

# Partnerships Built For Peace of Mind

/Aptus/ - adapted, suitable, appropriate, fitting



## Our Strategy

Clients pay you for financial advice, and ultimately expect results. A confident client sticks to your plan; we have a simple framework designed to help instill confidence and enhance outcomes.

- Control the controllables
- Capture up markets
- Diversify beyond just asset classes
- Minimize downside
- Communicate your unique value
- Understand what you own
- Minimize fees and taxes

Aptus strives to help advisors impact clients, in every way possible. To us, the best business is the one with the happiest clients. It's our mission to help you deepen the trust and confidence of those relying on your guidance.

## A Hands-On Way to Help Advisors Help Clients

We've built our business on the willingness to tackle portfolio details one household at a time.

## A Path to Collaborative Success



Understand current process and client expectations



Identify areas of commonality and customization



Fortify existing portfolios with specialized risk management



Develop cohesive communications to continuously educate clients



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## Shared CIO: A Support System Like No Other

The actual asset owner benefits from extra eyes on their portfolio, and their advisor gains time back in their day to do what they love.. give personalized financial advice.

It's a unique partnership, enhancing the advisor's delivery model and reducing fees. For all the buzz about model portfolios and outsourcing, our conversations with advisors revealed an incomplete and expensive set of "solutions" for advisors.

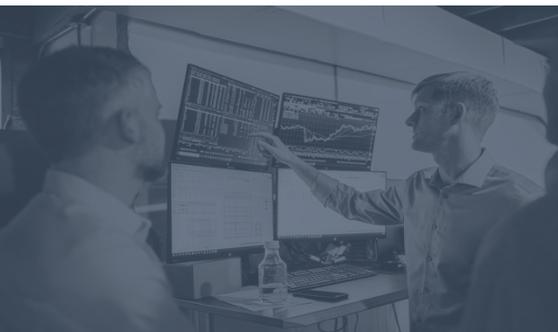
We saw the need for better service in 2016 and created the partnership model you see:

We've been selective in adding partners, but now oversee \$9.8 billion in client assets for advisors we love. We remain focused on deep collaborations, but the right investments in people and technology have given us the ability to take on the right relationships.

Our partners love that we know their clients and that **their growth has been our growth.**

If your clients could benefit from this kind of support, and your practice could use an extended team to design and manage an investment process, we invite you to a consultation.

	Model Portfolio	TAMP	Outsourced CIO	Aptus Shared CIO
Models Built to Firm Specs	✗	Maybe	✓	✓
Individual Household Proposals	✗	Maybe	Maybe	✓
Tax Transition Planning	✗	Maybe	✓	✓
Advisor-Branded Commentary	✗	✗	✓	✓
Individual Stocks & Bonds	Maybe	Maybe	Maybe	✓
Multi-Manager Portfolios	Maybe	✓	✓	✓
GIPS-Verified Performance	✗	Maybe	✗	✓
Investment Process Document	✗	Maybe	✓	✓
Portfolio Construction Fee	Likely	✓	✓	✗



**"It is literally true that you can succeed best and quickest by helping others to succeed."**

-Napoleon Hill

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## The Aptus Team

### Portfolio Managers

JD Gardner, CFA & CMT  
 Beckham Wyrick, CFA & CFP  
 John Luke Tyner, CFA  
 David Wagner, CFA  
 Brad Rapking, CFA

### Research & Trading

Mark Callahan Joseph Sykora, CFA  
 Brett Bennett, CFA  
 Brian Jacobs, CFA  
 John Archbold, CFA  
 Tenzin Phuntsok  
 Jake Marriott

### Operations

John Goldsberry  
 Will Gardner  
 Brett Wickmann  
 Joe King  
 Clay Calhoun  
 Jason Shlensky  
 Katlyn Sesera  
 Jaela Robbins, CPA

### Advisor Relations

Derek Hernquist  
 James Yahoudy, CFP  
 Matt McGowan, CAIA  
 William Graham  
 Mike Sefscik  
 Todd Johnson  
 Alexa Romero  
 Dana Bierman

### Creative

Alicia Griffin

### Engineering

David Nguyen  
 Jeremy Cole  
 Santosh Monoharan  
 Winston Feng

"The essence of investment management is the management of risks, not the management of returns. Well-managed portfolios start with this precept."

- Benjamin Graham

## Investment Services for Independent Advisors

- Founded in Fairhope, Alabama in 2013
- \$11 billion in Assets Under Management as of 03/31/2025
- Shared CIO services
- Active ETFs and total portfolio solutions\*
- Distinctive return streams and proactive risk management
- Consistent communication through client-friendly language

\*Aptus Capital Advisors claims compliance with the Global Investment Performance Standards (GIPS®).

## Drawdown Patrol Investing

- Diversification beyond just asset classes
- Reduced drawdown for better behavior
- Reduced drag from taxes and trading
- Upside capture through structure not timing

## We Aim to Balance Risk and Returns for Three Reasons:

To be able to allocate to areas of higher return (stocks)

To reduce drawdown and the emotions that come with it

To turn market drawdowns into opportunity

### More Stocks



### Less Bonds



### Risk Neutral



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Shares of any ETF are bought and sold at Market Price (not NAV) and are not individually redeemed from the fund. Brokerage commissions will reduce returns. Market returns are based on the midpoint of the bid/ask spread at 4:00pm Eastern Time (when NAV is normally determined for most ETFs), and do not represent the returns you would receive if you traded shares at other times. Diversification is not a guarantee of performance and may not protect against loss of investment principal. ACA-20-25

**The best plan is the one your client can stick to**  
Aptus as a partner, helping you help clients