



# Investment Portfolios Tailored to Your Vision

Empowering you with investment management solutions  
and a wealth of expertise to support your evolving needs.

**[www.integrated-partners.com](http://www.integrated-partners.com)**

Investment advice offered through Integrated Partners, a registered investment advisor. Integrated Partners has a Sub-Advisory relationship with Aptus, an unaffiliated registered investment adviser. Associate individuals of Aptus are registered with Aptus Capital Advisors, and do not provide investment advisory services on behalf of Integrated Partners.

# About Integrated

The Integrated Investment Team is comprised of tenured and credentialed wealth management professionals with decades of experience in portfolio management, trading, operations, and analysis.



At Integrated, we collaborate with you, ensuring you have access to a range of personalized strategies tailored specifically for your evolving needs and aspirations. With our team of expert investment managers by your side, you can focus on receiving outstanding, personalized service that addresses your financial goals today and supports your vision for the future.

A large yellow circle is partially visible in the top right corner, overlapping a diagonal yellow stripe that runs from the top right towards the center. A dark blue diagonal stripe runs from the bottom left towards the center.

# Your Wealth, Your Way: Investment Options Prepared Specifically For You

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Catering to your vision, our menu of investment solutions offers a diverse selection, featuring twelve distinct series providing access to 61 meticulously crafted portfolios. This ensures you have an extensive array of options tailored precisely for your needs.

Your advisor will collaborate directly with Integrated's investment experts to curate a strategy that addresses even your most sophisticated objectives.

# Comprehensive Management and Oversight

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Integrated's investment platform is managed by a wide range of institutional-quality investment management organizations, Integrated's Investment Team, and Chief Investment Officer, Steve Kolano. The platform is also overseen by thirty seven seasoned investment professionals, arranged into three independent, fully autonomous committees:

## 16 Investment Advisory Council

Sixteen of Integrated's most senior and experienced advisors meet four times a year.

Answer the question:  
*Where are we going?*

## 4 Investment Committee

Four Chartered Financial Analysts (CFA® charterholder), esteemed around the world, the CFA® charterholder designation is known for demonstrating superior competency in advanced portfolio management and financial expertise underpinned by ethical conduct and the highest standards of practice, meet four times a year.

Answer the question:  
*How do we get there?*

## 6 Oversight Board

Six of Integrated's senior executives, including Chief Compliance Officer, Chief Operations Officer, and Chief Investment Officer, meet four times a year.

Answer the question:  
*Are we safe and operating well inside the lines?*

# Your Integrated Investment Team



## **Steve Kolano, CFA | Chief Investment Officer**

As Chief Investment Officer, Steve uses his passion and fascination with capital markets to construct portfolios that support your journey across the wealth spectrum. Steve firmly believes that identifying your end objectives, needs, circumstances and what drives you, is the cornerstone of investing. You have a story, and it is his duty as the financial steward to ensure that your portfolio is helping you pursue your personal vision of success.



## **JD Gardner, CFA & CMT | Portfolio Manager**

With a passion for developing systematic strategies and leveraging the efficiency of ETF structures, JD has revolutionized the advisory space, driven by a commitment to minimizing behavioral inefficiencies and maximizing investor outcomes. A seasoned professional holding both the CFA Charter and Chartered Market Technician (CMT) designations, JD honed his skills as a research analyst at UBS and Morgan Stanley.



## **John Luke Tyner, CFA | Portfolio Manager**

A strong background in municipal, corporates, agencies, and mortgage-backed securities, John Luke brings his expertise as a fixed income analyst and trader to the team. His mission is to simplify the complexities in finance, creating portfolios that offer consistent returns without the emotional turmoil often associated with market fluctuations.



## **Brad Rapking, CFA | Portfolio Manager**

A dedicated CFA Charterholder, Brad is responsible for equity research and portfolio reviews. With a rich background in institutional value equity research and trading, he provides comprehensive analysis to advisor target exposures, fund due diligence, and various client service needs.



## **Andy Simpter | Manager of Operations**

With almost two decades of industry experience, Andy uses his trading and operations background to help advisors leverage Integrated's Destination Portfolios platform. Andy's previous roles in the financial services industry provided him with a unique perspective and has helped him develop strong customer service, management, and analytical skills.



