



AS OF JUNE 30, 2024

Strategy Performance Summary

STRATEGY / BENCHMARK	FEES	CUMULATIVE		AVERAGE ANNUAL TOTAL RETURNS					Inception Date
		3-mo	YTD	1-yr	3-yr	5-yr	10-yr	Since Inception	
QUARTZ TACTICAL STRATEGIES									
Quartz Equity MSCI ACWI Index	GROSS	4.71	6.05	8.48	1.89	7.46	-	6.04	3/1/15
	NET	4.20	5.01	6.34	-0.13	5.34	-	3.95	
		2.87	11.30	19.38	5.43	10.75	-	8.84	
Quartz Spectrum Blended Benchmark	GROSS	4.22	5.55	8.09	1.54	6.35	-	5.56	3/1/15
	NET	3.71	4.50	5.96	-0.47	4.25	-	3.48	
		1.75	6.39	12.49	2.15	6.51	-	5.92	
Quartz Yield Plus BBg US Aggregate Bond Index	GROSS	1.45	2.71	5.10	1.31	1.27	-	2.48	3/1/15
	NET	0.94	1.69	3.02	-0.69	-0.73	-	0.45	
		0.07	-0.71	2.63	-3.02	-0.23	-	1.11	
Quartz High Yield Legacy BBg US Corporate High Yield Index	GROSS	1.53	2.81	5.10	-0.15	0.54	-	1.84	3/1/15
	NET	1.03	1.79	3.02	-2.12	-1.45	-	-0.17	
		1.09	2.58	10.44	1.64	3.92	-	4.60	
QUARTZ ADAPTCORE PORTFOLIOS									
adaptCORE Aggressive Growth Blended Benchmark	GROSS	3.78	5.05	6.86	1.55	5.78	-	5.08	6/1/15
	NET	3.27	4.01	4.76	-0.46	3.69	-	3.01	
		2.45	9.44	16.77	4.22	9.19	-	7.88	
adaptCORE Long-Term Growth Blended Benchmark	GROSS	3.8	5.09	7.65	1.62	6.06	-	5.43	5/1/15
	NET	3.29	4.06	5.53	-0.39	3.97	-	3.35	
		2.03	7.6	14.19	2.98	7.59	-	6.69	
adaptCORE Balanced Growth Blended Benchmark	GROSS	3.27	4.48	7.21	1.56	5.18	-	4.92	5/1/15
	NET	2.76	3.44	5.10	-0.45	3.10	-	2.85	
		1.47	5.18	10.81	1.30	5.42	-	5.17	
adaptCORE Conservative Growth Blended Benchmark	GROSS	1.97	3.28	5.7	1.42	2.45	-	3.23	5/1/15
	NET	1.47	2.26	3.61	-0.59	0.42	-	1.19	
		0.49	1.03	5.04	-1.70	1.49	-	2.37	

Please see Pages 3-6 for important disclosures and information regarding strategy benchmarks. Net returns are based on a 2% maximum advisory fee.

