5 Step WealthCare Plan
Comprehensive Financial Planning

Estate Planning

Investment Planning

Retirement Planning

Tax Planning

Insurance Planning

Focused on Managing Risk to Protect Your Future

Dynamic Rotation

Intelligent Allocation to
Preserve Your Capital in an Uncertain World

Brought to you by:

Guardian™
CAPITAL

"Guarding Today for Your Tomorrow"

What Phase are You in Your Financial Life?

Accumulation

Preservation

Distribution

What's Most Important to You

a. Focus on Growth

b. Steady Gains

c. Protect Against Loss

d. All the Above

What are Your Concerns about Investing Your Money?

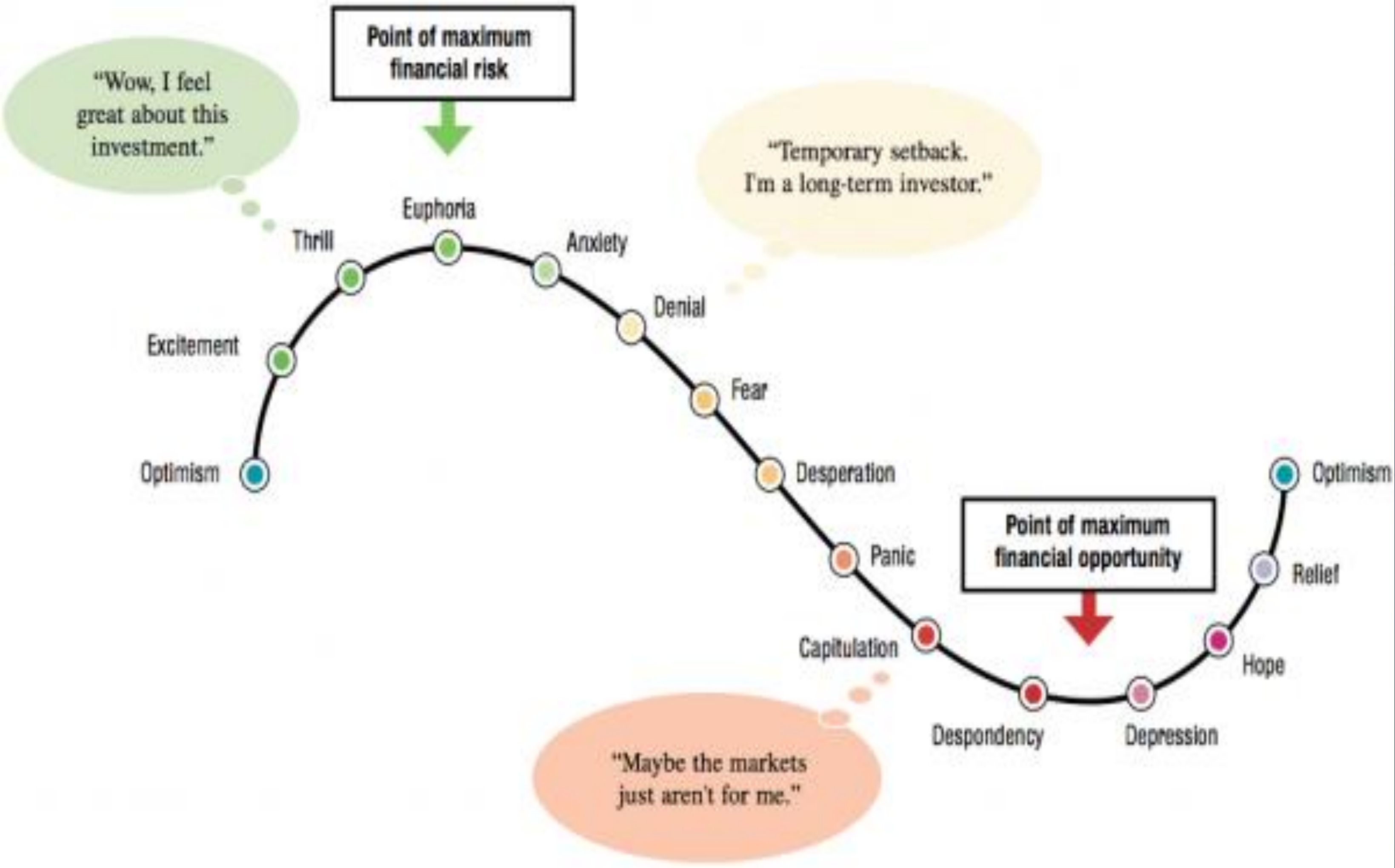
Emotions

Volatility

Taxation

Inflation

Emotions - Desire for Gain - Fear Of Loss
We Focus On Risk First, Returns Second



Future Looming Crises

- Financial Crisis
- Inflation Crisis
- Austerity Crisis
- Currency Crisis
- Loan Default Crisis
- Geopolitical Crisis
- Global Economic Crisis

