

SYMMETRY®

# PRECISIONCORE

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## ETF PORTFOLIO MODELS

### CORE STRENGTH

[SymmetryPartners.com](https://SymmetryPartners.com)



PrecisionCore Portfolios are built upon one simple and powerful principle

# INVESTING SHOULD BE **OBJECTIVE**

## DISCOVER THE POWER OF PRECISIONCORE ETF PORTFOLIOS

Achieving your most important goals shouldn't depend on guesswork, gut instincts, emotions or unnecessary risks.

You need a solid, globally-diversified core portfolio solution designed to put the power of markets around the world to work for you.

Symmetry's PrecisionCore provides smart, global diversification via lower-cost Exchange Traded Funds (ETFs). Backed by some of the world's most noted money managers, PrecisionCore provides a complete portfolio solution.

- 12,000+ stocks
- 17,000+ bonds
- Across 50+ countries
- And 30+ currencies

<b>Broadly Diversified</b>	<b>Cost Conscious</b>
<b>Process Driven</b>	<b>Tax Sensitive</b>
<b>Transparent</b>	<b>Flexible</b>

Powered by Symmetry Partners, PrecisionCore is available through select independent financial advisors.

Diversification seeks to improve performance by spreading your investment dollars across various asset classes to add balance to your portfolio. Using this methodology, however, does not guarantee a profit or protection from loss in a declining market.

There are risks involved in investing, including loss of principal. Asset allocation may not protect against market risk. Investment in the fund(s) is subject to the risks of the underlying funds. Please read important disclosure in the back for additional risks and information regarding Symmetry Partners, LLC and PrecisionCore.

# 1

## EVIDENCE-BASED

We begin with the evidence: decades of data, analysis, and insights from some of the best minds in finance and academia (including 12 Nobel laureates) on factors that can help decrease risk and increase potential returns.

# 2

## BEST-OF-BREED

Using a rigorous screening process, we identify and implement an optimized blend of management expertise for each portfolio model.

# 3

## DISCIPLINED & INDEPENDENT

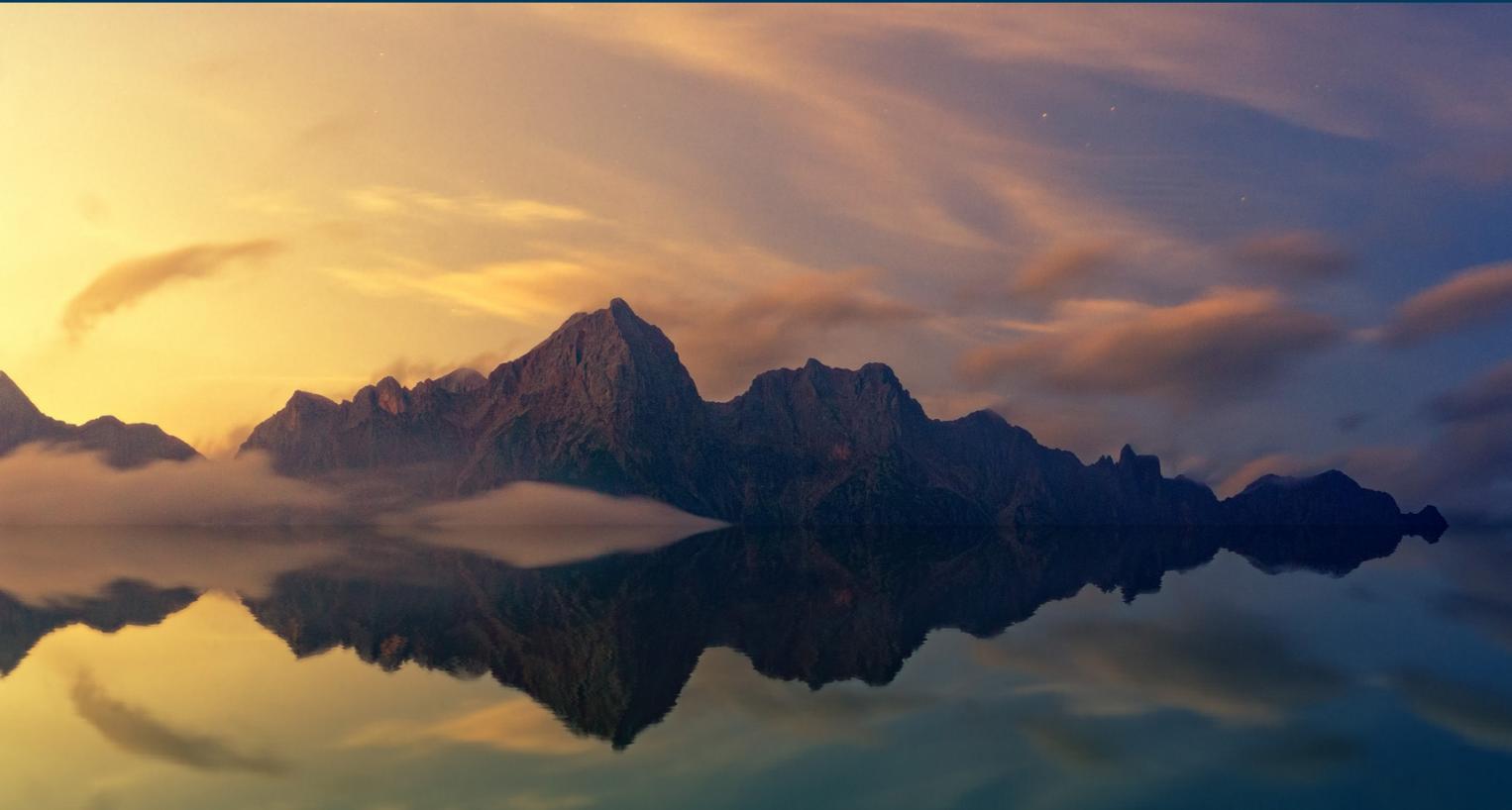
We believe a consistent, long-term approach is essential, but readily embrace new research when it can make a real difference for investors.