STRATEGY / BENCHMARK		CUMULATIVE		AVERAGE ANNUAL TOTAL RETURNS					Inception Date
		3-mo	YTD	1-yr	3-yr	5-yr	10-yr	Since Inception	
ASTERIA PORTFOLIOS: US STOCK PORTFOLIOS									
Asteria US Growth Equity	GROSS	5.54	19.81	38.89	9.52	16.59	-	13.86	9/1/14
	NET	5.02	18.65	36.21	7.37	14.31	-	11.62	
	Russell 3000 Growth Index	7.80	19.90	32.22	10.32	18.54	-	15.73	
Asteria US Dividend Equity	GROSS	1.27	13.28	22.46	7.13	9.92	9.39	11.29	1/1/13
	NET	0.77	12.17	20.07	5.01	7.76	7.23	9.11	
	Russell 3000 Value Index	-2.25	6.18	12.93	5.14	8.88	8.10	10.40	
Asteria US Core Equity	GROSS	5.62	18.19	34.34	11.04	-	-	18.55	10/1/19
	NET	5.10	17.05	31.74	8.86	-	-	16.23	
	Russell 3000 Index	3.22	13.56	23.13	8.05	-	-	14.66	
Asteria ESG Strategy	GROSS	1.99	10.96	23.32	2.99	-	-	9.80	3/1/20
	NET	1.48	9.88	20.92	0.95	-	-	7.64	
	FTSE US All Cap Choice Index	4.05	14.36	24.95	7.94	-	-	16.75	
Asteria Equity Commodity	GROSS	-3.22	0.72	4.41	2.63	-	-	5.47	4/1/21
	NET	-3.71	-0.28	2.35	0.60	-	-	3.39	
	S&P GSCI Index	0.65	11.08	15.01	12.68	-	-	16.79	
ASTERIA PORTFOLIOS: ETF PORTFOLIOS									
Asteria US Dividend ETF Strategy	GROSS	-0.42	7.66	17.34	9.29	11.16	8.62	9.60	12/1/13
	NET	-0.92	6.60	15.04	7.14	8.97	6.48	7.44	
	Russell 3000 Value Index	-2.25	6.18	12.93	5.14	8.88	8.10	10.40	
Asteria US Growth ETF Strategy	GROSS	2.60	11.91	22.53	5.60	11.83	11.23	11.80	1/1/14
	NET	2.10	10.81	20.14	3.52	9.64	9.04	9.60	
	Russell 3000 Growth Index	7.80	19.90	32.22	10.32	18.54	15.75	15.73	
Asteria US Market ETF Strategy	GROSS	-0.22	7.09	16.78	-	-	-	17.20	12/1/22
	NET	-0.72	6.03	14.50	-	-	-	14.90	
	Russell 3000 Index	3.22	13.56	23.13	-	-	-	14.66	
ASTERIA PORTFOLIOS: INTERNATIONAL ETF PORTFOLIOS									
Asteria Developed Markets Equity	GROSS	2.76	8.77	16.02	4.56	8.87	-	7.37	10/1/17
	NET	2.25	7.71	13.75	2.50	6.73	-	5.26	
	MSCI EAFE Index	-0.42	5.34	11.54	2.89	6.46	-	5.13	
Asteria Emerging Markets Equity	GROSS	5.41	6.45	12.87	-5.52	3.77	-	3.23	4/1/15
	NET	4.90	5.40	10.65	-7.40	1.72	-	1.19	
	MSCI Emerging Markets Index	5.00	7.49	12.55	-5.06	3.10	-	3.69	

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ASTERIA PORTFOLIOS: FIXED INCOME ETF PORTFOLIOS									
Asteria International Fixed Income	GROSS	-0.30	0.11	6.19	-4.18	-	-	-2.85	4/1/21
	NET	-0.80	-0.89	4.09	-6.09	-	-	-4.78	
	BBg Global Aggregate Bond Index	-1.12	-3.16	0.93	-5.49	-	-	-4.70	
Asteria US Fixed Income	GROSS	0.29	0.20	4.74	-1.91	-	-	-1.13	4/1/21
	NET	-0.21	-0.79	2.67	-3.86	-	-	-3.09	
	BBg US Aggregate Bond Index	0.07	-0.71	2.63	-3.02	-	-	-2.25	
ASTERIA PORTFOLIOS: LIQUID ALT MODELS (INTERVAL)									
Asteria Alt Moderate Conservative	GROSS	0.62	1.30	-	-	-	-	1.00	3/1/24
	NET	0.12	0.46	-	-	-	-	0.33	
	Blended Benchmark	2.54	2.60	-	-	-	-	6.30	
Asteria Alt Moderate	GROSS	0.46	2.37	-0.19	2.66	-	-	4.24	4/1/21
	NET	-0.04	1.35	-2.17	0.63	-	-	2.18	
	Blended Benchmark	2.54	2.60	8.78	15.49	-	-	6.30	
Asteria Alt Aggressive	GROSS	0.43	2.72	-0.48	1.77	-	-	3.37	4/1/21
	NET	-0.07	1.70	-2.46	-0.24	-	-	1.33	
	Blended Benchmark	2.54	2.60	8.78	15.49	-	-	6.30	

Disclosures

Investors should carefully consider the underlying funds’ fees, expenses, objectives and risks carefully before investing. Quartz Partners Investment Management (“Quartz”) puts forth its best effort to achieve the objectives of its strategies. However, there is no guarantee that the objectives will be achieved. An Account’s return and principal will fluctuate so that the Account, when redeemed, may be worth more or less than the amount in the Account at or subsequent to the effective date of the Investment Management Agreement. All results are expressed in US dollars and reflect reinvestment of dividends, capital gains, and other earnings as well as the deduction of trading or other expenses incurred.

