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Beta Wealth Group®

Institutional Quality
at the
Retail Level

Welcome to Beta Wealth Group®

AN INDEPENDENT FIRM

We approach wealth management as both an intricate science and a personalized craft. We utilize sophisticated tools to manage portfolios with maximum efficacy.

We understand our clients' goals and their diverse situations. We combine the two to deliver custom solutions that pave the way to a secure future.

Why Choose Us?

1. As an independent firm, we align our interests with yours to prioritize your financial success without external influence.
2. We employ systematic, technology-driven decision-making to ensure objective and precise outcomes.
3. Our customized solutions are thoughtfully tailored to safeguard and grow your unique portfolio.

Build
Grow
Protect
your wealth

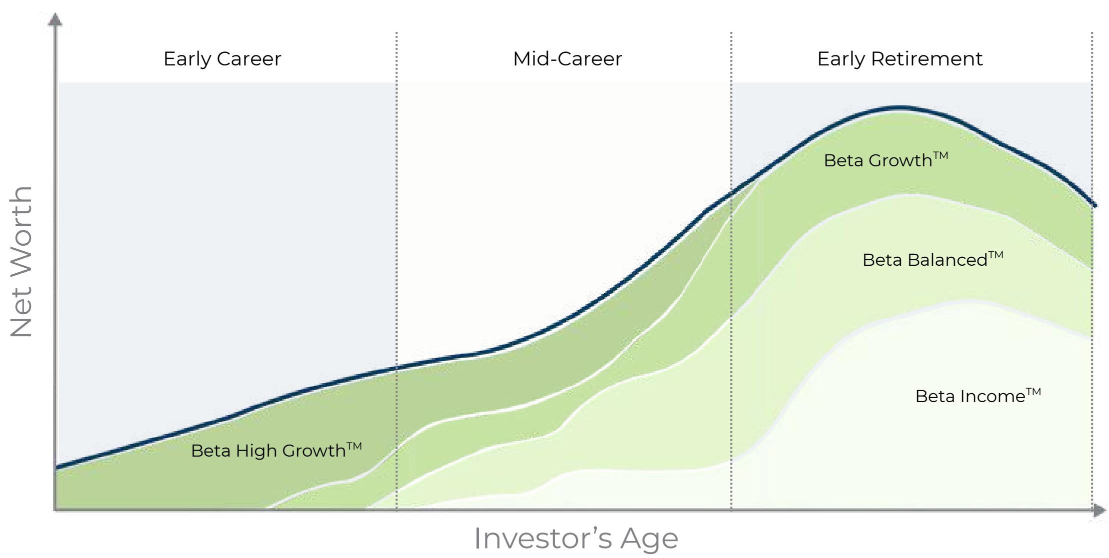
Versatile Solutions

Comprehensive Wealth Management

TAILORED TO YOU

We spend time with our clients to develop a complete understanding of their unique situation, personal preferences, and financial goals.

We optimize their portfolios to ensure we manage risk, remain flexible, and achieve their investment objectives.



- PORTFOLIO MANAGEMENT: Align investments with goals, manage risks, and adapt to changes while optimizing taxes.
- RETIREMENT PLANNING: Create sustainable income, optimize pensions, and design tax-efficient plans.
- CHARITABLE GIVING: Structure donations to maximize impact and tax benefits while aligning with legacy goals.
- ESTATE PLANNING: Ensure seamless wealth transfer, protect assets via trusts, and adapt to regulatory changes.
- PRIVATE INVESTMENT: Evaluate real estate and private placement investment opportunities sourced from deal flow.

For more information see our enlcosed Product Profiles and Service Overview pages

A New Standard *in* Wealth Management

We blend time-tested principles of economics and behavioral finance with advanced quantitative techniques to forecast markets and construct efficient portfolios.

Our disciplined approach centers on access to a broad investable universe and top-tier investment talent, as well as the use of advanced portfolio optimization techniques to deliver institutional grade service to retail clients.

Tactical & Strategic Forecasting combines proven techniques with dynamic active management.

Global Investing & Private Markets offers exposure to international and alternative investment opportunities.

Quant Modeling & Manager Selection aligns dynamic forecasts with a lineup of preferred managers and products.

Optimization & Trading systematically determines optimal weights to maximize risk-return trade-offs and efficiency.

Option Overlay & Tax Management services enhance income and manage taxable exposures.

OPENING DOORS *TO* INVESTMENT OPPORTUNITIES

We leverage cutting-edge technology and sophisticated analytical tools to provide clients with the best investment products.

By applying modern portfolio techniques, we exploit market inefficiencies, ensuring our strategies are both cost-effective and superior to the generic fund offerings and traditional asset allocation models.

Superior to Generic Vendors

We deliver dynamic, institutional-quality asset allocation far beyond what is available from typical fund vendors.

Independent & Cost Effective

Our approach is entirely independent, allowing us to avoid potential conflicts of interest inherent in traditional brokerage models.

