ACHIEVING YOUR INVESTMENT GOALS:

A Risk-Managed® Approach

Custom Investment Portfolios Designed for Individual Investors

ONE+ONE WEALTH MANAGEMENT

RISK-MANAGED® DEFINED

Why You Should Consider Risk-Managed® When Investing

At One+One Wealth, we believe the most important risk to investors is the loss of capital, measured by portfolio drawdown. Our Risk-Managed® strategies seek to manage drawdowns.

In the past, financial advisors have recommended portfolios based on past performance, measured as one-, three-, and five-year returns. Unfortunately, investors are unable to capitalize on past performance. We often compare this strategy to driving your car down the highway while only looking through the rear-view mirror. When future performance differs from expectation of past returns, investors often make emotional responses, such as chasing returns or selling in fear near market bottoms. This is one major reason why industry studies, such as those conducted by Vanguard, show that working with the right financial advisor can help mitigate these mistakes and can potentially increase portfolio returns.

We build portfolios that aim to manage portfolio drawdown, rather than building portfolios to only optimize returns, because,

Drawdown risk is a variable that can potentially be managed effectively

A portfolio staying within risk limits can be achieved with a high degree of confidence

The money you have earned is too important to simply assume that recovery from loss is inevitable.

If you are in retirement or are taking distributions from your portfolio, large portfolio drawdowns can be devastating to your lifestyle and long-term goals. Taking distributions during a large drawdown will lengthen the time it takes your portfolio to potentially recover to its original value.

We believe that if portfolio drawdowns are managed effectively, it will increase the probability of meeting your goals and decrease financial stress in your life.

Traditional buy and hold asset allocation strategies were constructed for large institutions and pension plans that have an infinite time horizon, not for investors saving for, or in, retirement. This strategy can be successful, however, individuals do not have infinite time horizons, and are susceptible to substantial portfolio drawdowns. A loss outside of an investor's risk tolerance can result in dramatic life changes, and impair the success rate of their retirement plan and goals.

LIMITING LOSS OF CAPITAL IS A PRIMARY COMPONENT OF SUCCESS

ACTUAL LOSS	GAIN REQUIRED TO BREAK EVEN
-10.0%	11.1%
-20.0%	25.0%
-30.0%	42.9%
-40.0%	66.7%
-50.0%	100.0%

TRADITIONAL BUY-AND-HOLD / PASSIVE INVESTING ALLOCATION
HOW MUCH IS TOO MUCH RISK?

BLENDED INDICES	MAXIMUM DRAWDOWN (1993-2021)
20% S&P 500/80% BARCLAYS AGGREGATE	-13.55%
40% S&P 500/60% BARCLAYS AGGREGATE	-22.85%
60% S&P 500/40% BARCLAYS AGGREGATE	-35.00%
80% S&P 500/20% BARCLAYS AGGREGATE	-45.81%
S&P 500	-55.25%

Source: AlphaDroid as of 12/31/21

CUSTOM PORTFOLIOS DESIGNED FOR INDIVIDUAL INVESTORS

Controlling Performance is Difficult, But You Can Manage Risk

Our Risk-Managed® portfolios are built with risk tolerance objectives with the potential to limit downside. Traditionally, words such as "conservative", "moderate", and/or "aggressive" are used to determine an investor's risk tolerance. However, these words can mean different things to different people. We use a unique approach by replacing traditional asset allocation with a dynamic portfolio, seeking to take advantage of differing market conditions, while limiting downside risk. We accomplish this by employing a combined strategy that will take advantage of both changing market trends and long-term market themes. The result is a dynamic portfolio, designed specifically to fit your goals.

PORTFOLIO RETURNS: UNDERSTANDING THE RANGE OF OUTCOMES

Investment returns are not linear. While portfolios have an average annual rate of return, each year's performance will be different. When a portfolio is within its tolerance band – the expectation for any rolling time frame, such as the next six months – will have a range of returns from negative to positive. This is normal fluctuation, and our Risk-Managed® portfolios are designed to operate within that range.

Given the fact that market returns are unpredictable, it is important to understand that portfolios will have an expected range of return over a specified time frame.