Prior to October 2023, the Asteria strategies, including the management of accounts and associated performance related to that period, were maintained by Asteria Wealth, a Registered Investment Advisor. In October 2023, Quartz acquired the strategies and accounts of Asteria Wealth, which subsequently closed. The primary manager and investment style of all Asteria strategies have not changed since being acquired by Quartz. Inception dates for Asteria strategies are based on data received by Quartz upon purchase and may differ from those provided by Asteria prior to October 2023.

Performance reflects the gross return of the composite reduced by the maximum annual management fee of 2.00% applied monthly. Performance results do not reflect transaction fees and other expenses charged by

broker-dealers and/or custodians, which will reduce returns. Actual fees paid and performance may vary based on factors including account size, custodian, contributions and withdrawals, which may cause your returns to differ from those listed in this report. In particular, accounts held at variable annuities and/or fund families will have performance that frequently deviates from the listed data due to fees and investment options. Please contact Quartz or your custodian for your specific performance information. Quartz strategies may involve above-average portfolio turnover, which could negatively impact the net after-tax gain experienced by an individual client. Performance results do not reflect the impact of taxes. Investments in the programs are subject to investment and manager risk, which carry the potential for a loss of principal. Tactical management strategies do not protect against losses in declining markets and there is no guarantee that the strategy performance will meet or exceed the listed benchmark.

Quartz’s risk management process includes an effort to monitor and management risk, but should not be confused with and does not imply low risk. The benchmarks referenced herein have not been selected to represent an appropriate benchmark with which to compare a client’s performance, but rather are disclosed to allow for comparison of the client’s performance to that of certain well-known and widely recognized indices. Indexes are unmanaged, do not incur management fees, costs and expenses, and cannot be invested in directly.

Please see Pages 3-6 for important disclosures and information regarding strategy benchmarks. Net returns are based on a 2% maximum advisory fee.

Quartz is an investment adviser registered with the SEC under the Investment Advisers Act of 1940. SEC registration does not constitute an endorsement of the firm by the SEC nor does it indicate that the advisor has attained a particular level of skill or ability. Quartz’s Form ADV Part 2: Firm Brochure and other account documentation are available upon request. Quartz may pay a portion of the annual advisory fee to a solicitor who is responsible for introducing an investor to Quartz. Quartz claims

compliance with the Global Investment Performance Standards (GIPS®). A complete list and description of the firm’s composites and composite reports that adhere to the GIPS® standards are available by emailing info@quartzpartners.com. GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.

Blended Benchmarks

STRATEGY	BLENDED BENCHMARK
adaptCORE Aggressive Growth	85% MSCI ACWI Index / 15% Bloomberg US Aggregate Bond Index
adaptCORE Long-Term Growth	70% MSCI ACWI Index / 30% Bloomberg US Aggregate Bond Index
adaptCORE Balanced Growth	50% MSCI ACWI Index / 50% Bloomberg US Aggregate Bond Index
adaptCORE Conservative Growth	15% MSCI ACWI Index / 85% Bloomberg US Aggregate Bond Index
Asteria Liquid Alt: Moderate Conservative	60% S&P 500 Index / 40% Bloomberg US Aggregate Bond Index
Asteria Liquid Alt: Moderate	60% S&P 500 Index / 40% Bloomberg US Aggregate Bond Index
Asteria Liquid Alt: Aggressive	60% S&P 500 Index / 40% Bloomberg US Aggregate Bond Index

Benchmark Descriptions

MSCI ACWI Index: a market capitalization weighted index designed to provide a broad measure of equity-market performance throughout the world. The MSCI ACWI is maintained by Morgan Stanley Capital International (MSCI), and is comprised of stocks from both developed and emerging markets.

Bloomberg US Aggregate Bond Index: comprised of approximately 6,000 publicly traded bonds including U.S Government, mortgage-backed, corporate, and Yankee bonds with an approximate average maturity of 10 years.

Bloomberg Global Aggregate Bond Index: measures the performance of the global investment grade, fixed-rate bond markets. The benchmark includes government, government-related and corporate bonds, as well as asset-backed, mortgage-backed and commercial mortgage-backed securities from both developed and emerging markets issuers.

Bloomberg US Corporate High Yield Bond Index: measures the USD-denominated, high yield, fixed-rate corporate bond market. Securities are classified as high yield if the middle rating of Moody’s, Fitch and S&P is Ba1/BB+/BB+ or below.