Expansive Access

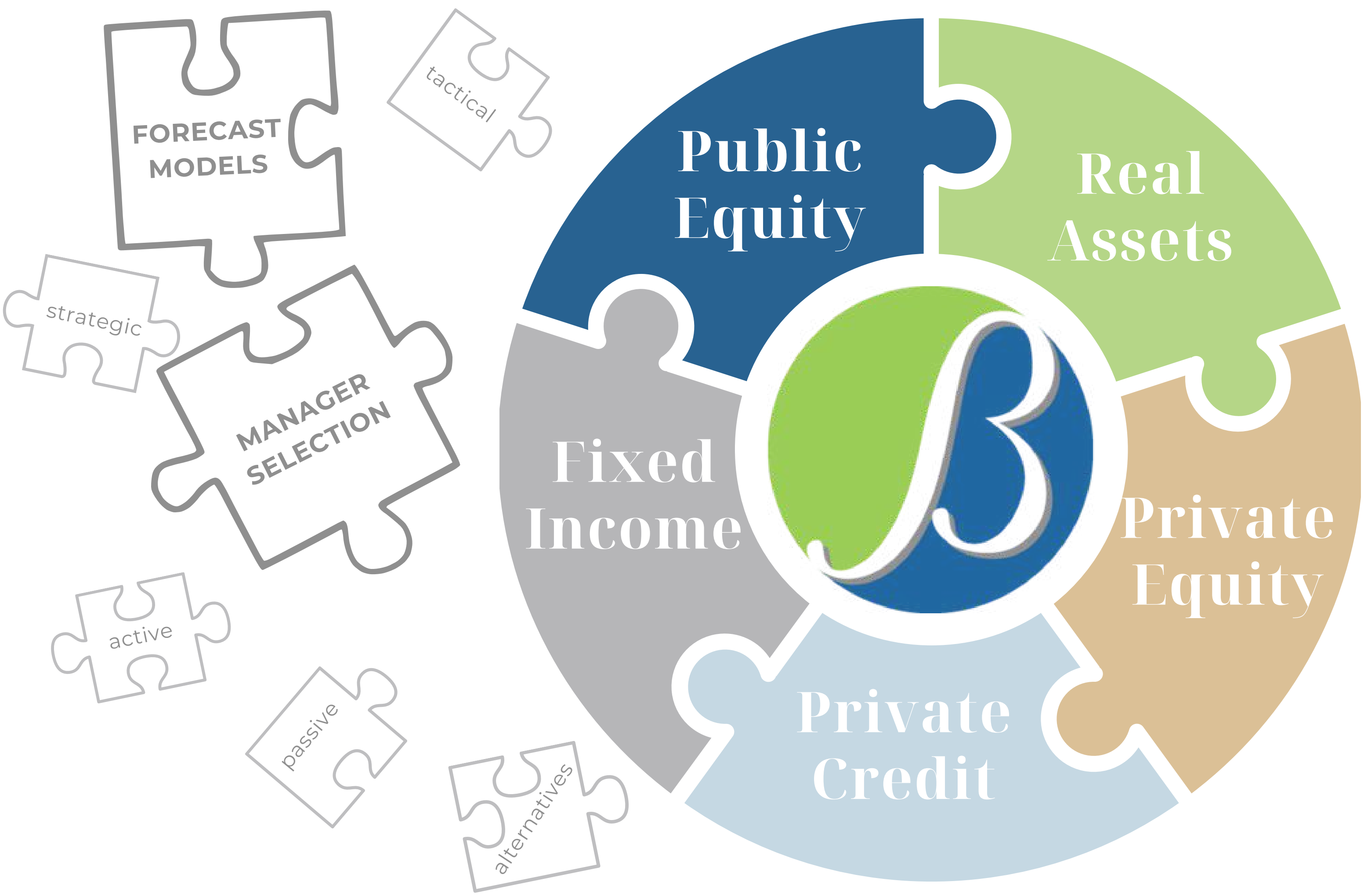
We open doors to investment opportunities typically reserved for the most sophisticated high-net worth investors.

Advanced Forecasting *and* Selection

Utilizing advanced forecasting models and manager selection tools to identify attractive market segments and optimal allocations.

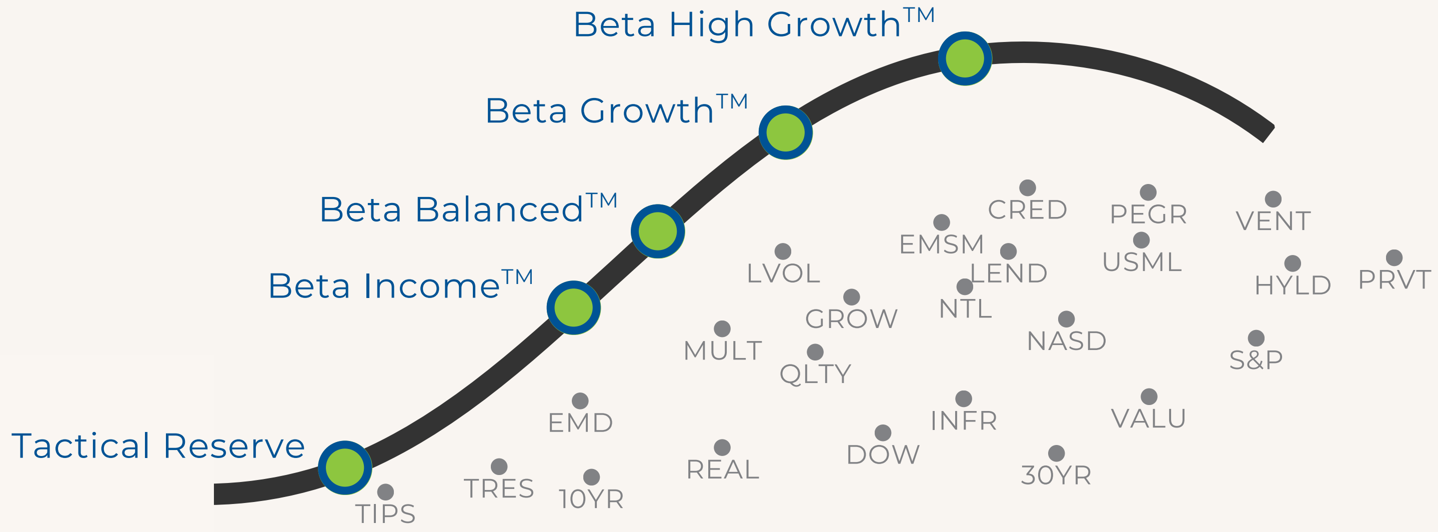
Evaluating macro factors and styles to provide a comprehensive view of the investable universe and adapt to changing market conditions.