Words, such as “conservative”, “moderate”, and/or “aggressive”, may mean different things to different people. Without quantifying an associated range of potential loss, it can be difficult for an investor to fully understand the level of risk they are taking. Understanding ranges of returns and potential drawdowns help investors and financial professionals be on the same page. Risk-Managed® Portfolios are constructed to be transparent, effective, and forward-looking.

UTILIZING PROVEN INVESTMENT MANAGEMENT SUCCESS

Investment Style Diversification is Important

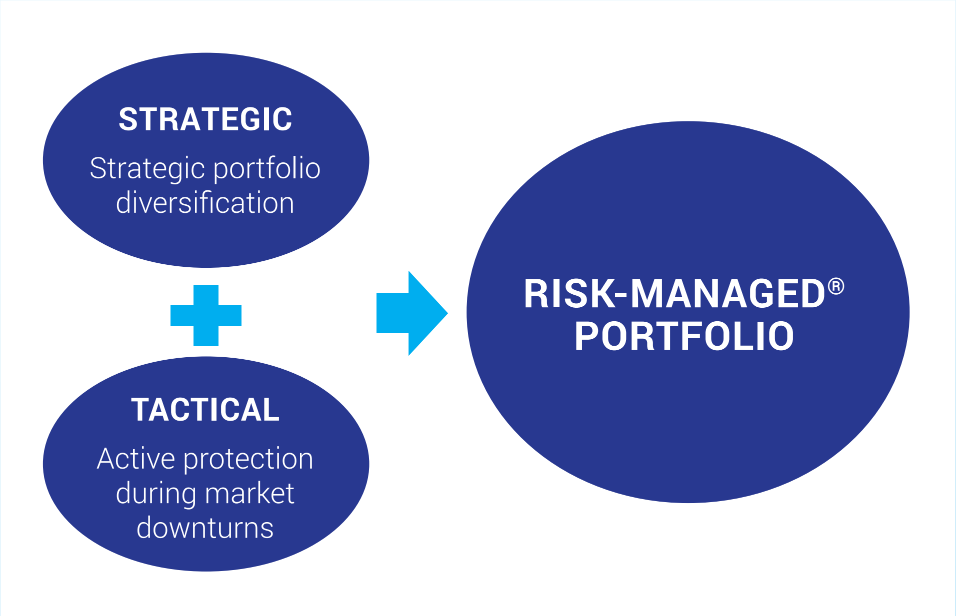
There is a debate on Wall Street and in academia between active and passive management styles, with no clear winner. Active strategies focus on reducing risk, but may not participate in the full upside of a market cycle. Passive strategies can capture more upside, but cannot step aside and reduce risk when market selloffs take place. We believe that the combination of these two different styles, while using a quantitative approach, should be the basis of construction for portfolios.

A UNIQUE INVESTMENT SOLUTION TO DELIVER MAXIMUM VALUE

Different investment styles to take advantage of current market conditions and the strengths of both active and passive management

Investment process is built upon and driven by time-tested quantitative research

Unconstrained management style constructed specifically for a client's risk tolerance

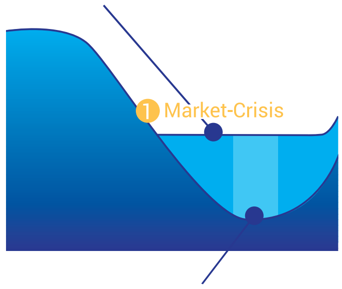
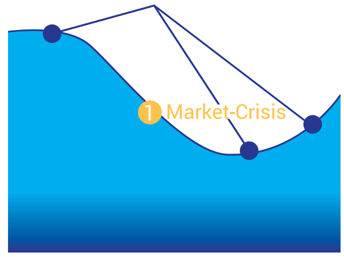


For illustration purposes only. There can be no guarantee that any objective will be achieved.