The **Russell 3000 Index** is a market-capitalization-weighted equity index maintained by FTSE Russell that provides exposure to the entire U.S. stock market. The index tracks the performance of the 3,000 largest U.S.-traded stocks which represent about 98% of all U.S incorporated equity securities. The **Russell 3000 Value Index** is a market-capitalization weighted equity index maintained by the Russell Investment Group and based on the Russell 3000 Index, which measures how U.S. stocks in the equity value segment perform by including only value stocks. The **Russell 3000 Growth Index** is a market capitalization-weighted index based on the Russell 3000 index. The Russell 3000 Growth Index includes companies that display signs of above-average growth. The index is used to provide a gauge

of the performance of growth stocks in the United States.

S&P 500 Index: a market capitalization-weighted index of 500 widely held stocks often used as a proxy for the stock market. It is the most widely used benchmark for US stock funds and portfolios.

S&P GSCI Index: one of the most widely recognized benchmarks that is broad-based and production weighted to represent the global commodity market beta. The index is designed to be investable by including the most liquid commodity futures, and provides diversification with low correlations to other asset classes.

MSCI EAFE Index: designed to represent the performance of large and mid-cap securities across 21 developed markets, including countries in Europe, Australasia and the Far East, excluding the U.S. and Canada. The Index is available for a number of regions, market segments/sizes and covers approximately 85% of the free float-adjusted market capitalization in each of the 21 countries.

MSCI Emerging Markets Index: The MSCI Emerging Markets Index captures large and mid cap representation across 24 Emerging Markets (EM) countries. With 1,437 constituents, the index covers approximately 85% of the free float-adjusted market capitalization in each country.

The **FTSE US All Cap Choice Index** measures the performance of the FTSE USA All Cap Index after excluding companies involved in Vice Products (Adult Entertainment, Alcohol, Gambling, Tobacco), Non-Renewable Energy (Nuclear Power, Fossil Fuels), and Weapons (Civilian Firearms, Controversial Military Weapons, Conventional Military Weapons). Companies are also excluded based on Controversial Conduct and Diversity practices.

Strategy Descriptions

QUARTZ EQUITY

Tactical global equity strategy seeking long-term capital appreciation with a secondary emphasis on capital preservation. The Strategy is intended to exhibit an aggressive risk profile over a full market cycle. The Strategy will be primarily determined based on our outlook on the financial markets and global economy. Relative strength and other technical analyses may also be used to make asset allocation decisions. The Strategy may consist of a mix of ETFs or Mutual Funds that invest in US equity, foreign equity, real estate investment trust (hereafter "REIT"), commodity, government bond and/or cash or equivalent Securities. Equity, government bond and/or cash or equivalent Securities may make up to 100% of the Strategy. The Strategy is non-diversified and will often be concentrated in one or a select number of Securities. The Strategy may at times be invested up to 100% in US Treasury/government bond Securities and/or cash or equivalent Securities.

QUARTZ SPECTRUM

Tactical all-asset strategy seeking long-term capital growth with a secondary emphasis on capital preservation. The Strategy is intended to exhibit a moderately aggressive risk profile over a full market cycle. The Strategy will be primarily determined based on our outlook on the financial markets and global economy. Relative strength and other technical analyses may also be used to make asset allocation decisions. The Strategy may invest across the entire asset class universe and seeks to provide positive total returns through tactical allocations amongst each of the distinct asset classes. As a result, the Strategy may offer varying levels of risk and does not resemble a traditional, diversified allocation of stocks and bonds. The Strategy may consist of a mix of ETFs or Mutual Funds that invest in US equity, foreign equity, bond, REIT, Commodity, and/or cash or equivalent Securities. Equity, government bond and/or cash or equivalent Securities may make up to 100% of the Strategy. The Strategy is non-diversified and will often be concentrated in one or a select number of Securities. The Strategy may at times be invested up to 100% in US Treasury/government bond Securities and/or cash or equivalent Securities.