Partnering with top managers allows us to exploit inefficiencies in key asset classes where only the most skilled professionals can operate.



This comprehensive, data-driven approach allows us to optimize across a broad range of global asset classes and ensure that our portfolios perform well under various market conditions.

EFFICIENT FRONTIER



For more information see our enlcosed Product Profiles and Service Overview pages

Quadratic Optimization
Our unique approach integrates our tactical and strategic forecast models with our manager universe and cost models.

Risk Management
We utilize risk models to dynamically rebalance and ensure portfolios adapt to changing market conditions.

Trading & Execution
Through advanced execution we ensure trades are executed with minimal cost and account for tax implications.

Portfolio construction is a systematic process designed to determine the optimal combination of assets that maximize return across various levels of risk.

We construct an efficient frontier of strategies providing exposure to various asset classes, geographies, and factors.

Our goal is to ensure that each portfolio is unique and built for maximum efficiency.

Sophisticated Tools *and* Techniques

Customized Products

Our robust framework of investment models range from conservative models aimed at capital preservation and income to high-growth strategies designed to grow capital and increase returns.

Beta Public Markets

Beta Private Markets

Focus on liquidity and risk for short-term needs

Provides stable income and limited drawdowns

Direct investment portfolio

Blends growth and income for conservative investors.

Capital appreciation for Qualified Investors

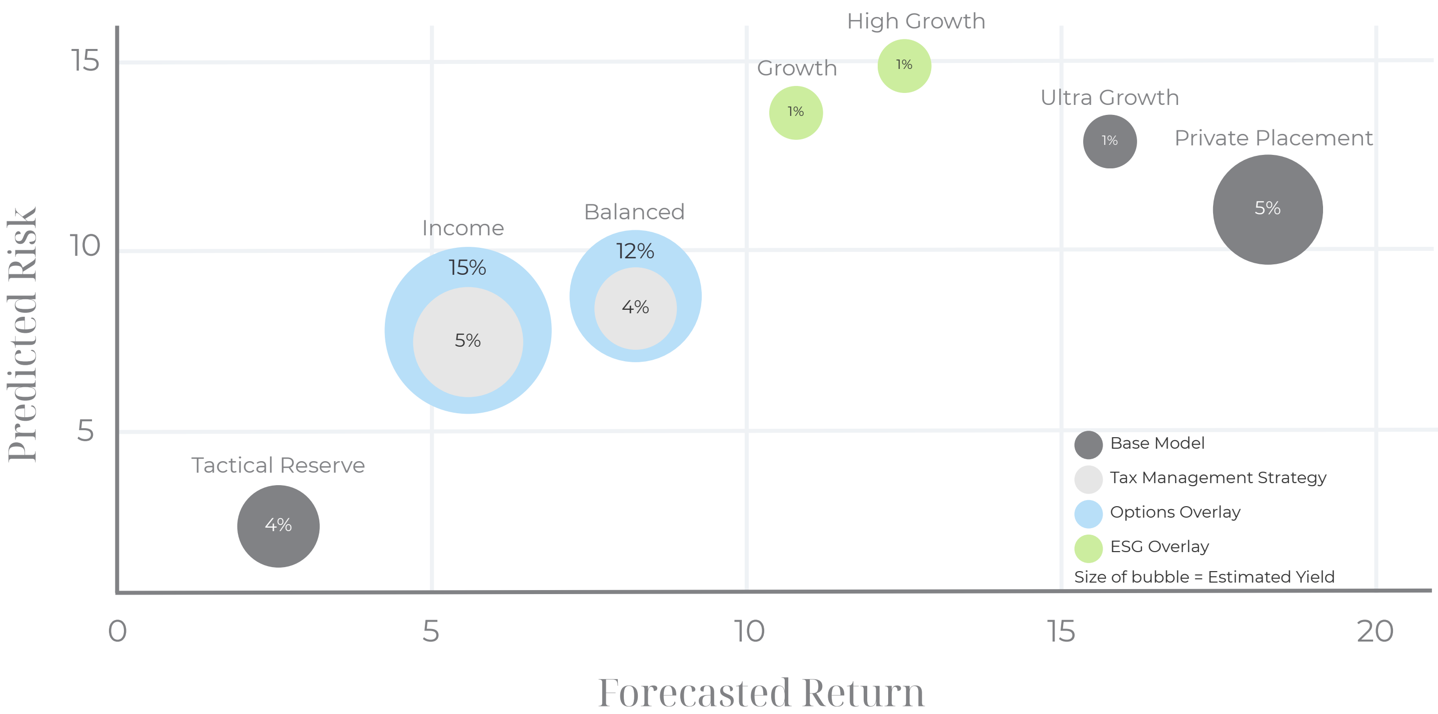
Long-term wealth building through diversified assets.

Return focused exposure to equity and alternative investment

... *and* Services

We combine our diversified product line-up with our custom overlay strategies designed to generate additional income, screen on ESG, control tax exposure, and manage individual private placements.

We deliver a fully customized solution of strategies that meet your specific needs while adjusting to changing market conditions, regulations and life circumstances.



Up next....

Discover our Product Profiles and Service Overviews

Data as of July 31, 2025

Beta Income™

INFORMATION

An actively managed portfolio of income generating assets designed to limit drawdowns and maximize income over medium term.