Traditionally, diversification is achieved by combining assets that have low or no correlation to each other, such as stocks and bonds. During large market declines, assets that appear to be non-correlated can become correlated, and traditional diversification can fail. Tactical risk management strategies are used to avoid unfavorable market conditions by allocating defensively into cash or short-term fixed income securities, but will also concentrate in areas of the market if conditions are favorable. Utilizing both of these investment styles allow us to take advantage of favorable market conditions similarly to a long only strategic portfolio, but also adding a potential loss minimization strategy that a purely tactical portfolio offers during a market downtrend. We construct portfolios that are designed to navigate markets regardless of market conditions.

THE RISK-MANAGED® PORTFOLIO

Combined Benefits of Strategic & Tactical

METHODOLOGY	STRATEGIC LONG-ONLY/ MODERN PORTFOLIO THEORY ALLOCATION	TACTICAL RISK MANAGED	ENGINEERED RISK BUDGETED
Market Portfolio Value *For illustration purposes only. There can be no guarantee that any objective can be achieved.*	**Pro:** Stays invested to capture strong market rallies  **Con:** During times of market crisis, long-only portfolios may incur larger drawdowns	**Pro:** Seeks to reduce overall portfolio drawdown by moving into defensive positions such as cash  **Con:** During strong rallies, if in a defensive position, strategy may not participate immediately in upside, a tactical strategy may also buy back in higher than where it was sold	**Pro:** Combines the benefits of both strategic and tactical risk-management 
Approach to Loss Minimization	Allocate money to low or non-correlated asset classes/also known as strategic diversification	Ability to utilize cash or short-term fixed income as protection/also known as tactical	Able to limit drawdowns during a volatile market while maintaining non-correlated assets
Approach to Upside Participation	Portfolio will always have market exposure	Can concentrate risk in portfolio to asset classes that are performing well	Incorporates tactical mandates to move risk assets to safe havens during a market downturn while also maintaining non-correlated assets
Benefits	Having a diversified portfolio can limit concentration risk while being fully invested	Potential to capture upside while avoiding large market drawdowns	Produces a portfolio that has the potential to perform well in different market environments
Drawbacks	Asset classes that appear uncorrelated can become correlated during time of extreme market volatility	During extended stock market rallies, fully tactical strategies can potentially miss out on upside capture	Not "pedal to the metal" asset management

WHAT'S YOUR INVESTMENT STRATEGY?

Investment Portfolio Strategy

Portfolios are often built and labeled with terms that do not have a direct connection to the risk tolerance of the investor. Investors often enter into a portfolio without a true understanding of what they own, nor the risk associated with it. We take a different approach. Our Risk-Managed® Portfolios are constructed to be transparent, with downside targets to clearly identify what our clients can expect. After we define the risk tolerance that best fits you, we construct a portfolio that aligns with that tolerance.

The result is a dynamic, unparalleled investment solution, built custom to your individual needs, and capable of keeping you on track to meet your defined financial goals.

KEY TAKEAWAYS

Risk-Managed® approach prioritizes managing drawdown risk as a critical component for success

Drawdown ranges help set realistic expectations

Dynamic portfolios designed and managed for your specific needs

Disclosure

For illustrative purposes only. All statements are opinions and should not be construed as facts.

This presentation is for informational purposes only and should not be deemed as a solicitation to invest, or increase investments in One+One Wealth Management, LLC products or affiliated products. The information contained herein is not intended to provide any investment advice or provide the basis for any investment decisions. Please consult a qualified professional before making decisions about your financial situation. Investing involves risk, including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss in periods of declining values. Information and commentary provided by One+One Wealth Management, LLC are opinions and should not be construed as facts. There can be no guarantee that any of the described objectives can be achieved. No claims are being made that asset class or strategy diversification will eliminate portfolio loss. Information provided herein from third parties is obtained from sources believed to be reliable, but no reservation or warranty is made as to its accuracy or completeness. Advisory services are offered by One+One Wealth Management, LLC . One+One Wealth Management, LLC is an SEC Registered Investment Advisor. Such registration does not imply a certain level of skill or training and no inference to the contrary should be made. One+One Wealth Management, LLC's advisory fees and risks are detailed in Part 2 of its Form ADV.

ONE+ONE WEALTH MANAGEMENT

1061E Indiantown Road, Suite 300, Jupiter, FL 33477
561.556.2338 • Info@oneplusonewealth • www.oneplusonewealth.com