



SIA

SIGNATURE INVESTMENT ADVISORS®

Established 2011

SIA ENHANCED CORE PORTFOLIOS

SIA Enhanced Core Portfolios are built with mutual funds and ETFs, carefully chosen to match our asset class and investment thesis. The due diligence process incorporates both proprietary quantitative screens and in-depth qualitative manager meetings. Based on our due diligence, SIA allocates to managers that we believe are the best managers for each asset class.

SIA AT A GLANCE

Fiduciary

We act as a fiduciary with your best interests always at heart. Our team of experienced professionals address your unique goals and objectives with a customized approach.

Experience

Our investment professionals pursue the highest levels of academic degrees and professional accreditations with a continuous goal of conducting business with integrity and high ethical standards. The SIA team is further supported by a group of over 50 financial professionals that strive to create a world-class experience with a dedicated wealth management infrastructure.

1997

Year that Signature Estate & Investment Advisors, our Parent Firm, was Established

28+

Average years of industry experience of Investment Committee members

30+

Investment designations or advanced degrees across Investment Committee members & professionals

\$19.1B

Assets managed by SIA and its affiliates as of 12/31/2023

The reported Assets Under Management (AUM) represents the combined total of SIA and its affiliated entities as of 12/31/2023. AUM includes portfolios continuously supervised or managed by SIA and its affiliates. The AUM encompasses assets like stocks, bonds, ETFs, mutual funds, and cash, among others. The reported employee count as of 12/31/2023 encompasses full-time staff employed by SIA and its affiliated entities.

THREE POINTS OF DIFFERENTIATION

Dynamic Allocation Strategy

Combination of long-term strategic asset allocation and short-term tactical sector/factor rotation strategies.

Product and Manager Agnostic

Free to allocate to managers that we believe are the best managers for each asset class.

Active and Passive Strategy *not* Active vs Passive

Hybrid strategy combines Active, Indexed, and Smart Beta funds in a manner supported by academic research in an effort to provide tailored solutions for each asset class. The allocation among the three fund styles is determined based on careful analysis of the asset class characteristics. Certain asset classes may exhibit different levels of efficiency, influencing the suitability of indexing or active management. Smart Beta, a strategy blending active management and passive indexing, offers investors exposure to specific factors such as value, momentum, growth, and minimum volatility.

SIA Enhanced Core Portfolios employ a strategic blend of Active, Indexed, and Smart Beta funds, supported by rigorous academic research in an effort to provide a well-optimized solution for each asset class.

A

Active

Investing that allows fund managers to overweight/underweight companies based off their convictions. Analysts within these funds have access to the managers of businesses within their portfolio companies and can develop a more complete picture of a company's financial and operational prospects. Active investing involves additional costs associated with the research and analysis required to develop an investment thesis.

I

Indexed

Index based investing often provides the broadest and most cost-effective exposure to a given asset class. This investment style offers competitive fees compared to funds in the Active category, along with ease of tradability.

S

Smart Beta

Investing which provides a mix of Indexed and Active management. Smart Beta generally incorporates a rules-based approach to a broad index to express an investment goal also known as a "factor." Some common factors that academics have long studied are momentum, value, and size. Because of their rules-based nature, Smart Beta funds tend to have lower management costs than traditional actively managed funds.

Dynamic Allocation

Core-Satellite Asset Allocation Framework

Combining Three Allocation Strategies

The Strategic and Tactical Allocation Strategies, along with a third Dynamic Allocation Strategy, combine to create your Core-Satellite Portfolio



Every investment program has the potential for loss as well as gain. There is a risk of loss from an investment in securities, including the risk of loss of principal. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment will be profitable or suitable for a particular investor's financial situation or risk tolerance. Asset allocation and portfolio diversification cannot assure or guarantee better performance and cannot eliminate the risk of investment losses. They are methods used to help manage investment risk. Rebalancing can entail transaction costs and tax consequences that should be considered when determining a rebalancing strategy.

Investing in real estate entails certain risks, including changes in: the economy, supply and demand, laws, tenant turnover, interest rates (including periods of high interest rates), availability of mortgage funds, operating expenses and cost of insurance. Some real estate investments offer limited liquidity options. Alternative investments may not be suitable for all investors and often engage in speculative investment practices which increase investment risk; are highly illiquid; are not required to provide periodic prices or valuation; may not be subject to the same regulatory requirements as traditional investments; and often employ complex tax structures. Investing in alternative strategies may involve a significant lock up period. A period of time with no liquidity or significant penalties for early liquidity. Alternative investments may have significant fees associated with the management of the alternative strategy. These fees would be on top of the management fee paid to your Advisor. Managed futures may use leverage and other speculative investment practices that may increase the risk of investment loss and cause returns to be volatile. In addition, managed futures can be illiquid, are not required to provide periodic pricing or valuation information to investors, may involve complex tax structures and delays in distributing important tax information, may charge high fees including incentive fees, and in many cases have underlying investments that are not transparent and are known only to the investment manager. The price of commodities is subject to substantial price fluctuations over short periods of time and may be affected by unpredictable international monetary and political policies. The market for commodities is widely unregulated and concentrated investing may lead to higher price volatility.

