

## The Conservative Allocation Portfolio

### OVERVIEW.....

At Secure Retirement we do not delegate the most important responsibilities one must fulfill to be a competent investment advisor. Research and investment selection are critical if clients are to achieve their financial goals.

Richard Morey – President and Chief Investment Officer, has dedicated his career to thorough research and applying the most advanced risk control measures for his client accounts. He has assembled a team of money managers, investors, and economists who provide clear, objective, and honest analysis of the markets, economics, and global risks. These firms and individuals are thoughtful and highly respected. The goal is to strike a balance, providing both safety – at all times – and exposure to the right asset classes to earn a reasonable return in every market.

### CURRENT ASSET CLASSES BEING UTILIZED FOR CLIENT PORTFOLIOS:

- Intermediate and Long Term Government Bonds
- Short Term Investment Grade Bonds
- Investment Grade Mortgage Bonds
- Senior Secured Floating Rate Loans
- Gold Bullion and Gold Mining Stocks
- Large Dividend Paying Co. Stocks (Average market Cap \$50 Billion plus)
- Managed Futures – Exposure to Option Strategies:
  - Commodities (Energy, Metals, Agricultural Sectors)
  - U.S. Stock Index Futures
  - Global Equity, Currency and Interest Rate Instruments

*We are not presently offering typical “growth, balanced, or conservative portfolios.” This is due to the fact that the markets are currently more off-balanced than perhaps at any time in history. As a result, unless an individual client specifically requests more risk, all our clients have an unusually conservative portfolio. This portfolio is designed to profit if the stock market continues to rise, but the primary goal is to eliminate losses when the inevitable, looming stock market crash occurs.*

*Once the stock market is no longer in an historic bubble, i.e. prices are much lower, we will then again implement the typical “growth” portfolios for aggressive clients, etc., based on each person’s risk tolerance and investment preferences / temperament. Richard Morey*

### ABOUT US

Secure Retirement is a boutique asset management firm offering personalized services to help investors gain financial peace of mind.

Each client’s investment needs and concerns are considered individually when creating a portfolio.

To learn more about our firm and our conservative investment portfolios, visit [www.secureretire.com](http://www.secureretire.com) or contact us at **(925) 855-4300**

**Secure Retirement is a Registered Investment Advisor located in San Ramon, CA.**

*The days to buy & hold a stock/bond investment portfolio are over.*

*Today the world markets simply move too quickly, and there are at least 10X more macroeconomic risks than normal.*

*As a result, Risk Management is an everyday process for our investment management team.*

The **Conservative Allocation Portfolio** is designed to protect principal while providing the highest total return consistent with a stringent adherence to safety.

Core Funds	Ticker	2014 Annual Return	2015 Annual Return	2016 Annual Return	2017 Annual Return	2018 YTD Return
Catalyst Hedged Commodity Strategy	CFHIX	N/A	N/A	5.34%	8.80%	3.16%
Catalyst Hedged Futures Strategy Fund	HFXIX	8.06%	7.98%	6.16%	-22.64%	-1.23%
Catalyst Lyons Tactical	CLTIX	11.68%	-3.04%	11.61%	17.00%	0.25%
Catalyst / Millburn Hedge Strategy Fund	MBXIX	21.99%	1.76%	17.99%	13.97%	-4.10%
Catalyst / Princeton Floating Rate Income	CFRIX	0.63%	-5.05%	9.89%	7.24%	2.15%
PIMCO Income Fund	PONDIX	6.90%	2.28%	8.36%	6.98%	-0.29%
Sprott Physical Gold Trust	PHYS	-1.91%	-10.64%	7.56%	12.78%	1.51%
Wasatch Hoisington Treasury Fund	WHOSX	32.58%	-2.84%	0.46%	10.46%	-4.28%

These Funds make up the majority of current allocations.

Note: The precise allocation will change modestly based on market conditions when purchases are being made.

*Disclaimer: PAST PERFORMANCE IS NOT NECESSARILY INDICATIVE OF FUTURE RESULTS. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. Funds and allocations are subject to change according to fluctuations in the market.*

As an active portfolio manager we adjust allocations based on economic and market factors as well as specific investor needs.