## **Liam Behling | Trading Support Specialist**

Liam supports the trading and management of Integrated's Destination Portfolios and other investment offerings. In addition, he assists in some aspects of the research and analysis process. Liam's professional background includes working with clients of varying size, need, and sophistication, providing him with well-rounded experience to support advisors.



## **Caitlyn Nelson | Trading and Analyst Support**

Caitlyn utilizes her nearly two decades of experience in the financial services industry to support the Manager of Operations with the trading of the Destination Portfolios. This involves post trade activities including trade confirmation, overseeing trade settlement and reconciliation of trade related activity in client accounts.



## **Jenn Rapoza | Director of Client Experience**

Delivering timely support with precision, Jenn expertly manages special projects within the team. Ensuring seamless coordination of essential tasks, Jenn's goal is to exceed your expectations and fulfill our service level agreement efficiently.

# Integrated Bucket Approach

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>Income Portfolio</b>	<b>Conservative</b>	<b>Moderate</b>	<b>Growth</b>	<b>Aggressive Growth</b>
<b>0-5 Years</b>	<b>6-10 Years</b>	<b>11-15 Years</b>	<b>16-20 Years</b>	<b>20+ Years</b>
<b>Target 3% Return</b>	<b>Target 4% Return</b>	<b>Target 5% Return</b>	<b>Target 6% Return</b>	<b>Target 7% Return</b>

<b>Low Risk</b>	Bucket 1	For needs arriving in years 0-5	Our objective is to earn at least 3.0% net to the client, but measured only over rolling time windows of at least 2.5 years in length	Strive to maximize the probability of earning more than 3% during any 2.5-year time window
<b>Moderately Low Risk</b>	Bucket 2	For needs arriving in years 6-10	Our objective is to earn at least 4.0% net to the client, but measured only over rolling time windows of at least 7.5 years in length	Strive to maximize the probability of earning more than 4% during any 7.5-year time window
<b>Moderate Risk</b>	Bucket 3	For needs arriving in years 11-15	Our objective is to earn at least 5.0% net to the client, but measured only over rolling time windows of at least 12.5 years in length	Strive to maximize the probability of earning more than 5% during any 12.5-year time window
<b>Moderately High Risk</b>	Bucket 4	For needs arriving in years 16-20	Our objective is to earn at least 6.0% net to the client, but measured only over rolling time windows of at least 17.5 years in length	Strive to maximize the probability of earning more than 6% during any 17.5-year time window
<b>High Risk</b>	Bucket 5	For needs arriving in years 21+	Our objective is to earn at least 7.0% net to the client, but measured only over rolling time windows of at least 22.5 years in length	Strive to maximize the probability of earning more than 7% during any 22.5-year time window

The economic forecasts set forth in this material may not develop as predicted and there can be no guarantee that strategies promoted will be successful. All investing involves risk including loss of principle. No strategy assures success or protects against loss. There is no guarantee of future results.

# Destination Portfolios

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Integrated's menu of investment solutions offers you a breadth of choice across numerous dimensions. Designed to support the Lifetime Income Model™ planning approach, the Destination Portfolios are managed towards a period of time to support your own personal rate of return requirements. The highly differentiated series provide access to well-diversified portfolios.

