




Dynamic Strategy

Plan with Intention. Live with Purpose.

AVIOR WEALTH MANAGEMENT

Executive Summary

The Avior Dynamic Strategy

- Objective:** To maximize equity return by pursuing exposure to superior performing asset classes relative to the S&P 500 benchmark.
- Target Audience:** Investors with a 3–10 year horizon seeking to capture market momentum through a diversified, actively managed portfolio.
- Key Highlight:** The strategy utilizes Relative Strength Analysis to dynamically orient the portfolio toward themes of strength and leadership, managed by an expert committee rather than a static algorithm.
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Our Fiduciary Standard: A Four-Step Quality Management System



Our process follows the globally recognized ISO 9000 Quality Management System standard, emphasizing continual improvement in decision-making.



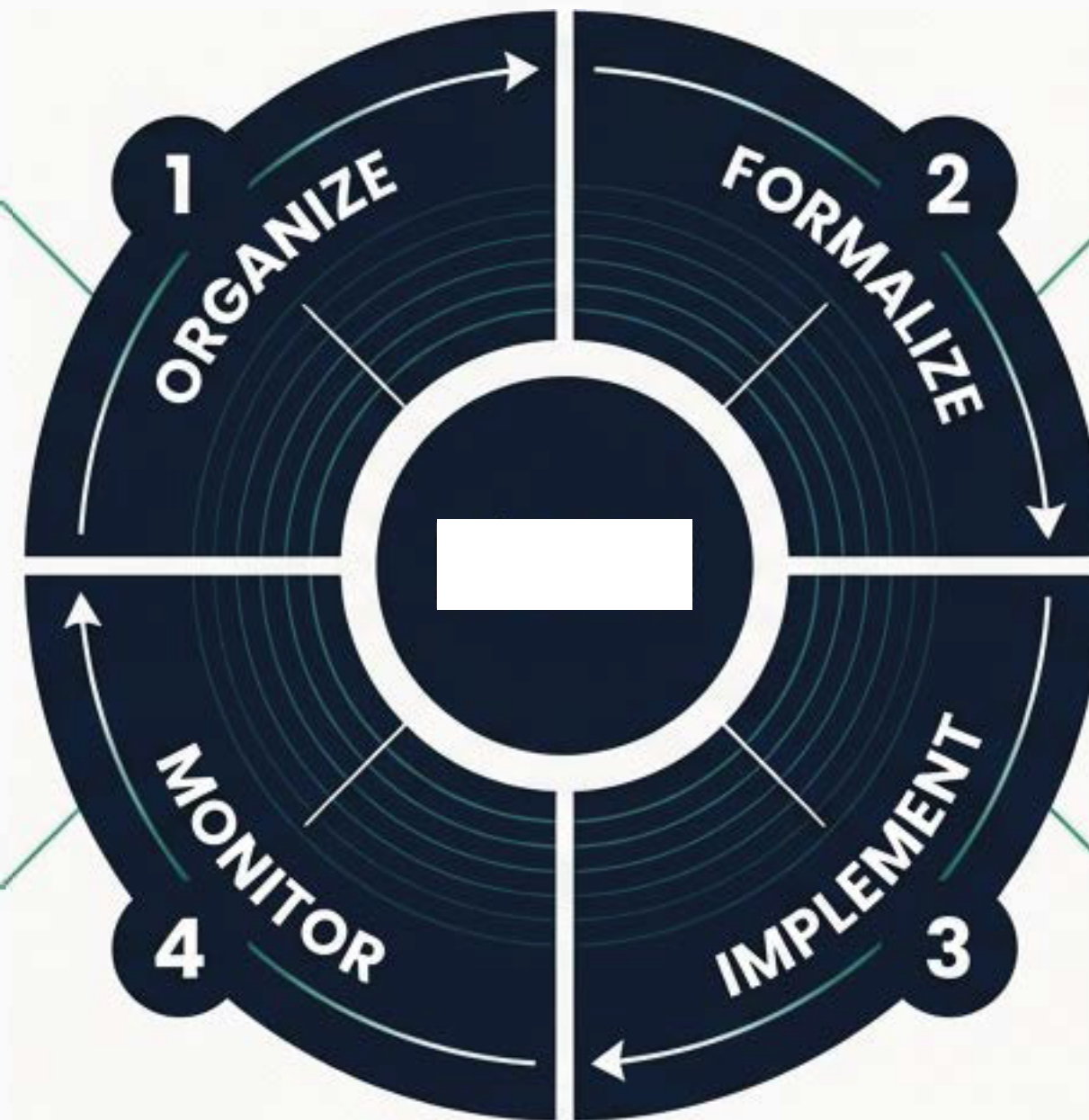
1. Organize

Identify laws, governing documents, and sources of guidance for fiduciary conduct. Establish roles and responsibilities for all parties involved.



4. Monitor

Conduct periodic reviews to ensure objectives are met and Prudent Practices are consistently applied throughout the process.



2. Formalize

Define investment objectives and constraints, formulate asset allocation strategies, and adopt comprehensive Investment Policy Statements.



3. Implement

Perform investment and service provider due diligence, make decisions about investment safe harbors, and execute the investment strategy.

2. Investment Thesis: The Power of Momentum



Relative Strength Analysis

Captures market momentum by evaluating the direction and speed of price changes, ensuring the portfolio participates in themes of leadership rather than lagging sectors.



Active Committee Management

A team of eight credentialed professionals designs and implements trades weekly, offering a level of adaptability and oversight that passive funds cannot match.



Dynamic Allocation

The ability to shift exposures between asset classes (e.g., Large Cap vs. Mid Cap) and styles (Growth vs. Value) maximizes exposure to the highest expected short- and intermediate-term returns.

Core Philosophy: Participating in Strength

What is Relative Strength?