QUARTZ YIELD PLUS

Tactical global fixed income strategy seeking total returns and current income with a secondary emphasis on capital preservation. The Strategy is intended to exhibit a moderately conservative risk profile over a full market cycle. The Strategy will be primarily determined based on our outlook on the financial markets and global economy. Relative strength and other technical analyses may also be used to make asset allocation decisions. The Strategy will often invest up to 100% in high yield corporate bond Securities, which typically represents the primary source of return and risk to the Strategy. The Strategy may consist of a mix of ETFs or Mutual Funds that invest in an unconstrained mix of bond Securities (including but not limited to bank loans, global bonds, emerging markets debt, government bonds, and municipal bonds), convertible Securities, REITs, and/or cash or equivalent Securities. Target allocations to equity Securities with a positive yield may represent up to 30% of the Strategy. The Strategy is non-diversified and will often be concentrated in one or a select number of Securities. Leveraged Securities may be used in the Strategy. The Strategy may at times be invested up to 100% in US Treasury/government bond and/or cash or equivalent Securities.

QUARTZ HIGH YIELD LEGACY

Tactical high yield bond strategy seeking positive total returns and current income with a secondary emphasis on capital preservation. The Strategy is intended to exhibit a moderately conservative risk profile over a

full market cycle. The Strategy's portfolio will be primarily determined based on our outlook on the financial markets and global economy. Relative strength and other technical analyses may also be used to make asset allocation decisions. The Strategy will often invest up to 100% in ETFs or Mutual Funds that invest in high yield corporate bonds, which typically represents the primary source of return and risk to the Strategy. The Strategy is non-diversified and will frequently be 100% invested in high yield bond Securities, government bond Securities, or cash or equivalent Securities. The Strategy may at times be invested up to 100% in US Treasury/government bond and/or cash or equivalent Securities.

adaptCORE PORTFOLIOS

Multi-strategy portfolios built through allocations to multiple Quartz Strategies to provide a more diversified and targeted total portfolio solution. Each target-risk portfolio offers an all-inclusive portfolio solution which seeks positive total returns within its asset class and risk constraints. Details regarding strategy allocations within the *adaptCORE* Portfolios can be found in the *adaptCORE* Fact Sheet and in our ADV Part 2.

ASTERIA DIVIDEND STRATEGY

Prior to October 2023, the US Dividend Equity Strategy was named the Dividend Strategy. The Strategy seeks to provide investors with a desirable mix of income and total return through stock dividends and capital appreciation of equity holdings. This strategy explicitly targets stocks believed to be undervalued by fundamental measures. Strong future appreciation potential is emphasized along with current income.

ASTERIA GROWTH STRATEGY

Prior to October 2023, the US Growth Equity Strategy was named the Growth Strategy. The Strategy seeks to achieve capital appreciation by investing in common stocks of various sized companies that we believe will experience accelerated earnings, strong revenue growth, and/or robust share price appreciation. In assessing and selecting stocks for investment, we analyze economic margin, company valuations, industry economic margin trends, management actions, and pricing momentum. We also seek companies that show persistent growth relative to their peers and industry. In analyzing potential investments we pay particular attention to current valuations versus expected cash flow to minimize the likelihood of overpaying for future earnings.

ASTERIA US CORE STRATEGY

Prior to October 2023, the US Core Equity Strategy was named the US Core Strategy. The Strategy seeks to provide exposure to both value and growth-oriented positions by hand-selecting individual stocks found in our Dividend and Growth Portfolios and combining them into one portfolio. This strategy serves as a foundational piece to a client's portfolio.

ASTERIA ESG STRATEGY

The ESG Portfolio seeks to provide a mix of appreciation and income by investing in common stocks of various-sized companies we believe to be undervalued by fundamental measures. The strategy is designed to help investors align their values with portfolio holdings by selecting equities based on both stock fundamentals and the impact those companies have on society and the environment. The investable universe is screened for certain environmental, social, and corporate governance (ESG) criteria and specifically excludes stocks in the adult entertainment, alcohol and tobacco, gambling, weapons, fossil fuels, and nuclear power industries. The universe also excludes certain stocks that do not meet diversity criteria and the standards of U.N. global compact principles.

ASTERIA U.S. DIVIDEND ETF STRATEGY

The U.S. Dividend ETF Strategy seeks to provide investors with a desirable mix of income and total return through stock dividends and capital appreciation of equity holdings. The portfolio is allocated to market sectors that we believe will provide strong long-term performance and reduced cross-correlation with each other. The combined positions are expected to provide good income and performance with reduced total portfolio risk. Diversification is targeted by style, size of companies, industry, and other characteristics according to perceived opportunities. Seeking higher income normally results in a portfolio bias toward value stocks because of their generally higher dividend yield. The strategy also incorporates other sectors in an attempt to further support the objectives of increasing portfolio income and returns while also decreasing volatility.

