractive yields, constructed for income generation and reasonable risk-adjusted returns compared to the broader U.S. bond market, utilizing thorough analysis of economic, credit, and yield curve factors, holding 5-20 individual bonds and employing technical and fundamental analysis.



Diversified Bond

Crafted exclusively with fixed income ETFs as the investment vehicle, this strategy offers comprehensive allocation across various bond categories, prioritizing risk management and yield optimization through diversification and annual rebalancing.



Tactical Bond

Utilizing Focused Tactical Allocation (FTA), this strategy capitalizes on prevailing market conditions through an innovative fusion of technical and fundamental analysis, departing from Modern Portfolio Theory and relying on continuous assessment of global markets, with monthly rebalancing to adapt to changing conditions. The strategy uses ETFs to invest in different bond sectors and maturities.



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Satellite Portfolios

Focused Real Estate

Structured to blend active and passive management, this portfolio combines beta exposure to the general U.S. real estate market with alpha allocation in individual equities, seeking reasonable risk-adjusted total returns compared to the market, rebalancing quarterly to adjust to dynamic market conditions.



Focused Metals

Constructed for inflationary or turbulent economic conditions, this portfolio blends ETFs and individual stocks to gain exposure to the broad metals markets, seeking to act as a hedge when combined with core strategies for a diversified approach towards portfolios.



Rowan Street

Rowan Street Capital Advisors, LLC (Private Investment) is a private equity investing perspective to publicly traded securities, focusing on investing in undervalued strong businesses, Rowan Street aims to provide long-term value for investors. For accredited investors only.



Focused Buffered

Designed to balance growth and risk, this core portfolio uses Target Outcome ETFs for market participation with downside protection. Offered in Conservative, Moderate, and Aggressive risk levels, it's rebalanced annually to help investors navigate changing markets with confidence.



Alternative Real Estate

Tailored for accredited investors interested in real estate investing. Synergy offers various alternative real estate investments such as Delaware Statutory Trusts, private REITs, and opportunity zones, offering a broad range of real estate opportunities within portfolios.



Structured Notes

Customizable bonds for personalized risk and return attributes, built to express an individual investor's market view on a variety of assets and asset classes. Structured notes are curated with the goal of optimizing upside and minimizing downside risk, offering a unique diversification element to a portfolio.



SYNERGY ASSET MANAGEMENT

Our process is sophisticated.

Our goal is simple: Empower advisors to create wealth for their clients.

Synergy Asset Management's diversified approach to investment strategy selection facilitates a robust, flexible investment framework. This enables investors to effectively manage risk, seek growth opportunities and optimize tax implications as they navigate through the various phases of market and economic cycles, aligning with their unique financial goals and timelines.

LEARN MORE

It all starts with a conversation.

Give us a call to schedule a complimentary meeting.

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Disclosure

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