MSN News 1.23.26

Future Looming Federal Crisis
The Government Debt

$38,349,795,034,550*

Government Spending and Printing Money

Continues to Increase

The United States National Debt has reached 100% of GDP (the size of the US economy)

Possibility of Future Tax Increases

* United States Congress Joint Economic Committee (as of 12/11/2025)

Future Looming Credit Crisis
Consumer Loan Debt

Mortgage - ***$13.07 Trillion****

Automobile - ***$1.66 Trillion****

Credit Card - ***$1.23 Trillion****

* Federal Reserve Bank of New York (as of Q3, 2025)

Fact: Early 2000's Market Drops

Crash Period	% Loss	Time to Bottom	Time to Recover
2000 - 2002	40.48%	2.6 Years	7.3 Years

Fact: 2008 Financial Crash

Crash Period	% Loss	Time to Bottom	Time to Recover
2007 - 2009	38.41%	15 Months	4.75 Years

Fact: 2022 Post COVID Effects

Crash Period	% Loss	Time to Bottom	Time to Recover
2022	18.17%	10 Months	2 Years

Risk Tolerance Levels During Negative Market Volatility

-5%	=	Standard Pullback
-10%	=	Market Correction
-20%	=	Bear Market
-30%	=	Crash
-50%	=	Recession

Where do You draw the line?

How do You Manage Your Emotions?

The Challenges of Market Downturns

- ***Risk management is not about avoiding losses altogether***
- It is about ***avoiding large, irrecoverable losses that permanently impair future returns***
- A ***40% decline*** in portfolio value, ***like those witnessed in 2000–2002 and 2007–2009***, required **a 66.8% *gain* just to recover or *"Break even"***
- ***Recovery from large losses often can take years — time many investors don't have***
- *You've probably heard your advisor tell you;* **"Don't worry, it will come back", but the question is when?**
- ***Time to recover is stagnant time and Loss of growth***

Year 2022 – Common Asset Allocation Portfolio with Bond Funds Losing Value

iShares Core U.S. Aggregate Bond ETF AGG ★★★ Morningstar Medalist Rating

Performance | Medalist Rating as of Mar 27, 2025 | See iShares Investment Hub >

Quote Chart Fund Analysis Performance Sustainability Risk Price Portfolio People Parent