Relative Strength is a dynamic investment strategy designed to evaluate the direction of stock price changes and the speed at which those changes occur, relative to the S&P benchmark.

The Goal: The Avior Dynamic Strategy committee focuses on purchasing securities that have demonstrated the ability to outperform.

The Execution: The strategy is implemented by purchasing and selling publicly traded fund managers whose objectives match high-momentum asset classes.

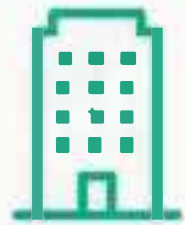


5. Portfolio Characteristics

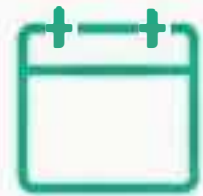


Metric	Description
Asset Class	Equity (Primary); Fixed Income sleeve available for risk balance.
Time Horizon	3 - 10 Years.
Management Style	Active / Dynamic.
Turnover	Higher turnover than passively managed ETFs due to active momentum capture.
Diversification	Diversified among asset classes but tilts when opportunities arise.

Manager Selection: A Rigorous, Multi-Factor Approach



Organizational Stability: Management team in place for at least 2 years.



Minimum Track Record: Product inception date more than 3 years ago.



Assets Under Management: At least \$75 million under management.



Regulatory Oversight: Must be a regulated bank, insurance company, mutual fund organization, or registered investment company/adviser.



Peer Group Performance (1, 3, 5 YR): Must place in the top 50% of its peer group.



Risk-Adjusted Returns (Alpha/Sharpe): Must place in the top 50% of its peer group.



Expense Ratio: Must place in the top 75% of its peer group (i.e., not be among the most expensive).

Our Commitment: Transparency through Reporting

We believe clear and consistent communication is fundamental to a successful partnership. Our reporting process is designed to keep you fully informed of your portfolio's progress and our strategic thinking.

Quarterly Reporting

- ✓ Clients receive comprehensive portfolio performance reports.
- ✓ Each report includes a clear rationale for any changes made to the strategy during the quarter.

Annual Review

- ✓ Clients receive an annual strategy performance update.
- ✓ This annual review will focus on performance relative to the assigned benchmark.

Team



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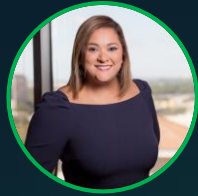
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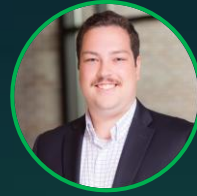
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