



# Genter Capital Balanced Strategies: Balanced Growth

## Investment Objective: Taxable Balanced Strategies

Our balanced portfolios are designed with a conservative, risk averse approach and are built to provide both stable income and capital appreciation. The asset allocation is dynamically managed using input from both our fixed income and equity teams and combines dividend paying stocks with the Genter Capital Taxable Quality Intermediate ETF (GENT).

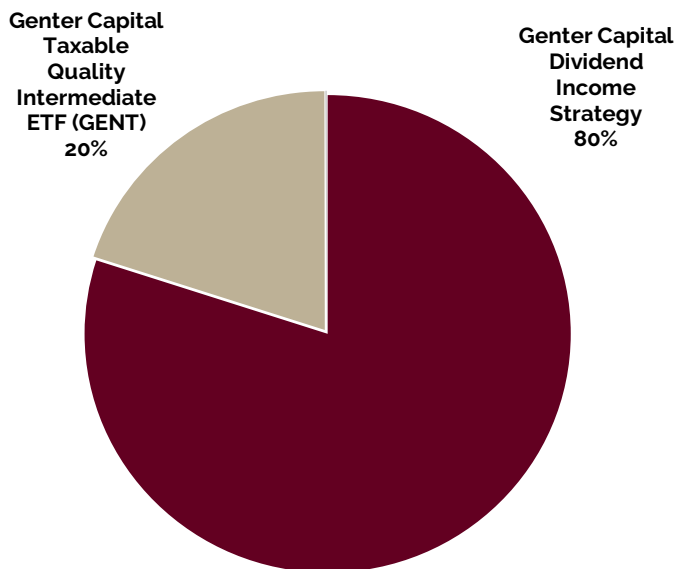
## Investment Philosophy: Taxable Balanced Strategies

The equity allocation consists of individual stocks that pay qualified dividends. We focus on high quality, large cap names that generate sufficient cash flow to maintain and/or grow their dividends over time.

The fixed income allocation is composed of the Genter Taxable Quality Intermediate ETF (GENT). The fund consists of an actively managed mix of U.S. Treasury and Agency bonds along with investment-grade corporate bonds.

We also actively manage the mix of stocks and bonds based on our views of the relative value of both asset classes, along with our assessment of the underlying economic environment.

## Asset Allocation



## Key Differentiators: A-E-I

**A: Actively managed** in 3 different ways. Active asset allocation, actively managed equity sleeve, and actively managed fixed income sleeve.

**E: Easy.** Balanced portfolios with individual stocks and a fixed income ETF, all with daily liquidity.

**I: Income.** Both sleeves are designed to generate consistent income for investors.

## Top Ten Equity Holdings

J.P. Morgan Chase (JPM)

AT&T (T)

M&T Bank (MTB)

Enbridge (ENB)

Cisco Systems (CSCO)

Chevron (CVX)

Altria Group (MO)

Air Products (APD)

CVS Health (CVS)

Emerson Electric (EMR)

## Portfolio Management

David Pescherine, CFA  
SVP, Head of Equities  
20+ Years of Industry Experience

David Klatt, CFA  
First VP, Portfolio Manager  
20+ Years of Industry Experience

Alex Hall, CFA  
SVP, Head of Fixed Income  
20+ Years of Industry Experience



# Genter Capital Balanced Strategies

## GENTER BALANCED STRATEGIES OVERVIEW

- **SIX CUSTOMIZED PORTFOLIOS:** built to provide stable income, strong total returns, and downside protection.
- **ACTIVELY MANAGED ASSET ALLOCATION:** asset weights are not static; we seek to add additional value through our active allocation shifts.
- **BLEND OF DIVIDEND PAYING STOCKS AND TAXABLE OR TAX-EXEMPT ACTIVE ETF:** all in a single account.
- **UNDERLYING STRATEGIES ARE ACTIVELY MANAGED:** equity allocation consists of 25-35 high-quality, dividend paying stocks and is managed by our equity investment team; fixed income ETFs are actively managed by the respective taxable/tax-exempt investment teams.

Asset Class		Genter Capital Balanced Growth	Genter Capital Tax-Free Balanced Growth	Genter Capital Balanced	Genter Capital Tax-Free Balanced	Genter Capital Balanced Income	Genter Capital Tax-Free Balanced Income
Equity							
Genter Capital Dividend Income Strategy		80%	80%	60%	60%	40%	40%
Fixed Income							
Genter Capital Taxable Quality Intermediate ETF (GENT)		20%	0%	40%	0%	60%	0%
Genter Capital Municipal Quality Intermediate ETF (GENM)		0%	20%	0%	40%	0%	60%

There are no guarantees that dividend paying stocks will continue to pay dividends. In addition, dividend paying stocks may not experience the same capital appreciation potential as non-dividend paying stocks. Investing in equities is speculative, involves substantial risk, and may result in a loss of principal.

Key risks of the strategy include credit risk and interest rate risk which may adversely impact the value of fixed income securities, causing the composite to underperform the benchmark. Credit risk arises from an issuer's ability to make interest and principal payments when due, as well as the prices of bonds declining when an issuer's credit quality is expected to deteriorate. Interest rate risk occurs when interest rates rise causing bond prices to fall. The Funds' income could decline during periods of falling interest rates. Investments in below investment grade or high yield securities are subject to liquidity risk and heightened credit risk. The issuer of a debt security may be able to repay principal prior to the security's maturity, known as prepayment (call) risk, because of an improvement in its credit quality or falling interest rates. In this event, this principal may have to be reinvested in securities with lower interest rates than the original securities, reducing the potential for income.

Data herein is as of 01/31/2025. The information presented is subject to change at any time due to market conditions or management decisions as the portfolio is actively managed. The holdings presented are supplemental information and are not required by GIPS. The securities identified and described do not represent all of the securities purchased, sold, or recommended for client accounts. The reader should not assume that an investment in the securities identified was or will be profitable