Performance

Returns Distributions

Growth of 10,000

- Investment (Price)
- Investment (NAV)
- Category
- Index
- Investment Flows

Manager Change

- Full
- Partial

2022 Equity Index Losses

Nasdaq **QQQ** ***–32.58%***

S&P500 **SPY** ***–18.17%***

Index
12,201

AGG
12,196

Category
12,134

Annual Returns

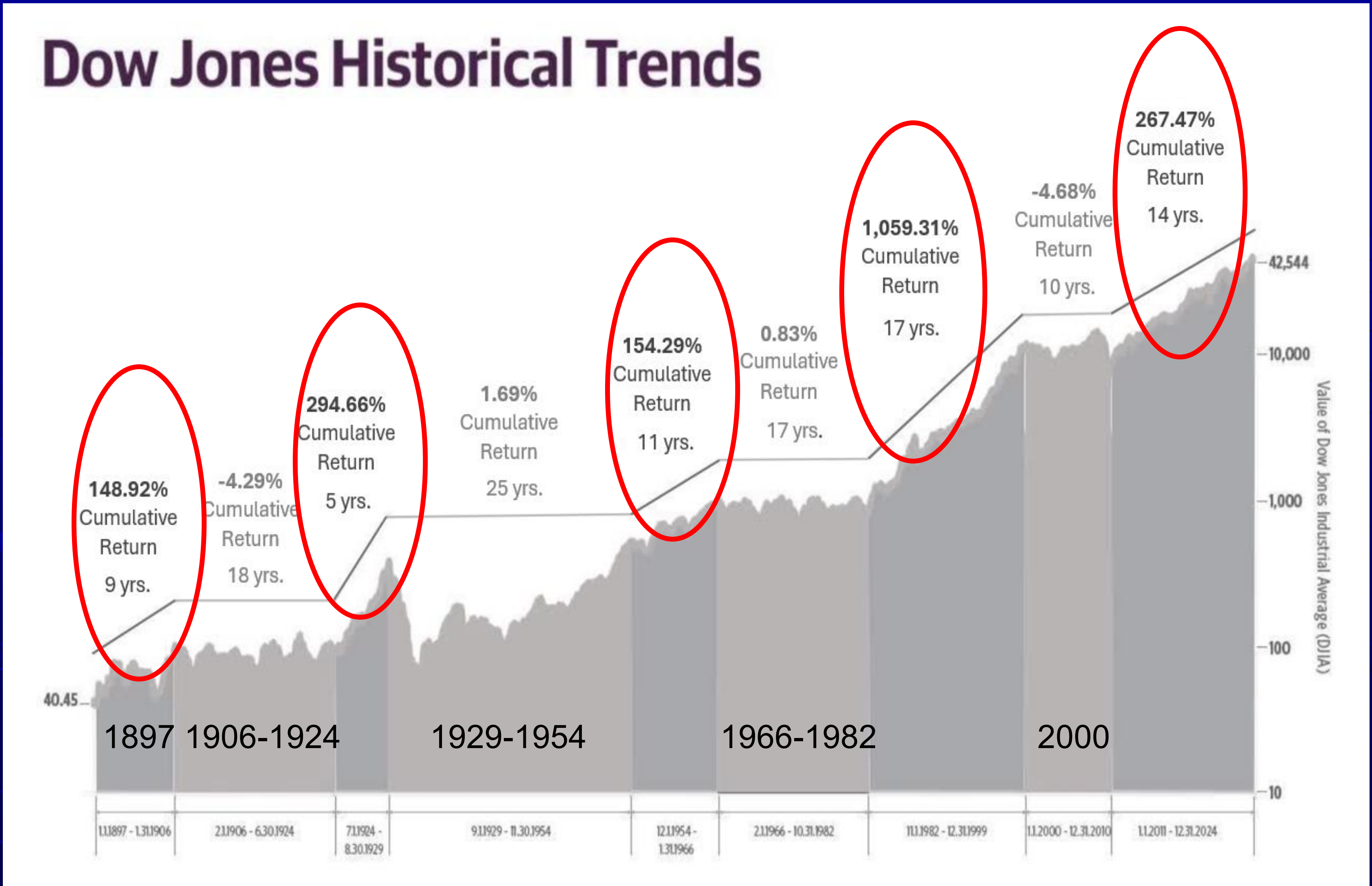
	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD
Investment (Price)	2.41	3.55	0.10	8.46	7.48	-1.77	-13.02	5.65	1.31	7.11

Morningstar as of 12/22/25

Year 2022 Volatility Range Comparison
Intelligent Allocation Moderate vs S&P 500

FINIAT Comparison generated on 2/16/2026
Past performance is not a guarantee of future results.

DJIA - Example of Stagnation



Rydex/SGI

The Danger of Overconfidence

- The current financial landscape is ***more volatile, complex and unpredictable*** than ever before
- History demonstrates that ***corrections, drawdowns, and surges of uncertainty are inevitable*** and are considered the Risk of Loss when investing in the financial markets
- **Your everyday advisor tries to manage risk by using *Asset Allocation*** - diversifying between stock funds and bond funds
- **Asset Allocation portfolios are usually Passive and therefore Stagnant** - *not adjusting to changes in market risk*
- Consider a ***Buy and Hold*** portfolio to be "***Buy and Hope"*** - This has been the standard and is commonly relied on today
- Unfortunately, a ***Passive Buy and Hold portfolio*** comes with a trade off - *sacrificing growth for safety to manage risk*

Dynamic Rotation

A Smart Option

to Manage the Risks

of Volatility and

Navigate Stagnation

in an Uncertain World

Dynamic Rotation's Intelligent Allocation

- ***Market conditions are always changing***, whether the current environment favors risk-taking (growth) or risk-management (protection)
- Managing a portfolio of Exchange Traded Funds (ETFs), Intelligent Allocation ***gauges market trends and volatility by using quantitative, data-driven analysis***
- ***It manages the exposure between major asset classes*** such as equities, fixed income, and alternatives (Gold)
- It is an ***institutional-grade algorithmic*** portfolio management process to ***adjust your investment portfolio's growth exposure when it detects market risk***
- ***Professional Money Managers*** such as Hedge Funds and Large Institutions use this process to manage risk

Intelligent Allocation Automatically Adjusts to Market Risk Based on Volatility

Low Volatility	Increase Growth Exposure
Moderate Volatility	Maintain Participation
Rising Negative Volatility	Reduce Growth Exposure
High Volatility	Defensive Positioning
Extreme Volatility	Capital Preservation Mode

Dynamic Rotation - Moderate vs S&P 500
5 Year Portfolio Growth Comparison

FINIAT Comparison generated on 2/16/2026
Past performance is not a guarantee of future results.

