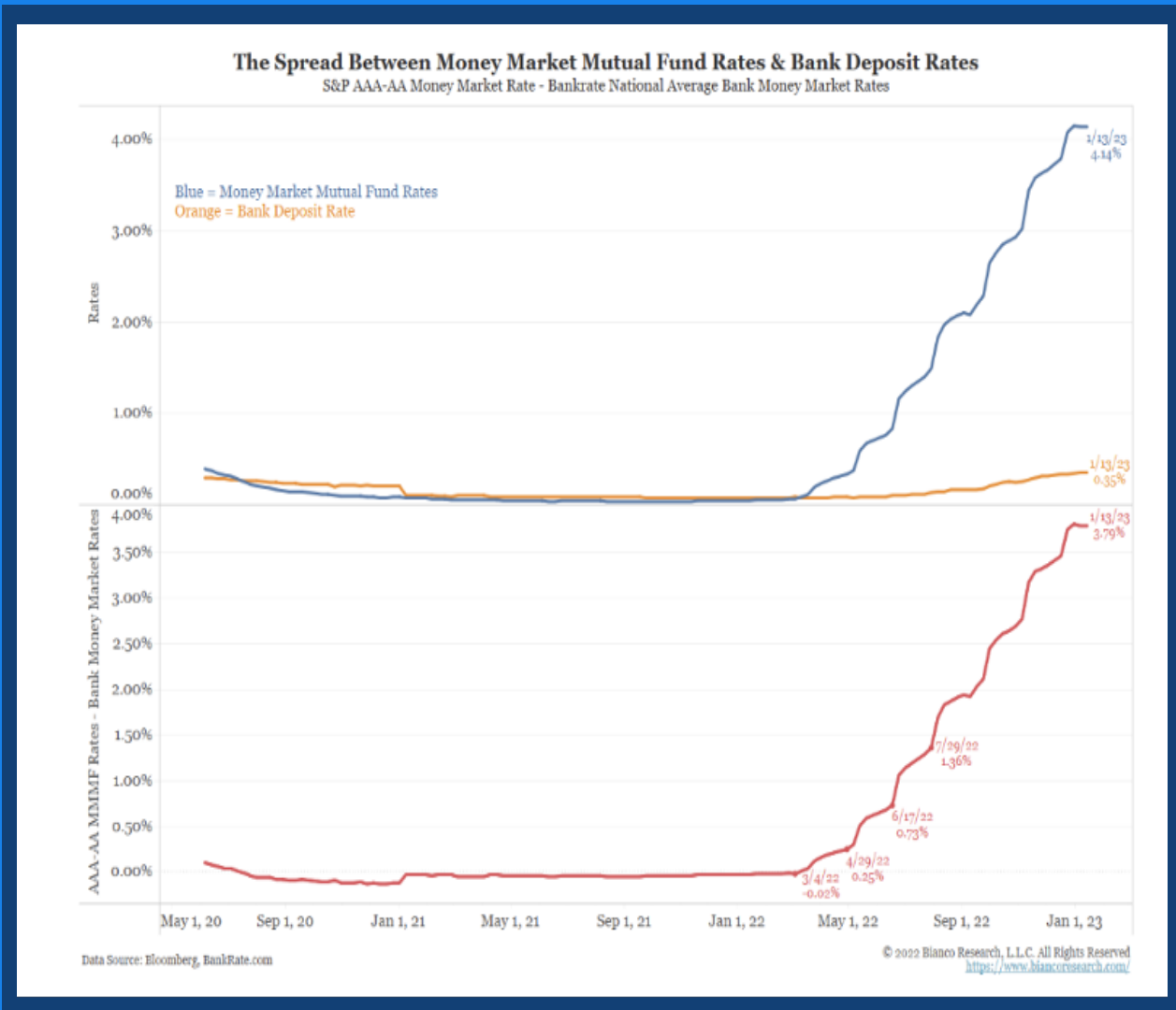


Aptus Income Proposal

Your Competition is Asleep

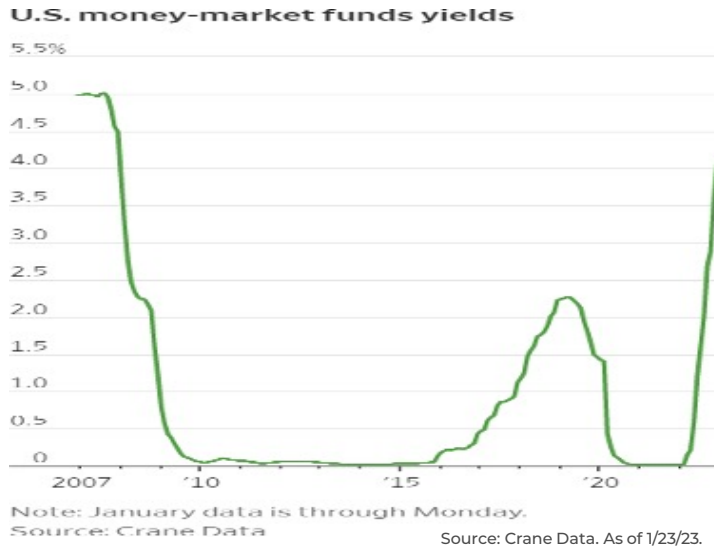
The typical savings account is paying a 0.33% interest rate, according to the Federal Deposit Insurance Corp. Treasury notes, money-market funds and brokered certificates of deposit (CDs) are all paying between 4% and 5%. It's an easy sell as clients can pick up massive income from US Government or FDIC-backed securities.

