The Winford Advantage

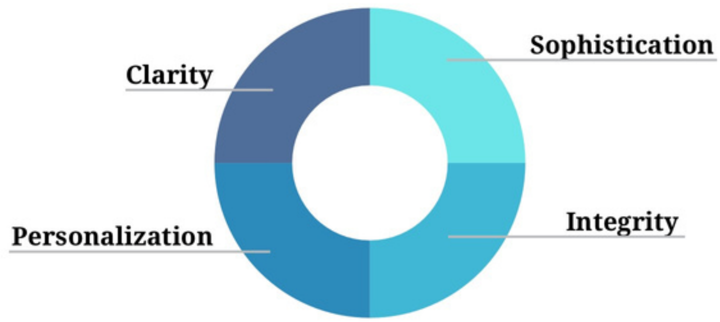
A principled approach to building wealth
for everyone

Jacob E. Tucker, CEO

Our North Star

At Winford Wealth, we believe personalized financial advice shouldn't be reserved for the ultra-wealthy.

For too long, tailored solutions and unbiased guidance have only been available to those with eight-figure portfolios. We're changing that. Our approach delivers the same level of care, clarity, and sophistication—regardless of whether you're building your first $100k or managing your next million—because everyone deserves a financial partner who treats their goals like they matter.



Our investment philosophy is grounded in personalization. For us, that doesn't stop at generic risk tolerance questionnaires (though we do seek to intimately understand your comfort with loss); we take a fulsome approach to considering a client's real-life goals and capital needs. At the firm level, we are asset-class agnostic, acknowledging the value of traditional perspectives on asset allocation while also folding in updated approaches and the wider universe of available investment opportunities. While our management is focused primarily on securities, we know that client assets also take other forms (e.g. gold, real estate, cryptocurrency) and bake that into our calculus of optimizing portfolios. When possible, we also leverage our expertise in alternatives to seek superior risk-adjusted outcomes for our clients[1]. For clients that prefer to manage their own portfolios, we are happy to act as a sounding board to enhance your decision-making. There are many ways to approach investments, and while we believe in our approach, we understand that sometimes we can provide maximum value by being a helpful partner as opposed to a full-time money manager (though that is typically the role we play for our clients).

While we endeavor to provide detail in this overview that carries sufficient complexity to address the questions of sophisticated clients, please do not hesitate to reach out to for a complimentary walk-through on the basics.

Our Holistic Investment Framework

While we seek to deliver investments curated to the unique needs of every customer, we ground our evaluation of securities in traditional schools of thought. Drawing on proprietary research and access to unique data sets, we heavily allocate portfolios based on modern portfolio theory and passive investing strategies, but we do not ignore tactical opportunities that may arise based on value investing theory and our own sectoral analysis. When these opportunities do arise, we act swiftly, in accordance with client wishes.

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[1] Alternative investment opportunities may not be available to every client due to regulations and investment minimums that limit access to certain investments for certain clients.

See page 7 for important information and disclosures.

Optimization Through Diversification

Diversification is a cornerstone of our investment approach, not solely to manage downside risk, but as a tool for capturing opportunity in a complex and ever-evolving market.

For many clients, this starts with broad exposure across global asset classes. This forms the foundation of a well-balanced portfolio that's designed to weather uncertainty and deliver consistent, risk-adjusted returns over time. For clients that seek a more rigorous approach, we pursue further diversification both strategically and tactically. Though the core of a portfolio remains grounded in long-term market exposures, we actively seek to enhance returns and hedge specific risks through thematic tilts and structural overlays.

When taking a tactical stance, we rarely chase individual securities. Instead, we identify macroeconomic or structural themes — such as demographic shifts, technological disruption, or energy transitions — and use broad-based instruments to navigate those trends across entire sectors, industries, or geographies.

This approach ensures that:

- We are never overly reliant on any single company, sector, or country
- We participate in long-term secular growth trends without taking concentrated bets
- Portfolios are aligned with both clients' goals and the realities of the modern global economy

Ultimately, true diversification goes beyond owning a small piece of everything — it means thoughtful, intentional exposure across the right things, at the right time.

Global Equities

Within equities specifically, we are cognizant of the long-term trends that show the general underperformance of active equity fund managers over the past two decades. The universal ease of information access, commodification of computational power, increasing population of sophisticated market participants, and automation of data processing have eliminated many historical advantages for funds that wrangle with the selection of single-name securities in U.S. domestic markets. We consider the practice of advisors pouring client funds into such vehicles, that are often accompanied by elevated fees, to be outdated.