FUND

Minimum $	$25,000
Status	Non-qualified
Tax	1099
Expense	1.50%
Liquidity	Daily
Holdings	Funds & Privates

RETURNS

1YR	6.6%
3YR	4.6%
5YR	3.7%
10YR	2.9%

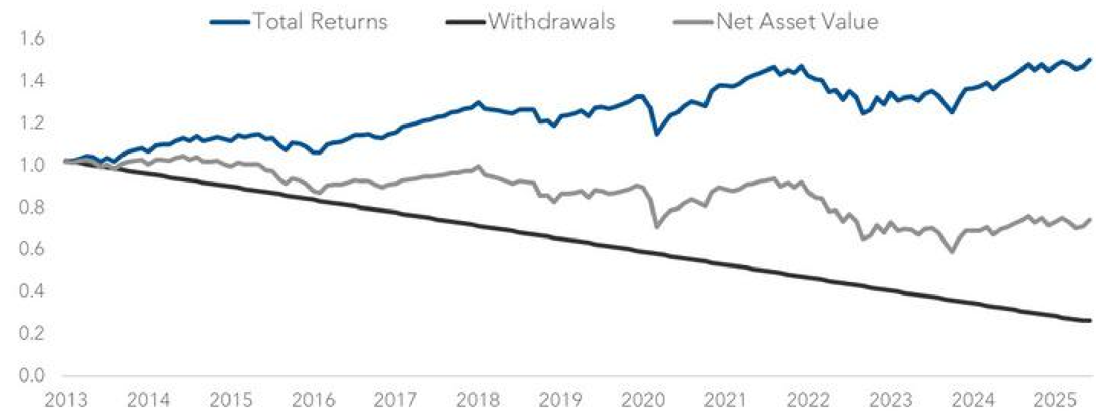
YIELD

Dividend	7.7%
Current	6.3%

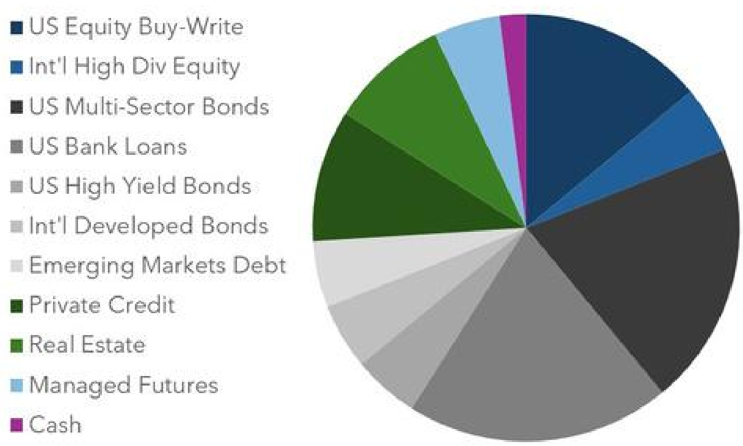
RISK

Beta	0.47
Std Dev	7.8%
Drawdown	15.3%
VAR	2.0%
Duration	2.94

PERFORMANCE



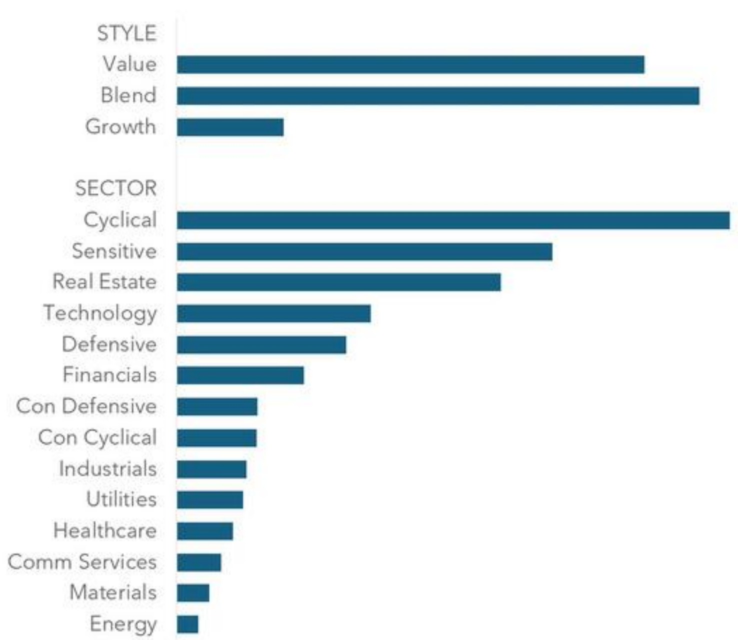
ASSET ALLOCATION



MANAGER LINE-UP

Shaffer Cullen Capital
Goldman Sachs Asset Mng
Pacific Investment Mngmt
CION Investments (Ares)
Cliffwater LLC SSGA
(Blackstone)
Harbor (Scientific Alpha)
SGI Management
JP Morgan Asset Mngmt
BlackRock, Inc.

EQUITY: STYLE & SECTOR



BOND: STRUCTURE & QUALITY

Data as of July 31, 2025

Beta Balanced™

INFORMATION

An actively managed portfolio of diversified assets optimized to blend income and capital appreciation over medium term.

FUND

Minimum $	$1,000
Status	Non-qualified
Tax	1099
Expense	0.85%
Liquidity	Daily
Holdings	ETF's & Funds