## PUT SCIENCE ON YOUR SIDE

PrecisionCore is one of the only Evidence-Based portfolio solutions that aims to provide a best-of-breed combination of ETFs from multiple money managers.

Because management fees, trading costs, and other expenses and taxes can have an outsize impact on lowering returns, the PrecisionCore portfolios are managed with rigorous attention to pricing and performance efficiency. We consider these key elements, not as an afterthought, but as an integral component of the portfolio model engineering process.

PrecisionCore portfolios are built for a wide range of risk tolerances. Tax-managed models are also available.



The funds are advised by Symmetry Partners and primarily managed by noted managers Vanguard Group (Vanguard), State Street's SPDRs (SPDRs), and iShares by BlackRock.



## PRECISIONCORE MANAGERS

### The Vanguard Group:

An industry leader in cost-efficient investing.

### iShares:

Powered by Blackrock, a leading ETF provider with more than a decade of expertise and commitment to investors.

### SPDRs:

ETFs offered by State Street Global Advisors; a global asset management firm dedicated to helping investors achieve their goals through a rigorous, research-driven investment process.

## PUTTING THE FACTORS OF RETURN TO WORK FOR YOU

The PrecisionCore Portfolio Models are grounded in a scientific, factor-based approach.

Factors are characteristics of stocks or bonds that have been identified by extensive research as offering the potential for:

- Higher returns over time
- Reduced risk\*

*Just as healthy diets depend on the right nutrients...portfolio returns depend largely on the right factors.*

This is why we believe that factor diversification is just as important as asset class diversification for a better long-term investment experience, especially when it comes to your portfolio.

Because not all factors outperform all of the time, we believe that a factor strategy requires a long-term focus, regardless of short-term performance.

