CRESTA ADVISORS
INVESTMENT MANAGEMENT. SIMPLIFIED.

PORTFOLIO MODELS

INVESTMENT PHILOSOPHY

The Cresta portfolio management team believes that asset allocation is the main driver of portfolio returns over the long term. Through tactical asset management, we create various tax-efficient portfolios* that are designed for today's market environment and to align with a client's personal risk tolerance.

Cresta Fixed Income	Cresta Conservative	Cresta Balanced	Cresta High Income	Cresta Growth
100% Bonds	75% Bonds, 25% Stocks	40% Bonds, 60% Stocks	100% Diversified Income	25% Bonds, 75% Stocks

Less Risk → More Risk

Cresta Fixed Income

OBJECTIVE: Portfolio seeks consistent income with minimal fluctuation in principal value.

INVESTOR PROFILE: The Cresta Fixed Income Portfolio is for investors who seek income and can accept minimal share price fluctuation.

Cresta Conservative

OBJECTIVE: Portfolio seeks consistent income with low to moderate growth of capital.

INVESTOR PROFILE: The Cresta Conservative Portfolio is for investors who seek income and can accept modest share price fluctuation.

Cresta Balanced

OBJECTIVE: Portfolio seeks growth of capital with a secondary objective of income.

INVESTOR PROFILE: The Cresta Balanced Portfolio is for investors who seek growth of capital and can accept significant share price fluctuation.

Cresta High Income

OBJECTIVE: Portfolio seeks a high level of income through various asset classes.

INVESTOR PROFILE: The Cresta High Income Portfolio is for investors who seek a high level of income and can accept significant share price fluctuation.

Cresta Growth

OBJECTIVE: Portfolio seeks high level of long-term capital appreciation.

INVESTOR PROFILE: The Cresta Growth Portfolio is for investors who seek a high level of capital appreciation and can accept a high level of share price fluctuation.

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Investment Advisory services offered through Cresta Advisors Ltd., a Registered Investment Adviser.
Asset allocation does not ensure a profit or protect against a loss in a down market.
**Cresta Advisors does not offer tax advice. You should consult with your tax professional regarding tax issues.*