Modern Active Management:

At Winford, we believe active investing isn't dead, it's simply taken a new form. We don't scrutinize between individual stocks and instead focus our labor on considering how one optimally allocates across asset classes, sectors, geographies, and risk factors in the pursuit of triangulating the realm of potential outcomes to match the needs of an individual clients. With the explosion of variegated, low-cost ETFs, we are empowered in this pursuit with more precision and flexibility than previously possible.

While ETFs are passive in one sense of the word, we don't see them as passive tools. Rather, they are powerful mechanisms that are:

Systematic and Exact:	Rule-based construction creates investment opportunities that very closely approximate specific views, and does so with precision.
Low-Cost:	Traditional active funds carry high fees (often over 1% annually) that overwhelmingly are not justified over extended periods.
Highly Liquid:	ETFs are highly liquid and give us the capability to effectively steward your capital as markets fluctuate and evolve.

All this is said to convey that our focus is less on seeking alpha in the traditional sense, rather on generating portfolios that are dynamically managed and catered to individual needs. Our focus on ETFs allows us to better capture the global universe of investments, rather than limiting our efforts to a domestic silo of large-cap single name securities.

Global Debt:

Fixed income, often overlooked by wealth accumulators, can play a crucial role in our portfolios. We value fixed income securities not just for stability, but as a tool to shape outcomes around income generation, capital preservation, and macroeconomic positioning.

We don't treat bonds as filler. They require the same strategic care as equities, with consideration for global interest rate environments, credit conditions, inflation regimes, and liquidity needs. Most importantly, we actively think about the purpose of fixed income in a client plan and allocate accordingly.

For high-earning clients facing expensive tax brackets, we may lean into municipal bonds for their tax advantages (see AlphaCash on page 6). In more conservative allocations, we rely on treasuries and other sovereign debt as a ballast—especially when markets are uncertain or risk appetite is low. When appropriate, we selectively incorporate corporate bonds to enhance yield, while keeping a close eye on credit quality and duration risk.

Emerging market and non-dollar debt may also be used tactically, not for yield chasing, but for strategic diversification or hedging purposes. We also may pursue higher yielding private credit vehicles for certain clients (more information in our larger discussion on alternatives).

As with equities, we often implement fixed income exposures using ETFs. This allows us to remain agile, manage costs, and express views with precision—whether we're managing around a client's tax exposure or rebalancing during a shift in the rate environment.

While fixed income has gained a reputation for belonging in retiree portfolios, for the right clients, they're an active part of modern portfolio design.

Advanced Tax Strategies for All Levels of Wealth

Returns are meaningless when they fail to account for after-tax impacts. As one of the most controllable variables in investing, we treat taxes as a core part of portfolio construction and activity—not as an afterthought.

Proper tax planning begins with understanding where different assets belong. We understand that certain diversifying investments, like REITs or high-yield bonds, generate income that's inefficient to hold in taxable accounts. Others, like broad equity ETFs, are better suited for those environments. We construct portfolios with location and limitations in mind, aiming to minimize the tax drag whenever possible.

In taxable accounts, we look for opportunities to harvest losses when optimal.[2] This is done holistically, on a client-by-client basis, understanding the potential tax benefits of certain moves. Similarly, when clients have lower-income years—whether due to a career break, a move, or other life changes—we explore and take advantage of gain harvesting or Roth conversions to reap the benefits of temporarily lower brackets. We will often lean into municipal bonds or other tax-conscious strategies for high-tax bracket clientele, especially those looking to preserve capital and generate income without adding unnecessary complexity.

Where certain securities provide opportunities for tax savings, portfolio rebalancings are a crucial moment to be unaware of unintended tax consequences. Your entire financial picture matters when it comes to investment-related tax decisions. Equity compensation, multi-state filings, or self-employment nuances are an important part of our calculus.

For clients experiencing outsized amounts of unrealized capital gains, we also may advise on pursuing investments in Opportunity Zone funds to minimize near-term capital gains taxes but to also continue to reap tax-advantaged growth. Given the nascency of these assets, we are selective in our recommendations of managers and the clients to whom these investments may represent a good fit. While taxes are an unavoidable part of growing wealth, the level of certainty the tax code provides makes it an area where one can truly focus on growth.

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[2] Harvesting tax-losses is typically done by selling certain underperforming securities that have been held for over a year, which can reduce taxable income.

See page 7 for important information and disclosures.