ASTERIA US GROWTH ETF STRATEGY

The U.S. Growth ETF Strategy seeks to provide investors with capital appreciation of equity holdings through investing in market sectors that are expected to provide strong long-term performance and reduced cross-correlation with each other. The combined positions are expected to reduce total portfolio risk. Diversification is targeted by style, size of companies, industry, and other characteristics according to perceived opportunities. Seeking strong growth will often result in portfolio allocations to sectors expected to experience higher long-term growth such as mid and small capitalization companies. The strategy also includes other sectors in an attempt to further support the objective of strong returns with reduced volatility.

ASTERIA US MARKET ETF STRATEGY

The U.S. Market ETF Strategy seeks to provide investors with attractive returns for a given level of volatility by investing in various sectors expected to provide strong long-term performance and reduced cross correlation. We expect the combined positions to provide the potential for reduced total portfolio risk. Diversification is targeted by style, size of companies, industry, and other characteristics according to perceived opportunities.

ASTERIA DEVELOPED MARKETS REGIONAL

The Developed Markets Regional Strategy seeks to invest in non-U.S. developed markets across different regions throughout the world. In addition to allocating by regions, the portfolio also may be diversified by style, size of companies, and other characteristics according to perceived opportunities. The strategy seeks to gain exposure to non-U.S. economic trends, political environments, regulatory regimes, market sentiments, currency movements, and various other international factors.

ASTERIA EMERGING MARKETS REGIONAL

The Emerging Markets Regional Strategy invests in emerging markets across different regions throughout the world. In addition to allocating by regions, the portfolio also may be diversified by style, size of companies, and other characteristics according to perceived opportunities. The strategy seeks to gain exposure to non-U.S. economic trends, political environments, regulatory regimes, market sentiments, currency movements, and various other international factors. Equities from firms based in the United States or developed markets, according to common categorizations, are specifically excluded.

ASTERIA EQUITY COMMODITY STRATEGY

The Equity Commodity Strategy invests in equities of firms operating in the natural resource and commodities markets. This investment approach for commodities can provide participation in long-term commodity price trends because corporate profitability of firms operating in the natural resource sectors are often strongly linked to commodity prices. In addition, this strategy provides investors access to a broad range of soft

commodities, such as wheat, and hard commodities, such as metals. Holding equities of operating companies rather than commodities futures contracts or physical commodities also enables investors to potentially benefit from management and company specific value creation. This approach does not invest in commodities futures contracts or physical commodities.

ASTERIA INTERNATIONAL FIXED INCOME STRATEGY

The International Fixed Income Strategy seeks to provide investors exposure to fixed income holdings outside of the United States. Investments are diversified according to multiple different characteristics including global regions, developed and emerging economies, average maturity, duration, credit quality, yields, government securities, corporate bonds, and possibly other characteristics. Returns are expected to result primarily or exclusively from interest income.

ASTERIA US FIXED INCOME STRATEGY

The U.S. Fixed Income Strategy seeks to provide investors exposure to a diversified U.S. fixed income portfolio. Investments are diversified according to multiple different characteristics including average maturity, duration, credit quality, yields, government securities, corporate bonds, and possibly other characteristics. Returns are expected to result primarily or exclusively from interest income rather than growth of principal.

ASTERIA GLOBAL FIXED INCOME STRATEGY

The Global Fixed Income Strategy seeks to provide investors exposure to a diversified global fixed income portfolio. This strategy employs more specific investment positions than other Asteria Wealth fixed income strategies in the belief that additional portfolio value can be created through targeting more defined opportunities in the U.S. and around the world. Investments are diversified according to multiple characteristics including global regions, developed and emerging economies, average maturity, duration, credit quality, yields, government securities, corporate bonds, and possibly other characteristics. Returns are expected to result primarily or exclusively from interest income. Credit quality of most or all holdings are investment grade, but high-yield bonds may be included in limited amounts. Duration and maturities generally focus on mid-term holdings, but shorter or longer term positions may also be added depending on various interest rate, inflation, economic, and market conditions and expectations.

*Investment Advisory Services offered through
Quartz Partners, LLC, an SEC-Registered Investment Advisor.*

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