In our opinion, this is a great opportunity to earn advisory fees, grow AUM, and most importantly help clients better steward their hard-earned capital by attempting to earn more income and keep up with record high inflation.



Opportunity in Short Term High Yielding Assets ... Finally!

While it's not complicated, a simple picture can often make it clearer:



We show the difference in \$1M client getting 0.33% (Average Savings Rate) vs 4.14% (Average Money Market Rate) over one year. Who wouldn't want another \$39k?

Bank Savings Rate (@ 0.33%)

Principal + Interest	0.33%
\$1,000,000.00	\$275.00
\$1,000,275.00	\$275.08
\$1,000,550.08	\$275.15
\$1,000,825.23	\$275.23
\$1,001,100.45	\$275.30
\$1,001,375.76	\$275.38
\$1,001,651.13	\$275.45
\$1,001,926.59	\$275.53
\$1,002,202.12	\$275.61
\$1,002,477.72	\$275.68
\$1,002,753.41	\$275.76
\$1,003,029.16	\$275.83
Annual Interest	\$3,305.00

Considers Interest is Reinvested

Money Market (@ 4.14%)

Principal + Interest	4.14%
\$1,000,000.00	\$3,450.00
\$1,003,450.00	\$3,461.90
\$1,006,911.90	\$3,473.85
\$1,010,385.75	\$3,485.83
\$1,013,871.58	\$3,497.86
\$1,017,369.44	\$3,509.92
\$1,020,879.36	\$3,522.03
\$1,024,401.39	\$3,534.18
\$1,027,935.58	\$3,570.89
\$1,038,481.96	\$3,558.61
\$1,035,040.57	\$3,450.00
\$1,038,611.46	\$3,583.21
Annual Interest	42,194.67

Considers Interest is Reinvested

Source: Aptus Research. As of 1/26/23.

Portfolio Overview

Name	Yield*	Amount	Annual Income	% Account
Treasury Ladder/CDs	4.63%	\$330,000	\$15,279	33%
Aptus Enhanced Income (JUCY)	9.0%	\$330,000	\$29,700	33%
Money Market	4.14%	\$340,000	\$14,076	34%
Total	5.91%	\$1,000,000	\$59,055	100%

Conceptual Illustration

*As of 01/31/2023

information presented above is for illustrative purposes only and should not be interpreted as actual performance of any investor's account. These figures are entirely assumed to illustrate the concept of hedging during an assumed 10% drawdown in equities. As these are not actual results and completely assumed, they should not be relied upon for investment decisions. Actual results of individual investors will differ due to many factors, including individual investments and fees, client restrictions, and the timing of investments and cash flow.

Example portfolio for a \$1M proposal utilizing T-bills, money markets and JUCY. The end look is ~5.91% that pays annual income of ~\$59k.

T-Bill Ladder

Cusip	Coupon	Maturity	Yield
3M T-Bill	2.25%	12/31/2023	4.71%
6M T-Bill	0.25%	09/30/2023	4.71%
9M T-Bill	0%	06/29/2023	4.61%
12M T-Bill	0%	04/06/2024	4.48%
	0.63%	08/16/2023	4.63%

Highlights

- ~ 8-month Average Life on T-Bill Portfolio (4.63%)
- Overall Portfolio has a 5.91%
- \$59k Annual Income (assuming we roll T-Bills at maturity)
- Opportunities to Utilize Tax Free Munis

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Portfolio holdings information as of December 31, 2022. There is no assurance that the specific securities listed will remain in the Portfolio. Asset allocation and portfolio holdings may differ from the model among accounts in the composite. Aptus employs a diversification strategy using a combination of tactical and strategic, active and index based Exchange Traded Funds to represent specific asset classes. These representations should not be considered a recommendation to buy or sell an ETF. As with all investments, ETFs have risks. For more information or a prospectus, please contact your Investment Advisor. The Impact Series Benchmarks are the iShares Core Allocation ETFs. iShares Core Asset

Allocation ETFs are designed as diversified core portfolios based on the specific risk consideration of the Investor. Each iShares Core Allocation Fund offers exposure to US stock, international stock, and bond at fixed weights and holds an underlying portfolio of iShares Core Funds. Investors choose the portfolio that aligns with their specific risk consideration. iShares Core Allocation ETFs offer investments to meet a Conservative (iShares Core Conservative Allocation ETF), Moderate (iShares Core Moderate Allocation ETF), Growth (iShares Core Growth Allocation ETF), and Aggressive (iShares Core Aggressive Allocation ETF). Source: Blackrock. The volatility (standard deviation) of the Impact Series may be greater than that of the benchmark.

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APTUS CAPITAL ADVISORS

265 Young Street Fairhope, AL 36532 251.517.7198 info@apt.us