Alternatives for Everyone

Though traditional investments (stocks and bonds) play a primary role in portfolios for most of our clients, our background as investors is steeped in experience with alternative investments. Alternatives offer a diversified approach to obtain increased security, and uncorrelated returns. Through exclusive relationships, we can offer clients access to investments including private equity, private credit, growth equity, real estate, and infrastructure.

Alternative asset funds are typically run by prominent investment managers. Investments are subject to minimums, wealth requirements, and assets may be locked up for extended periods. Managers of alternative investment funds typically recoup an assets under management (AUM) and/or performance-based fee on the assets they oversee.

Alternative assets are never our default (we will always clear an alternative investment with you) and are not something we can or should recommend to every client. Where we recommend an investment in alternatives, it will always be with a manager we thoroughly vet, and will be done with the purpose of increasing diversification or optimizing return profiles.

Uncorrelated Returns

Alternatives add the most value when the underlying value of the securities it tracks bears limited to no correlation to the traditional assets in a portfolio. These assets typically achieve this by investing in assets with demand patterns that differ from the broader market or exist in portfolios priced independent of market movements.

As an example of varied demand patterns, investment in reinsurance vehicles allow clients exposure to events that traditionally are not aligned with otherwise volatile market conditions. On the latter point, values on the underlying assets owned by private equity vehicles tend to remain insulated from broader market movements, as underlying fundamentals see less drastic shifts than share prices which are exposed to human instinct.

Private Credit:	We are strong believers in private credit's ability to achieve favorable risk-adjusted returns in attractive market environments. Private credit investors primarily support transactions in private markets through loans– these loans typically have yields that exceed those found in government or many corporate bonds, while having priority over other parts of a business' capital structure. Fees on private credit vehicles tend to be lower than other alternative assets, and historical performance in attractive interest rate and spread environments can rival that of more traditionally established asset classes while absorbing asymmetrically lower downside.

See page 7 for important information and disclosures.

Multi-Strategy Vehicles:	For clients newer to alternative assets, we may recommend pooled vehicles that diversify clients across several types of investments. These typically have lower investment minimums and can act as a more approachable start to investing in alternatives. Further, given the risk inherent to alternatives that aim for above-market return profiles (though not all do), diversification can help reduce binary risk that may arise.

Cash Management

Turning Idle Funds Into Strategic Capital

At Winford Wealth, we believe cash deserves as much attention as your investments. Too often, it's treated as an afterthought—left to languish in accounts that offer little in return and even less in tax efficiency. Our approach is different.

Through AlphaCash, we manage your reserves with the same care, clarity, and optimization we apply to the rest of your portfolio.

A High-Yield Strategy That Puts You First

Cash is not "just cash." It is optionality, safety, and in the right environment—a source of meaningful yield. But not all yield is created equal. Most high-yield savings accounts pay interest that's fully taxable at a client's highest marginal rate. We see that as a missed opportunity.

AlphaCash is Winford's dynamic cash allocation system that intelligently moves your funds into optimized money market instruments. Many of these options carry tax advantages—whether at the federal, state and/or local level. The result is a post-tax yield strategy that adapts to your unique financial context.

Systematic, Not Static

Unlike traditional savings, which are set-and-forget by design, AlphaCash continuously scans the available universe of institutional-grade money market funds and reallocates your capital bi-weekly.

Our system identifies yield differentials, tax benefits, and risk characteristics to ensure that your funds are always in the right place—without you lifting a finger.
We believe automation should serve personalization. AlphaCash isn't just a robot chasing interest rates—it's a rules-based system operating in sync with your advisor-driven strategy.

See page 7 for important information and disclosures.

Important Information and Disclosures

Any forecasts or projections presented are merely estimates based on a range of assumptions about future market conditions and economic factors. These are inherently uncertain, hypothetical in nature, and do not reflect actual investment outcomes. They are not guarantees of future performance. Past performance is no guarantee of future results.

This material is provided for informational purposes only and should not be interpreted as personalized investment advice, a recommendation, or a solicitation to buy or sell any securities. It does not take into account your individual objectives, financial circumstances, or specific needs, and should not be relied upon as legal, tax, or investment advice.

Diversification does not ensure a profit or protect against market losses. There is no guarantee that any particular investment strategy, asset allocation, or fund mix will achieve your goals or deliver a specific income level. Investing a fixed dollar amount regularly--often referred to as dollar-cost averaging--does not ensure a profit or shield against loss in declining markets. This strategy requires discipline and the ability to continue investing through periods of market volatility. All investing involves risk, including the potential loss of principal. There is no guarantee that any investment will be successful or generate positive returns over any time period,