

# SIERRA RIDGE INDEX BASED SOLUTIONS

The strategy consists of five investor profiles ranging from aggressive to conservative for investors who prefer an index-based solution. Each profile offers the ability to increase or decrease equity exposure by 10 percentage points. Equity allocations range from 10-100%. Although implementation is executed using ETFs the strategy is actively managed using our valuations-based approach. ETF's will include both active and passive weighting methodologies. An ideal investment offers growth at a reasonable price. A combination of valuations, bottom-up fundamental analysis, and top-down technical indicators are used to guide buy and sell decisions. The strategy consists of one or more security sleeves each of which are designed to exhibit differing characteristics. The security sleeves are Opportunistic, Core Equity, and Fixed Income. Investments are limited to registered products and only use ETF's.



## Sierra Ridge Wealth Management

[WWW.SIERRARIDGE.COM](http://WWW.SIERRARIDGE.COM)



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SIERRA RIDGE  
WEALTH  
MANAGEMENT

## INDUSTRY COVERAGE

Building Products  
Diagnostics & Research  
IT Services  
Internet Retail  
Medical Devices  
Software-Application  
Software-Infrastructure

Regional Banks  
Sci & Tech Instr  
Semi Equipment  
Semiconductors

## ASSET ALLOCATION

	Agg	Mod Agg	Mod	Mod Con	Cons
Int'l Stocks	36%	29%	24%	18%	10%
US Stocks	42%	35%	28%	22%	10%
Bonds	6%	20%	35%	55%	75%
Cash	16%	16%	13%	5%	5%

As of 9/30/2022

## KEY FEATURES OF THE STRATEGY

### 1. Diversified, risk-based allocations

Allocations spread risk over multiple, diverse types of investment vehicles including exchange-traded funds (ETFs) and individual stocks.

### 2. Systematic Sell Discipline

An array of valuation metrics including price multiples indicate when a security is sold.

Stop-loss orders are used to mitigate the effect of unexpected price declines.

### 3. Professional asset management

Leverage the expertise and experience of professional portfolio construction and ongoing management that is academically rooted and time-tested.

## RISK DISCLOSURE

All investments carry a certain risk, and there is no assurance that an investment will provide positive performance over any period of time. An investor may experience loss of principal. The asset classes and/or investment strategies described may not be suitable for all investors and investors should consult with an investment advisor to determine the appropriate investment strategy. Investment decisions should always be made based on the investor's specific financial needs and objectives, goals, time horizon and risk tolerance. The portfolio's current performance may be lower or higher than the performance data as it represents performance as of the date shown. This is not a sales solicitation, but rather a profile on a specific investment option.

Investments in smaller companies carry greater risk than is customarily associated with larger companies for various reasons such as volatility of earnings and prospects, higher failure rates, and limited markets, product lines or financial resources. Investing overseas involves special risks, including the volatility of currency exchange rates and, in some cases, limited geographic focus, political and economic instability, and relatively illiquid markets. Income (bond) funds are subject to interest rate risk which is the risk that debt securities in a fund's portfolio will decline in value because of increases in market interest rates.