CASH MANAGEMENT

IWS
INTELLIGENT WEALTH SOLUTIONS

Our team offers treasury bill management to provide competitive returns on short term cash holdings while providing high liquidity, allowing clients to access their funds when needed.

We manage one year treasury ladders and can provide guidance on more customized approaches to meet the unique needs in optimizing client's cash flows and investment goals.

INVESTMENT PROPOSALS

IWS
INTELLIGENT WEALTH SOLUTIONS

Tailored Investment Proposals offered by IWS provide a comprehensive analysis of a client or prospect's current portfolio and suggest recommended changes.

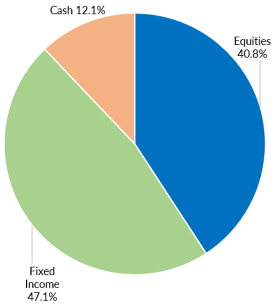
The process involves:

1. **Initial Analysis:** A holistic review of the client's liquid portfolio.
2. **Target Allocation Mapping:** In collaboration with the advisor, IWS shows the detailed transition plan, changes in allocation, and explanation of the thought process behind the transition.
3. **Delivery and Discussion:** The full analysis is handed off to the advisor, with an offer to discuss the details further on a call with the client to address any outstanding questions.

This structured approach ensures a clear and collaborative method for optimizing investment portfolios based on personalized recommendations and thorough analysis.

CURRENT PORTFOLIO ALLOCATION

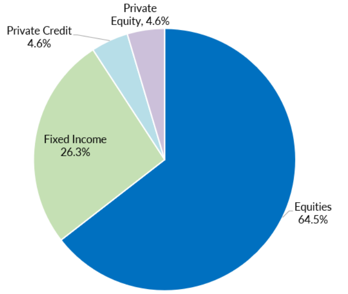
WATERLOO CAPITAL



	Qualified Accounts		Taxable Accounts		Total	
Equities	$890,038	70.5%			$890,038	40.8%
Fixed Income	$131,217	10.4%	$897,060	97.4%	$1,028,276	47.1%
Cash	$240,928	19.1%	$23,674	2.6%	$264,601	12.1%
Total	$1,262,183	100.0%	$920,733	100.0%	$2,182,916	100.0%

PROPOSED PORTFOLIO ALLOCATION

WATERLOO CAPITAL



New Investments
IWS Strategic 70/30
IWS AI All Weather Alts

	Qualified Accounts		Taxable Accounts		Total	
Equities	$903,151	71.6%	$504,513	54.8%	$1,407,664	64.5%
Fixed Income	$359,031	28.4%	$216,220	23.5%	$575,251	26.4%
Private Credit			$100,000	10.9%	$100,000	4.6%
Private Equity			$100,000	10.9%	$100,000	4.6%
Total	$1,262,182	100.0%	$920,733	100.0%	$2,182,916	100.0%

INSIGHTFUL COMMENTARY

IWS
INTELLIGENT WEALTH SOLUTIONS

Ad Hoc Research Commentaries

Provide timely insights and in-depth analysis on emerging themes and trends in the market.

Weekly Market Recap

Summarize key events and developments from the past week, offering clients a concise overview of market movements and their implications.

Weekly Market Outlook

Deliver forward-looking analysis and predictions for the week ahead, assisting clients in anticipating market shifts and preparing their strategies accordingly.

Quarterly Commentaries

Offer comprehensive reviews of quarterly market performance, including sector analysis and strategic insights.

Annual Market Outlook

Present a detailed forecast and strategic overview for the coming year, encompassing macroeconomic trends, potential risks, and opportunities in the market, helping clients plan their long-term investment strategies.

For more information on investment team views and past outlooks, please visit: **https://www.waterloocap.com/research/insights**