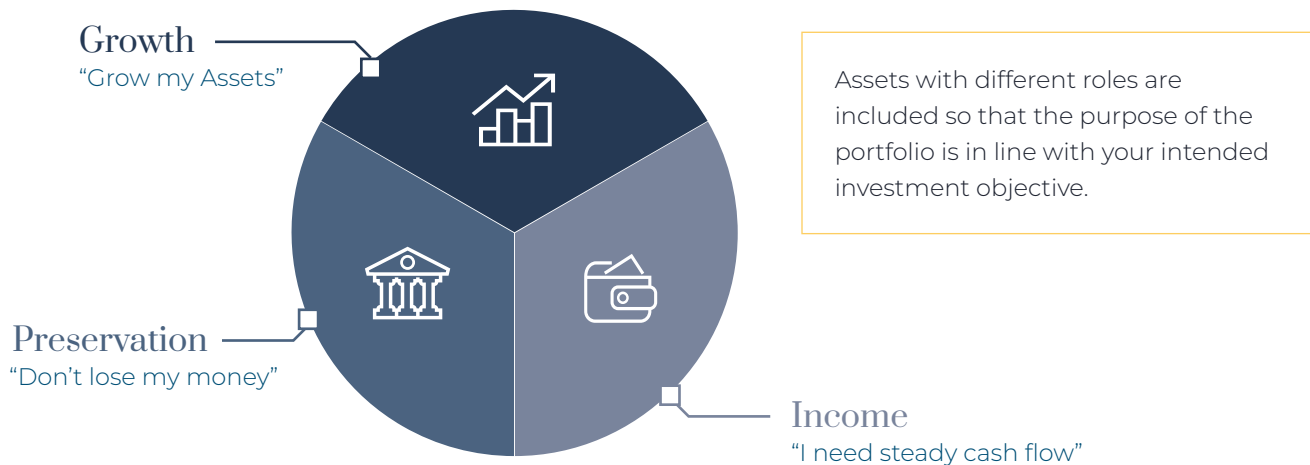
<b>Classic</b>	Numerous world-class, institutional-quality, investment managers, all in a single unified package - no mess, no fuss. All overseen by one of the strongest manager research teams in the world.
<b>Concentrated</b>	A specialized, institutional-quality ESG solution that delivers highly concentrated portfolios using individual stocks.
<b>Dynamic</b>	A tactical asset allocation solution managed by Julex Capital Management, a world class investment manager.
<b>Enhanced</b>	A traditional, middle of the road, actively managed portfolio of ETFs and mutual funds directed by JP Morgan.
<b>Factor</b>	A traditional portfolio of ETFs managed by BlackRock. But with a tactical approach for the fixed-income portion of the portfolio designed to solve for the problem that we're in an extended bond bear market (one lasting 20 years or more).
<b>Focused</b>	A portfolio of individual stocks at a low cost with high tax efficiency. Avoids the emotions and extremes of the marketplace.
<b>Fundamental</b>	An ultra-low cost, highly tax-efficient portfolio that tracks popular third-party benchmarks. One that will never result in surprise.
<b>Opportunistic</b> <i>Sector Rotation</i>	In contrast to traditional buy and hold strategies, the Opportunistic portfolios utilize a diversified blend of actively managed investment strategies, such as trend-following, sector index rotation, and other alternative investment strategies to take advantage of existing or developing trends in the investment markets. Additionally, each portfolio will offer a sleeve of fixed income securities as an additional hedge against adverse market conditions.
<b>Passive</b>	A traditional passive Buy & Hold approach that maintains a permanent tilt favoring Value, Smallcap, and Profitability managed by Dimensional. Neutral to trending or momentum.

# Bespoke Models

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Tailored solutions meticulously crafted to address your most sophisticated needs, aligning your comprehensive investment portfolio with your goals and aspirations.

## Meeting HNW Investment Objectives



## Bespoke Models Overview

### Strategy:

- Investment strategies custom-built to work in tandem with your personal vision of success.
- Based on your objectives, and family needs.

### Process:

- Initial and ongoing coordination of investments.
- Regular updates to assess strategy and determine if changes are necessary.
- Analysis of net benefit and impact based on other considerations:
  - Qualified vs. non-qualified assets
  - Tax policy impacts
  - Coordination of distributions based on goals
  - Potential tax-loss harvesting opportunities
- Easy implementation and trading.
- Ongoing communication and boutique, concierge support.



# Core Models

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Our portfolios empower you to invest your assets in a manner tailored precisely based on your needs. Guided by the amount of investment risk you're comfortable taking and the potential return characteristics you prefer, we meticulously select a model designed to steer you confidently toward your financial goals.

- **Preservation of Capital**  
Minimized drawdown to protect your assets.
- **Moderate Growth**  
Seeks growth of capital through appreciation with lower drawdowns than a growth portfolio.
- **Growth**  
Focuses primarily on growth of assets through capital appreciation and to a lesser extent, income with larger drawdowns.
- **Growth & Income**  
Seeks a balanced combination of growth of assets through capital appreciation while generating income through yield.
- **Income**  
Seeks first and foremost to generate return through yield of the portfolio with secondary consideration for level of acceptable drawdown. Will have the highest portfolio yield of any model.
- **Balanced**  
Seeks to balance the three objectives of growth, income, and preservation into a single model. Targets equal contributions of capital appreciation and income while seeking to mitigate drawdowns; secondarily seeks a balance of equity and fixed income securities.
- **Aggressive Growth**  
Seeks growth primarily through capital appreciation and will employ leverage in order to generate higher levels of return.