RETURNS

1YR	8.6%
3YR	7.8%
5YR	6.6%
10YR	4.7%

YIELD

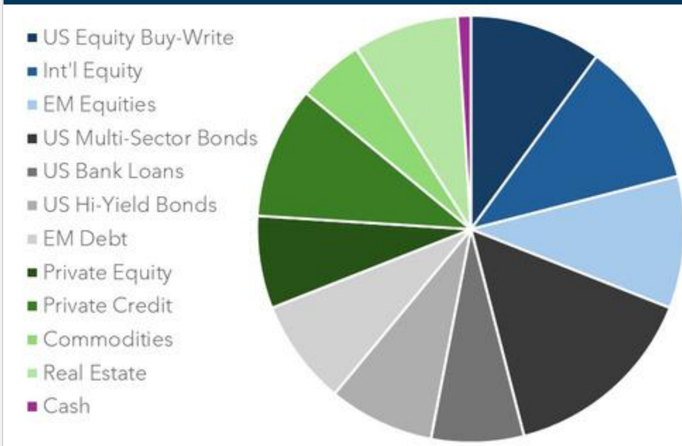
Dividend	6.2%
Current	6.5%

RISK

Beta	0.81
Std Dev	10.3%
Drawdown	18.9%
VAR	2.6%
Duration	3.16

PERFORMANCE

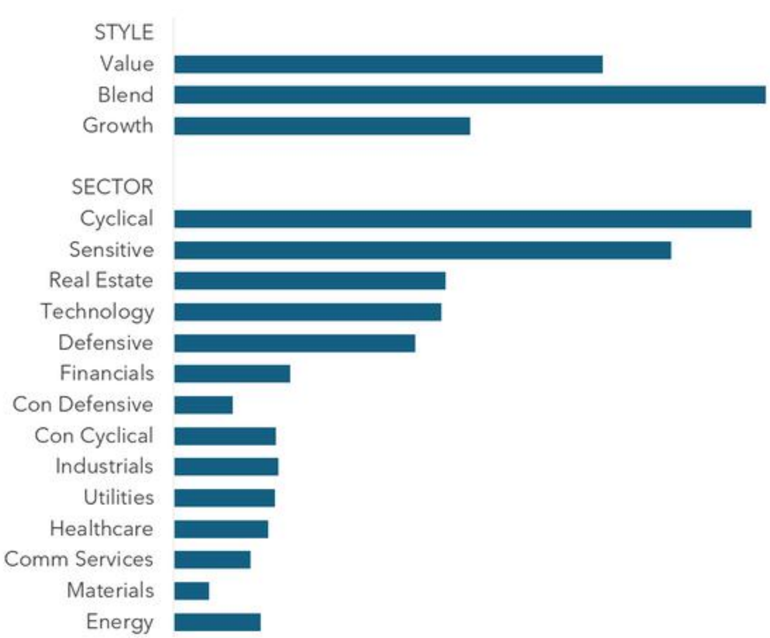
ASSET ALLOCATION



MANAGER LINE-UP

GMO Asset Management
Pacific Investment Mngmt
CION Investments (Ares)
Cliffwater LLC
SSGA (Blackstone)
J.P. Morgan Asset Mngmt
Artisan Partners
Liberty Street Advisors, Inc.
Blackstone Inc.
Harbor (Qantix)

EQUITY: STYLE & SECTOR



BOND: STRUCTURE & QUALITY

INFORMATION

An actively managed diversified portfolio of assets with high-growth forecasts expected to maximize return over long-term.

FUND

Minimum $	$1,000
Status	Non-qualified
Tax	1099
Expense	1.25%
Liquidity	Daily
Holdings	ETF's & Funds

RETURNS

1YR	9.9%
3YR	9.8%
5YR	6.4%
10YR	5.7%

YIELD

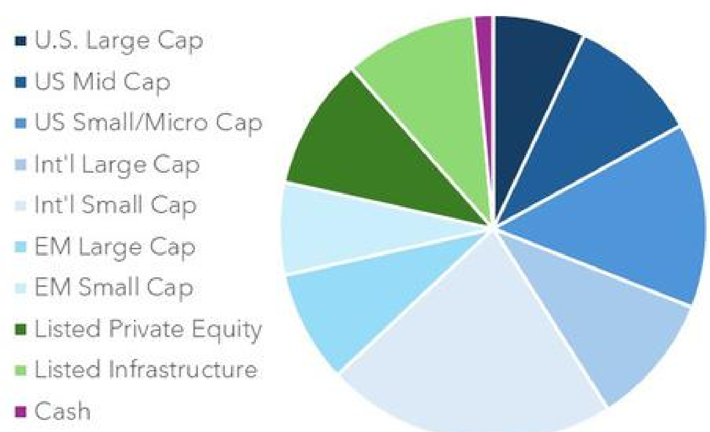
Dividend	3.1%
Current	5.1%

RISK

Beta	0.79
Std Dev	12.4%
Drawdown	24.0%
VAR	2.5%
Duration	3.94

PERFORMANCE

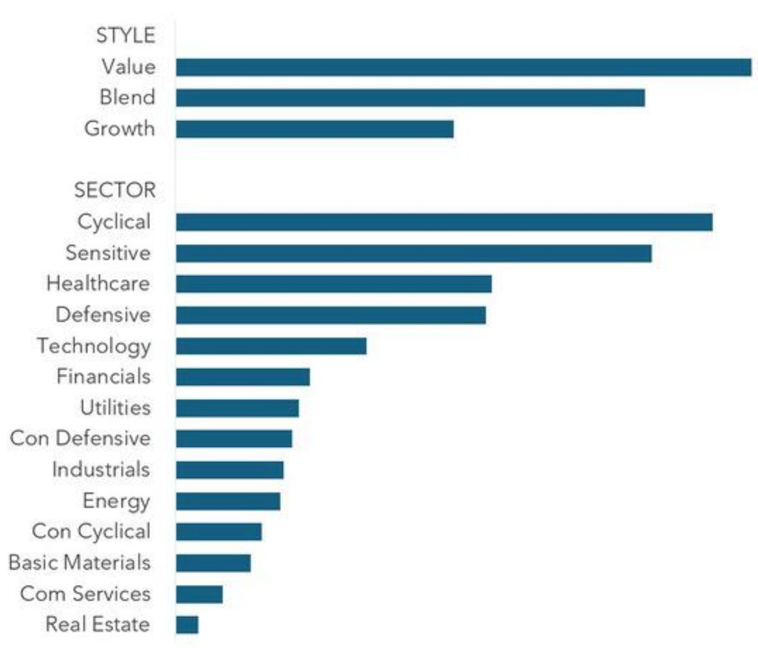
ASSET ALLOCATION



MANAGER LINE-UP

LSV Asset Management
Goldman Sachs Asset Mgmt
Avantis Investors
Invesco Ltd.
Grantham, Mayo, Van Otterloo
Dimensional Fund Advisors
First Trust
KKR & Co Inc
Blue Owl Capital Inc
Hamilton Lane Inc
StepStone Group Inc

PUBLIC EQUITY: STYLE & SECTOR



PRIVATE EQUITY: STYLE & SECTOR

Data as of June 30, 2025

Beta High Growth™

INFORMATION

An actively managed diversified portfolio of assets with high-growth forecasts expected to maximize return over long-term.

