

At Juncture Wealth Strategies, we are a forward-thinking, independent Registered Investment Adviser whose practice is rooted in research, experience and innovation.

We seek to provide an effective means by which our clients' can achieve greater certainty within an investment environment that is becoming more uncertain as the effects of massive globalization, disruptive innovation and rapid social/political change impact capital markets in significant, and oftentimes unexpected ways.

With a focused commitment and meticulous approach, our mission is to help our clients not only achieve their investment goals in a numerical sense, but also in a way that is compatible with their level of investment sophistication and risk tolerance. We firmly believe that the execution of even the best investment strategy can prove to be ineffective if not properly integrated with explanation, customization and communication.

Our Investment Philosophy

We believe that we are currently in a very special time in mankind's history. Never before have the means of communication between countries and people been so accessible. However, with this increased capability of sharing information and technology in a rapid and low-cost way, we recognize that this does not come without significant risk. Information-sharing and technological innovation are very powerful forces that produce profound outcomes that are not always desired or predictable.

Now more than ever, we understand that these challenging and exciting times demand a dynamic investment management approach. We simultaneously seek opportunities in fast-growing, established companies that are part of the latest "innovation wave," while also preparing for the inevitable and corresponding "shock waves" that will arise due to unexpected events. As these episodes of "euphoria" and "despair" cycle over time, invariably, some subset of investments gets lost in the shuffle and falls out of favor. So, while pursuing high potential companies and preparing for heightened volatility are essential, we also employ a disciplined contrarian approach as a third component of our core strategy in order to benefit from these ebbs and flows of investor sentiment.

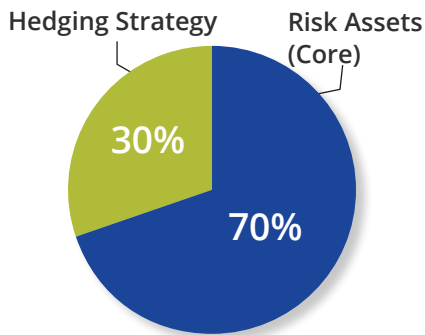
Through our portfolio hedging techniques and focused "Building Block" strategies, we seek to:

- Minimize our clients' exposure to overall portfolio risk
- Profit from global capital market volatility
- Position our clients' portfolios to benefit from both extremes in global investor sentiment and from extremely rapid technological advancement

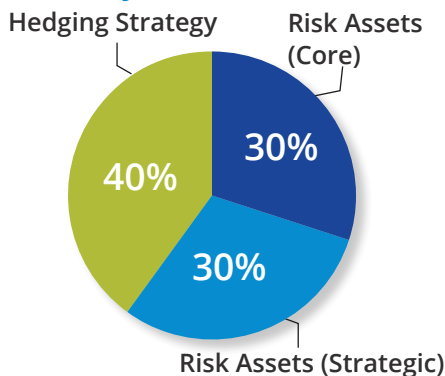
In an ever-changing landscape, the global economy is swiftly becoming smarter and more nimble in many ways. In order to fully benefit from this development, we believe that the management of your investment portfolio should be smarter and more nimble as well. Unlike many traditional methodologies that are often based upon past history or mechanical rebalancing techniques, we feel that "adaptive" asset allocation and "intelligent" rebalancing are superior approaches in that they can better turn uncertainty into opportunity.

Portfolio Examples

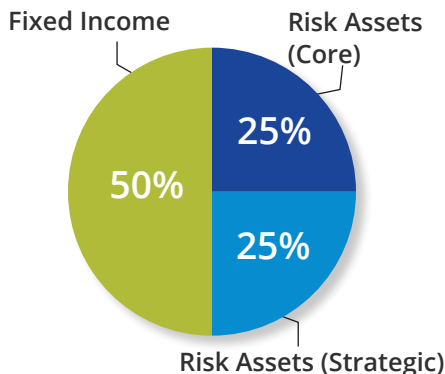
New Paradigm



Globally Diversified



Traditional



Portfolio Construction Process

3-Pronged Core Strategy

Most all portfolios managed by JWS generally have allocations to our three primary “Building Block” Strategies:

- 1) **Ultra-Growth**—An individual stock & ETF strategy that focuses on the fastest growing areas of commercially viable innovation.
- 2) **Sentiment Reversal**—An ETF strategy, with a global focus, that seeks to take advantage of extremes in investor sentiment and their associated capital flows.
- 3) **Hedging Strategy**—Designed to actively reduce portfolio volatility and provide a source of capital during periods of market disruption for the purpose of opportunistic buying of assets at attractive prices.

Income/Cash Flow

For those clients who need cash flow generation, we typically utilize our “Div Pay” strategy which is an individual large cap strategy that selects dividend paying stocks from around the world that are also optionable. Through the combined cash flow generation of dividends and covered-call writing, the strategy seeks to generate a greater cash flow yield. In addition, or as a substitute, an allocation to a traditional fixed portfolio of either individual bonds and/or ETFs (taxable or tax-exempt) can be selected for the purpose of income generation.

Strategic Diversification

For those clients who desire broader (less “focused” or “concentrated”) and more strategic (less “tactical”) diversification, allocations to our “Non U.S.” and/or “Currencies & Real Assets” strategies may be appropriate. The use of these strategies are particularly beneficial if a client chooses to not avail themselves of our “Hedging Strategy” and wants to reduce volatility via increased asset class diversification. We also offer a more yield-focused version of the “Currencies & Real Assets” strategy where income generation is a key focus.

FAQs

Active vs. Passive?

While there is a great deal of debate about the benefits & drawbacks of active versus passive investing, we feel both have a place in a properly constructed portfolio. Low costs and tax efficiency are very important considerations in the investment selection process. We use a diverse variety of low-cost, index-based ETFs, but we also actively manage individual securities within those strategies where an effective ETF is not currently available that meets our strategy specifications.

Tax Efficiency?

Most of our clients are high net worth individuals in elevated tax brackets. Private clients are our primary focus and we seek to minimize the tax implications in a variety of ways via both security selection and portfolio rebalancing procedures.

Fees?

JWS charges a percentage fee on the market value of the assets managed. The fee rate is determined by the size of the portfolio (i.e. the larger the portfolio, the lower the fee rate). JWS has no financial incentive to either use a particular brand of investment product or to incur transactions that are not necessary for the implementation/management of its strategies.

juncturewealth.com • info@juncturewealth.com

Scottsdale, AZ | P 480.253.4103 • 15279 N Scottsdale Road, Suite B230, Scottsdale, AZ 85254

San Diego, CA | P 858.764.8020 • 224D South Cedros Avenue, Solana Beach, CA 92075

Lancaster, OH | P 480.253.4100 • 2227 W. Fair Avenue, Lancaster, OH 43130