Investment Factors We Target	
FACTOR	WHAT IS REWARDED?
Market	Stocks tend to outperform bonds
Size	Small company stocks tend to outperform those of large companies
Value	Cheap stocks and bonds tend to outperform expensive stocks
Momentum	Stocks and bonds that outperform in the near term tend to continue to do so
Quality	Stocks and bonds of high-quality companies tend to outperform those of low quality companies
Minimum Volatility	Minimum volatility stocks tend to offer better risk-adjusted returns than high volatility stocks. Shorter maturity / lower volatility bonds tend to have better risk-adjusted returns than longer maturity /higher volatility bonds
Interest Rate Risk	Bonds with longer durations or maturities tend to outperform shorter-term bonds
Credit Risk	Bonds with lower credit quality tend to outperform bonds of higher credit quality

\* Please be advised that adding these factors may not ensure increased return over a market-weighted investment and may lead to underperformance relative to the benchmark over the investor's time horizon. Information regarding these factors can be found on the back page.

Diversification seeks to improve performance by spreading your investment dollars across various asset classes to add balance to your portfolio. Using this methodology, however, does not guarantee a profit or protection from loss in a declining market.

## SYMMETRY PARTNERS & PRECISIONCORE

Symmetry Partners brings 25 years of experience building investment solutions and models, backed by an unwavering commitment to helping investors achieve their most important goals. We do this by drawing on extensive academic research — as well as Symmetry's own — to engineer what we believe to be exceptional investment solutions.

Our approach to building and managing the PrecisionCore Models is guided by fundamental principles applied thoughtfully and with intellectual rigor.

### We look at the evidence.

There are decades of research on market performance and the various factors that offer the potential for greater returns. We lean heavily on this data – not on passing trends or flavor-of-the-month investment ideas – and we look at the evidence constantly to try and ensure we are building optimal portfolios for investors.

### We believe in transparency and independence.

Symmetry scrupulously avoids conflicts of interest, such as revenue-sharing arrangements, so that we can make decisions about products and managers based only on the merits.

### We are relentless about costs and efficiency.

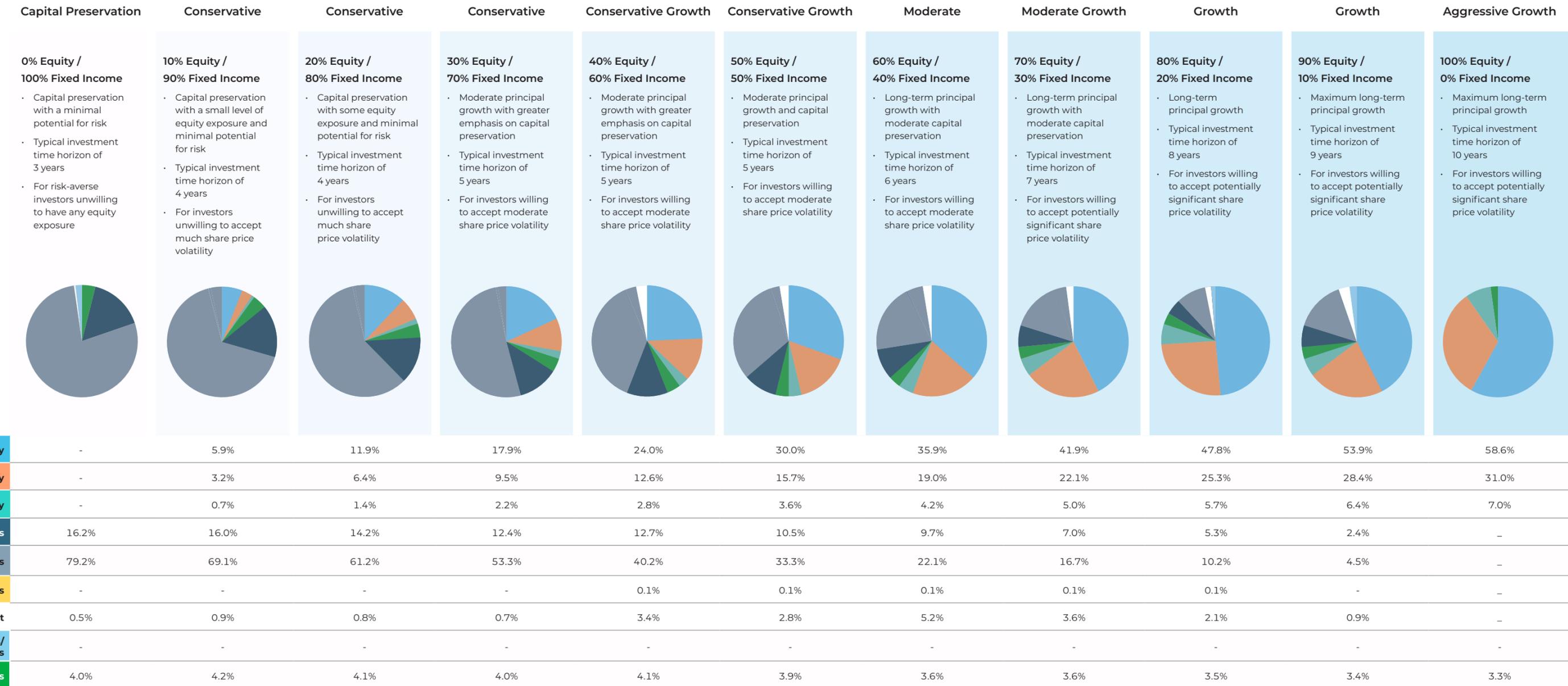
In addition to seeking to optimize diversification and other performance factors, we carefully manage the impact of fees, costs, and taxes.