FUND

Minimum $	$150,000
Status	Sub-accredited
Tax	1099 & K1
Expense	2.25%
Liquidity	Quarterly
Holdings	Funds & Privates

RETURNS

1YR	8.5%
3YR	11.1%
5YR	6.8%
10YR	6.6%

YIELD

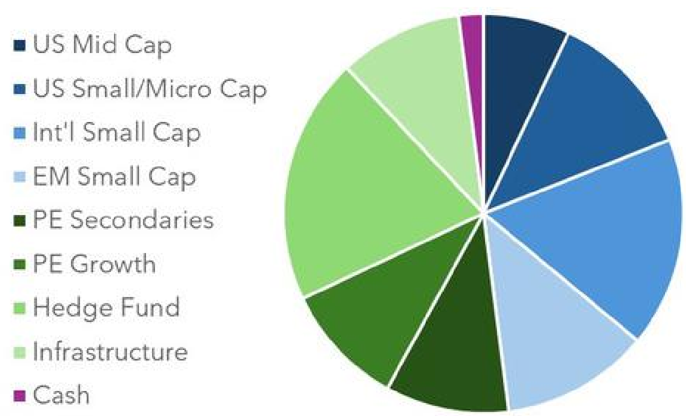
Dividend	1.1%
Current	0.2%

RISK

Beta	0.81
Std Dev	13.0%
Drawdown	27.5%
VAR	2.5%
Duration	0.00

PERFORMANCE

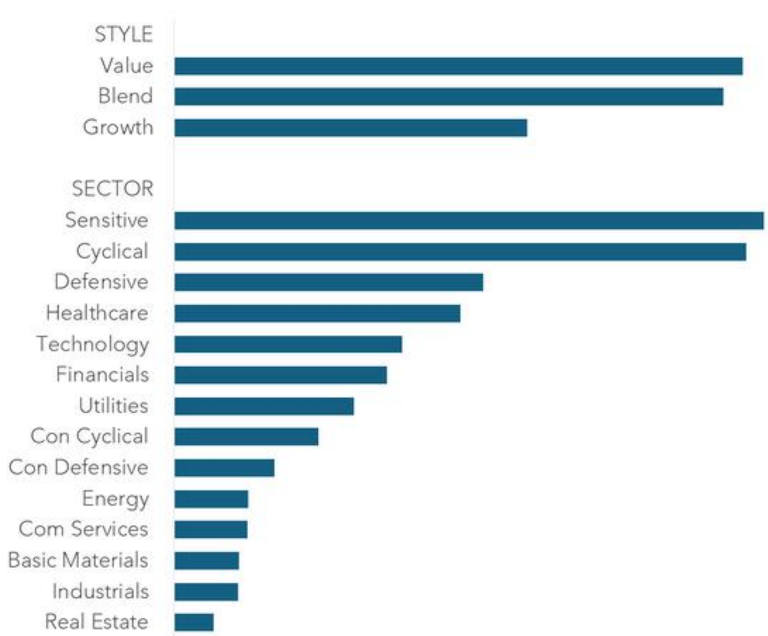
ASSET ALLOCATION



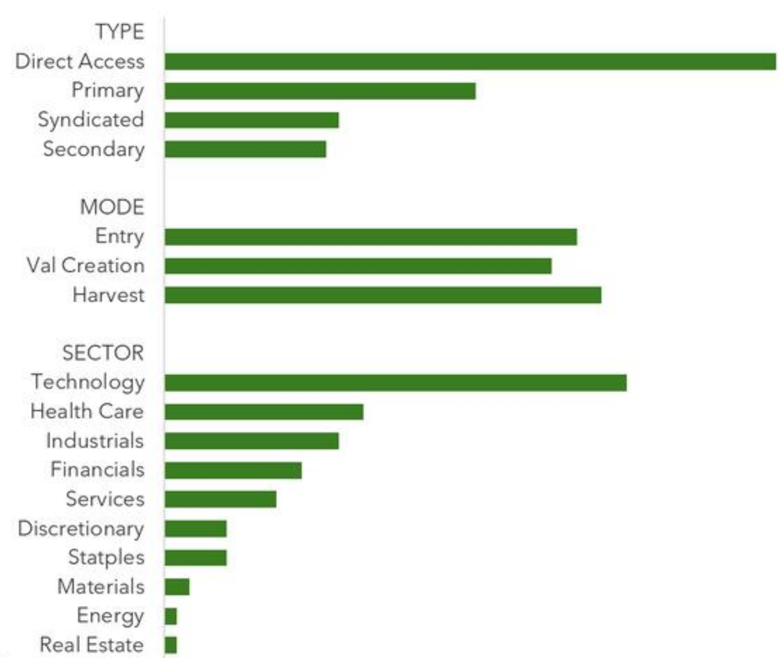
MANAGER LINE-UP

LSV Asset Management
Oberweis Asset Management
Eaton Vance Management
Goldman Sachs Asset Mgmt
StepStone Group LP Kohlberg
Kravis Roberts & Co Warburg
Pincus LLC Vista Equity
Partners First Trust Advisors
L.P. Liberty Street Advisors, Inc.