Important Information

Some of the information provided may have been obtained from third parties and believed to be reliable, but it is not guaranteed. This brochure is provided for informational purposes only. Nothing contained herein should be construed as a comprehensive statement of the matters discussed, considered investment, financial, legal, or tax advice, or a recommendation to buy, hold, or sell any types of securities, and no investment decision should be made based solely on any information provided herein.

Past performance is not an indication of future returns. With respect to the description of any investment strategies, we cannot provide any assurances that they will perform as expected and as described in our materials. All investments in securities carry risks, including the risk of losing your entire investment. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment will be profitable or suitable for a particular investor's financial situation or risk tolerance. In addition, there is no guarantee that the investment objectives of SIA's investment strategies will be met. Asset allocation and portfolio diversification cannot ensure or guarantee better performance and cannot eliminate the risk of investment losses.

Different types of investments involve varying degrees of risk. Principal value and investment return of stocks, mutual funds, and other investment products will fluctuate. Investor's shares when redeemed are likely to be worth more or less than the original investment. Carefully read the prospectus or offering documents prior to investing. Stocks, mutual funds, and other investment products are not FDIC insured, may lose value, and are not guaranteed by a bank or other financial institution.

Below is a high level summary of some of the risks pertaining to the types of investments utilized by the mutual funds and/or ETFs that are held in our strategies.

Alternatives Alternative investments may not be suitable for all investors and often engage in speculative investment practices which increase investment risk; are highly illiquid; are not required to provide periodic prices or valuation; may not be subject to the same regulatory requirements as traditional investments; and often employ complex tax structures.

Investing in alternative strategies may involve a significant lock up period. A period of time with no liquidity or significant penalties for early liquidity.

Alternative investments may have significant fees associated with the management of the alternative strategy. These fees would be on top of the management fee paid to your Advisor.

Options Options involve risk and are not suitable for all clients. Options have unique and complex characteristics that must be fully understood prior to making options transactions. Consult the Options Disclosure Guide published by the Options Clearing Corporation for further important information. The risk of loss in options trading can be substantial and theoretically unlimited. Carefully consider all investment objectives, risk factors, charges, and expenses before investing.

Managed Futures May use leverage and other speculative investment practices that may increase the risk of investment loss and cause returns to be volatile. In addition, managed futures can be illiquid, are not required to provide periodic pricing or valuation information to investors, may involve complex tax structures and delays in distributing important tax information, may charge high fees including incentive fees, and in many cases have underlying investments that are not transparent and are known only to the investment manager.

Commodities The price of commodities is subject to substantial price fluctuations over short periods of time and may be affected by unpredictable international monetary and political policies. The market for commodities is widely unregulated and concentrated investing may lead to higher price volatility.

Real Estate Investing in real estate entails certain risks, including changes in: the economy, supply and demand, laws, tenant turnover, interest rates (including periods of high interest rates), availability of mortgage funds, operating expenses and cost of insurance. Some real estate investments offer limited liquidity options.

International/Emerging Markets Investments in overseas markets pose unique risks, including currency fluctuation and political risks, and the portfolio is expected to be more volatile than that of a U.S. only portfolio. These risks are generally intensified for investments in foreign emerging markets. Small cap equities, international equities, and real estate securities are generally more volatile than large cap equities and bonds.

Small Caps Small capitalization securities involve greater issuer risk than larger capitalization securities, and the markets for such securities may be more volatile and less liquid. Specifically, small capitalization companies may be subject to more volatile market movements than securities of larger, more established companies, both because the securities typically are graded in lower volume and because the issuers are more subject to changes in earnings and prospects.

Fixed Income Fixed income investments are subject to various risks including changes in interest rates, credit quality, inflation risk, market valuations, prepayments, corporate events, tax ramifications and other factors. In general, the bond market is volatile, bond prices rise when interest rates fall and vice versa. This effect is usually pronounced for longer-term securities. Any fixed income security sold or redeemed prior to maturity may be subject to a substantial gain or loss. The investor should note that vehicles that invest in lower-rated debt securities (commonly referred to as junk bonds) involve additional risks because of the lower credit quality of the securities in the portfolio. The investor should be aware of the possible higher level of volatility, and increased risk of default.

Signature Investment Advisors, LLC (SIA) is an SEC-registered investment adviser; however, such registration does not imply a certain level of skill or training and no inference to the contrary should be made. Securities offered through **Signature Estate Securities, Inc.** member FINRA/SIPC. Investment advisory services offered through SIA, 2121 Avenue of the Stars, Suite 1600, Los Angeles, CA 90067, (310) 712-2323.

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