### We are always vigilant.

We conduct on-going monitoring to ensure our managers and portfolio models continue to meet our strict guidelines.

# PRECISIONCORE PORTFOLIO MODELS

PrecisionCore Portfolio Models are broadly diversified and strategically allocated. They are grounded in an evidence-based, data-driven investment approach, employ an exclusive blend of top money managers, and offer a world of smart-diversification.



## Tax-Managed Portfolio Models are also available

While ETFs are inherently tax efficient, Symmetry's Tax-Managed PrecisionCore models are specifically focused on maximizing after-tax returns. The 11 Tax-Managed models offer similar risk-based allocations to the models above, but with a special focus on reducing federally taxable income. The goal is to engineer what we believe to be an exceptional tax-managed solution.

The US/International/Emerging Markets ratios are adjusted periodically to ensure the models reflect the relative size of markets around the world. Within each of these regions, Symmetry overweights relative to factors.

Source: Morningstar. All data as of 12/31/22

PrecisionCore Portfolio Models bring together extensive research, decades of academic insights, and noted money managers...all focused on trying to provide a better investment experience. Your financial advisor can help you select and implement the right portfolio to help you achieve your most important long-term goals.



*"Scrappy," the Symmetry bull, is a symbol of our firm's belief in the long-term power of markets.*

## MORE INFORMATION

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### Important Disclosure

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Symmetry Partners, LLC is an investment advisory firm registered with the Securities and Exchange Commission. The firm only transacts business in states where it is properly registered, or exempted or excluded from registration requirements. Past performance does not guarantee future results. As with any investment strategy, there is the possibility of profitability as well as loss. Neither Symmetry nor its affiliates provide tax advice and nothing either stated or implied here should be inferred as providing such advice. Any chart that is presented in this brochure is for informational purposes only and should not be considered an all-inclusive formula for security selection.

Symmetry Partners, LLC is not affiliated with Vanguard, SPDRs, or iShares by Blackrock.

Diversification seeks to reduce volatility by spreading your investment dollars into various asset classes to add balance to your portfolio. Using this methodology, however, does not guarantee a profit or protection from loss in a declining market.

Symmetry Partners' investment approach seeks enhanced returns by overweighting assets that exhibit characteristics that tend to be in accordance with one or more "factors" identified in academic research as historically associated with higher returns. Please be advised that adding these factors may not ensure increased return over a market-weighted investment and may lead to underperformance relative to the benchmark over the investor's time horizon. The factors Symmetry seeks to capture may change over time at its discretion. Currently, the major equity factors used by Symmetry and some associated research are: the market risk premium ("Capital Asset Prices: A Theory of Market Equilibrium under Conditions of Risk," 1964), value ("Common risk factors in the returns on stocks and bonds," 1993, small "The Relationship Between Return and Market Value of Common Stocks," 1981), profitability ("The Other Side of Value: The Gross Profitability Premium," 2013, quality ("Quality Minus Junk," 2013), momentum ("Returns to Buying Winners and Selling Losers: Implications for Stock Market Efficiency," 1993, and minimum volatility ("The Cross-Section of Volatility and Expected Returns," 2006. On the bond side, Symmetry primarily seeks to capture maturity and credit risk premiums ("Expected Returns: An Investor's Guide to Harvesting Market Rewards," 2011). All data is from sources believed to be reliable but cannot be guaranteed or warranted.