PUBLIC EQUITY: STYLE & SECTOR



PRIVATE EQUITY: TYPE & SEGMENT



OPTIONS OVERLAY STRATEGY

Summary

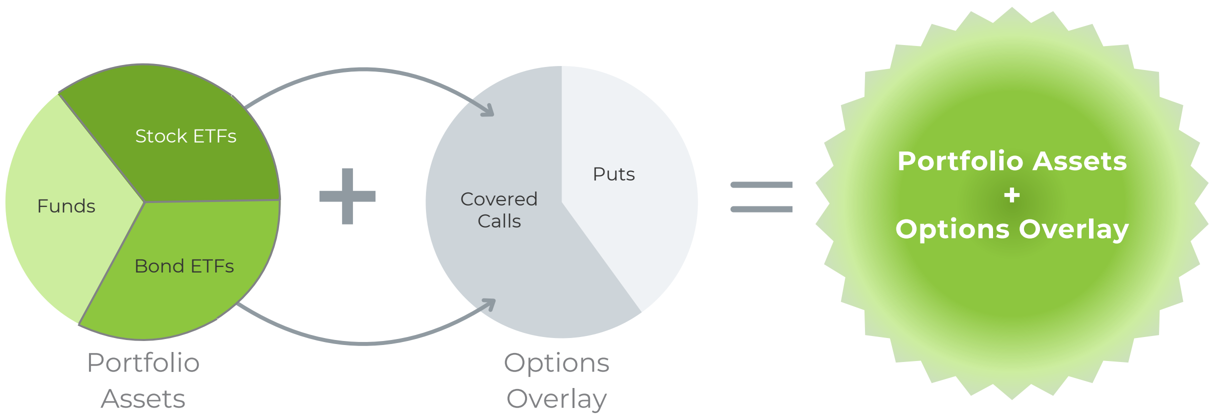
Designed for conservative investors, our Option Overlay Strategy aims to boost portfolio income. We generate premium income through selective cash-secured puts and covered calls, applying a systematic process to manage risk.

Optimization

Combining cash-secured puts with covered calls creates a more balanced approach that can be adjusted using leverage or margin depending on risk tolerance. The overall allocation to the portfolio is based on market conditions and investor sentiment.

Bullish Market (Calm Market)	→	More Covered Calls
Bearish Market (Elevated Fear)	→	More Cash-Secured Puts
Range-Bound Market	→	Balanced Approach

SAMPLE CUSTOM OPTION OVERLAY



Information

Win Rate: 92%
Avg Holding Period: 41 days
Avg No of Positions: 12
Assignment Events: < 5%
Put Leverage: 50%

Net Yields (as of June 30, 2025)

Year-to-Date: 5.49%	2024: 10.24%
2025 Q2: 2.30%	2023: 11.60%
2025 Q1: 3.12%	2022: 15.90%
	2021: 11.93%
	2020: 15.45%

This strategy will help you

1. Hedge stock-specific risk through covered calls
2. Protect against drawdowns with protective puts
3. Generate income through premiums

ESG OVERLAY STRATEGY

Summary

Designed for clients who seek both impact and performance, our ESG Overlay Strategy systematically integrates environmental, social, and governance (ESG) principles into core investment models. We apply a customized screening framework to exclude securities that do not meet rigorous ESG standards, while preserving the portfolio's original profile and objectives.

Optimization

This strategy is implemented using a variety of tools depending on the size and needs of the portfolio. ESG ETFs and mutual funds are used to provide a broad, efficient way to incorporate ESG principles. In addition, our ESG screening services are powered by third-party data providers such as MSCI, Sustainalytics, and S&P Global to adjust the portfolio based on any ESG-related controversies or updates.

COMPANY	EXCLUSION REASON
Meta Platforms (META)	Privacy Concerns
Alphabet (GOOGL)	Privacy Concerns
Exxon Mobil (XOM)	Environmental Concerns
Lockheed Martin (LMT)	Weapons Manufacturing
Altria Group (MO)	Tobacco (Sin Stock)
MGM Resorts (MGM)	Gambling (Sin Stock)

Portfolio Exposure

ENVIRONMENTAL

Fossil Fuel Reserves: 1.4%

SOCIAL

Controversial Weapons: 0.6%
Civilian Firearms: 0.4%
Tobacco: 3.1%
Human Rights: Violations: 0.0%

GOVERNANCE

Independent Board: 73%
Female Board Representation: 98%

This strategy will help you

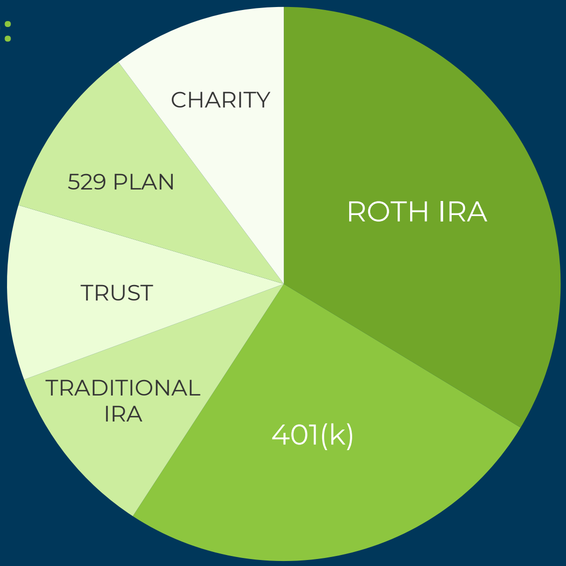
1. Customize your approach
2. Align your portfolio with your values

TAX MANAGEMENT STRATEGY

Summary

Our Tax Management Service is designed to enhance net after-tax returns through proactive portfolio management. We utilize strategies such as tax-loss harvesting, strategic lot selection, and capital gains distribution management to reduce tax drag.

