5 Investment Enhancers to Embrace

1 Embrace conventional indexing

Selectively utilizing conventional indexing in highly efficient parts of the financial markets is a simple and lean way to gain broad market exposure. Studies show 83% of active managers have not beat such indexes*.

*Source: Dimensional Fund Advisors

2 Embrace factor indexing

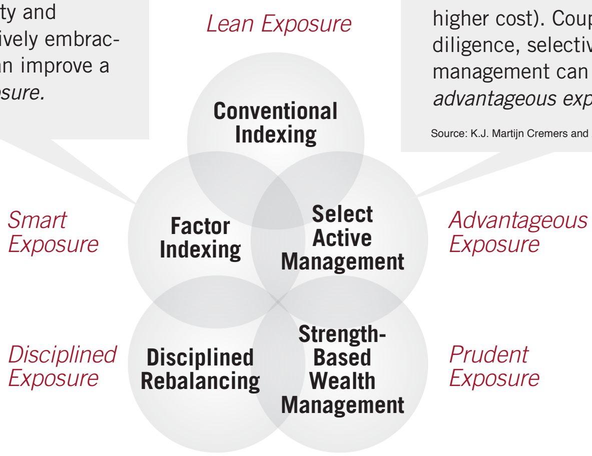
Solid academic research from Nobel Laureates show expected return can be increased by weighting and filtering holdings in an index pool by favoring certain factors like profitability and company size. Selectively embracing factor indexing can improve a portfolio's *smart exposure.*

Source: Eugene Fama

3 Embrace select active management

Two professors at Yale* identified that sorting active managers by a measurement called "active share" can weed out historical "closet indexers" (those with portfolios like conventional indexes but at a much higher cost). Coupled with due diligence, selectively embracing active management can improve a portfolio's *advantageous exposure.*

Source: K.J. Martijn Cremers and Antti Petajisto



4 Embrace strategic rebalancing

Research shows a disciplined performance-based rebalance methodology, versus a general time-based rebalance discipline can enhance portfolio performance and thus improve a portfolio's *disciplined exposure.*

Source: Janiczek Wealth Management

5 Embrace Strength-Based Wealth Management (SBWM)

Investing from a position of strength can help put you in an advantageous financial and mental state needed to optimally navigate bull, bear, and sidways markets. Embracing SBWM can help you gain *prudent exposure.*