### Risk Disclosure

Higher potential return generally involves greater risk, short-term volatility is not uncommon when investing in various types of funds including but not limited to: sector, emerging markets, small and mid-cap funds. International investing involves special risks such as currency fluctuation, lower liquidity, political and economic uncertainties, and differences in accounting standards, which risks are generally intensified for investments in emerging markets due to the relatively smaller size and lesser liquidity of these markets, high inflation rates and adverse political developments. Risks for investing in international equity include foreign currency risk, as well as, fluctuation due to economic or political actions of foreign governments and/or less regulated or liquid markets. Risks for smaller companies include business risks, significant stock price fluctuation and illiquidity. 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, operation expenses and cost of insurance.

Investment Companies and Exchange-Traded Funds Risk. When the Fund invests in other investment companies, including ETFs, it will bear additional expenses based on its pro rata share of the other investment company's or ETF's operating expenses, including the management fees of the Underlying Fund in addition to those paid by the Fund. The risk of owning an Underlying Fund generally reflects the risks of owning the underlying investments the Underlying Fund holds. The Fund also will incur brokerage costs when it purchases and sells ETFs.

Exchange-traded funds tend to distribute fewer capital gains than traditional open-end mutual funds due to the in-kind redemption process, which allows the ETF to swap out low cost-basis securities. Be advised that this process defers taxes, but does not eliminate them. Investors will owe capital gains taxes on gains made in their own ETF shares. ETFs do not sell individual shares directly to investors and only issue their shares in large blocks. Exchange traded funds are subject to risks similar to those of stocks. Investment returns will fluctuate and are subject to market volatility, so that an investor's shares, when redeemed or sold, may be worth more or less than their original cost. ETF shares are bought and sold at market price (not NAV) and are not individually redeemed from the fund.

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**DIFFERENT TYPES OF INVESTMENTS AND/OR INVESTMENT STRATEGIES INVOLVE VARYING LEVELS OF RISK, AND THERE CAN BE NO ASSURANCE THAT ANY SPECIFIC INVESTMENT OR INVESTMENT STRATEGY WILL BE EITHER SUITABLE OR PROFITABLE FOR YOUR PORTFOLIO.** The Symmetry Panoramic Funds are not intended to represent investment advice that is appropriate for all investors. Each investor must take into account his/her financial resources, investment goals, risk tolerance, investing time horizon, tax situation and other relevant factors to determine if such portfolio is suitable. You and your advisor should carefully consider your suitability depending on your financial situation. As with any investment there may be tax consequences. **The holdings comprising the strategies and the allocations to those holdings have changed over time and may change in the future.** The Symmetry tax-managed fund is designed with the goal of increasing overall tax efficiency. Changes to holdings which comprise the fund may have tax consequences. If you sell assets in a taxable account, you may have to pay tax on any gain. While Symmetry seeks to mitigate tax exposure when possible, it is likely that investors will incur a taxable event while being invested in the portfolio. Please consult your tax advisor.

**INVESTORS SHOULD CONSIDER THE INVESTMENT OBJECTIVES, RISKS, AND CHARGES AND EXPENSES OF THE INVESTMENT COMPANY CAREFULLY BEFORE INVESTING. TO OBTAIN A PROSPECTUS, WHICH CONTAINS THIS AND OTHER INFORMATION, PLEASE CONTACT YOUR FINANCIAL ADVISOR OR VISIT THE FOLLOWING WEBSITES: [WWW.VANGUARD.COM](http://WWW.VANGUARD.COM), [WWW.SPDRS.COM](http://WWW.SPDRS.COM), AND [WWW.ISHARES.COM](http://WWW.ISHARES.COM). PLEASE READ THE PROSPECTUS CAREFULLY BEFORE INVESTING.**