SAMPLE CLIENT PORTFOLIO:



Asset Selection

Municipal bonds for tax-exempt interest.
ETFs to control tax realization timing.
Qualified Opportunity Zone and 1031 real estate for cap gains.

Trading Strategies

Tactical selling during market volatility.
Minimize turnover and utilize HIFO accounting.
Utilize option strategies to reduce risk on positions with large cap gains.

Account Optimization

IRA type based on tax bracket, income needs, and financial goals.
Strategies that minimize impact of Required Minimum Distributions (RMDs).

Estate Planning

Manage gifting tax implications of transfers to heirs.
Step-Up in Basis Strategy allowing heirs to inherit assets at their current market value.
Charitable deductions that allow you to achieve your philanthropic goals.

This strategy will help you

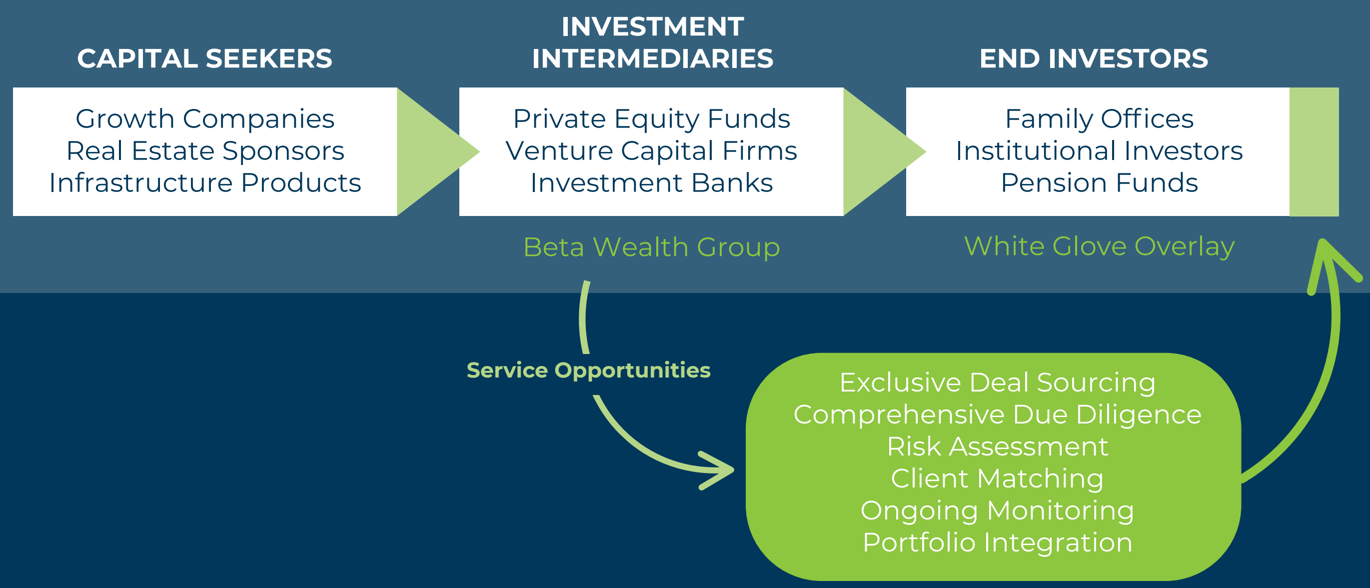
1. Maximize after-tax returns
2. Manage withdrawals and distributions
3. Transfer assets and give to charity

PRIVATE PLACEMENT STRATEGY

Summary

This White Glove Service provides qualified investors with exclusive access to private market opportunities in real estate, growth equity, and infrastructure. We conduct in-depth due diligence and integrate these unique investments into a broader asset allocation framework.

TYPICAL PRIVATE PLACEMENTS



Key Features

Exclusive Access: Sourced from our network and deal flow
Due Diligence: Thorough in-house research ensures quality investments
Tailored: Evaluate private market risks and rewards on a case by case basis

Select Investment Examples

Davlyn – a West Coast multi-family real estate investment delivering strong rental income
CIM/NOVVA – a Southwest data center investment with an attractive return profile

This strategy will help you

1. Gain access to exclusive, high-impact investments
2. Sophisticated investors seeking strategic growth
3. Diversification outside traditional markets

Beta Wealth Group®

AN INDEPENDENT FIRM


Jodi Vleck, CFP


David Purdy, MBA, MSF


Romy M. Brown, MBA


Braxton Leicht, EA

Managing your wealth is a science.
Supporting your goals is our privilege.

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Beta Wealth Group provides discretionary management for a fee. Portfolio risk management processes discussed include efforts to monitor and manage risk but should not be confused with and do not imply low risk. Risk management is no guarantee of future performance.

References to investment objectives, target returns, or other goals Beta Wealth Group seeks to achieve in managing an account are aspirational only and should not be considered a guarantee of results.

Performance data, if shown, is expressed in U.S. dollars and is based on sources believed to be reliable; however, Beta Wealth Group makes no guarantees regarding accuracy or completeness. Actual results may vary.

Beta Wealth's approach to asset management may include alternative or non-traditional strategies, which may involve additional risks and may not be appropriate for all investors. Past performance is not indicative of future results. There is no guarantee that any investment strategy will achieve its objectives or avoid losses. Any forward-looking statements or projections are based on current assumptions and expectations that are subject to change. Actual results may differ materially.

Risk Factors & Market Volatility
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Client Suitability Disclaimer
The investment strategies described herein should not be construed as personalized investment advice. Strategies may not be suitable for all investors, and all investments involve risk, including the potential loss of principal. Clients should consider their individual objectives, risk tolerance, and financial situation before implementing any investment strategy. Investment recommendations are based on individual suitability assessments. Not all strategies may be appropriate for every investor, and clients should ensure they fully understand the risks involved.

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