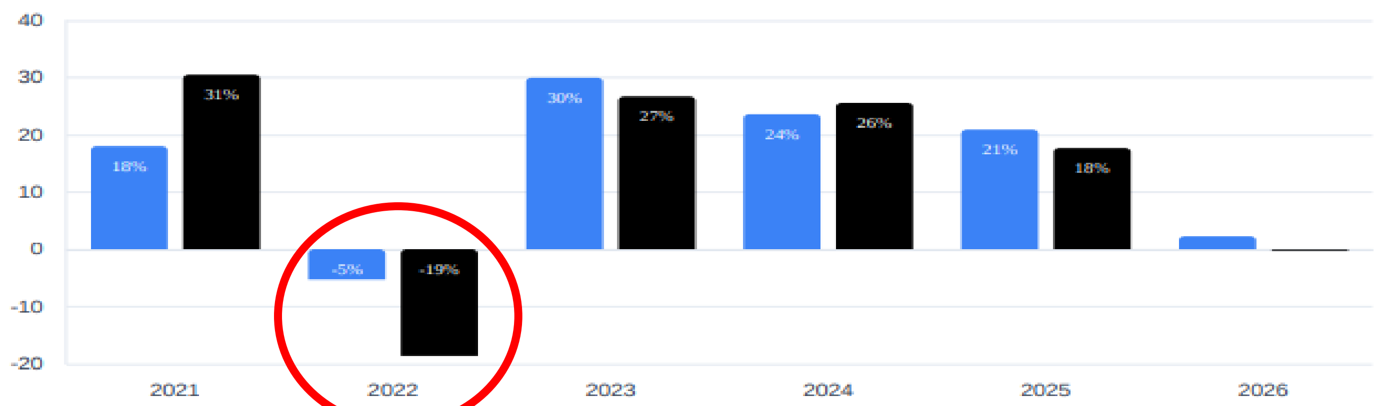
Dynamic Rotation - Moderate vs S&P 500
5 Year Historical Returns

Performance Analysis

Returns are Displayed as: **Cumulative Return / Annualized Return**

Name	YTD	1YR	3YR	5YR
GC DR Moderate Aggressive 80/20 (Gold 2) 1)	↗ 2.3%	↗ 20.76%	↗ 84% / 28%	↗ 116.3% / 23%
SPDR S&P 500 ETF Trust 2)	↘ 0.2%	↗ 12.81%	↗ 73.7% / 25%	↗ 86.6% / 17%

Analysis of Returns



FINIAT Comparison generated on 2/16/2026
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Guardian Capital's Dynamic Rotation Helps Protect Your Financial Future

- **Intelligent Allocation Management** follows a *defined, rules-based framework designed* to potentially ***reduce the amount of drawdown which reduces the amount of time it takes to recover "back to even"***
- ***By managing down-side risk exposure first***, you are in a better position to ***keep your portfolio more aligned and on track*** with your long-term goals
- ***Manages Risk constantly*** while allowing for ***greater participation for growth when conditions improve***
- ***It allows you to endure volatility*** without derailment, to remain calm with less stress when others panic, and strive to ***build wealth more consistently over time***

BUY AND HOLD - PASSIVE

- Deeper drawdowns
- Longer recovery times
- Rollercoaster ride

DYNAMIC ROTATION – RISK-MANAGED

- Smaller drawdowns
- Faster recovery times
- Smoother growth ride

WealthCare Goals

- ✓ ***Protect*** what you have taken a lifetime to accumulate
- ✓ Focus on ***Security and Income***
- ✓ ***Steady the Growth*** of your Money
- ✓ Reduce Fees, Expenses and Taxes
- ✓ Manage all Risks to you Estate
- ✓ ***Pass on Your Wealth*** to Your family

Important Disclosures

Dynamic Rotation offers various pre-constructed model portfolios comprised of investments available on the Dynamic Rotation platform that can be customized by users based on the individual securities and investment parameters available on the Dynamic Rotation platform. Dynamic Rotation also offers our users the opportunity to construct their own model portfolios using such available investments and parameters. The specific components of each pre-constructed model portfolio, along with the specific investment characteristics, risk ratings, guidelines, and restrictions ("investment parameters") for each model portfolio are described in more detail in other areas of the Dynamic Rotation platform. A model portfolio is NOT an actual portfolio, and there is no actual trading or management of such model portfolios by Dynamic Rotation. Any performance results presented with respect to a model portfolio reflect hypothetical, backtested performance results. Hypothetical performance results reflect theoretical performance of a given portfolio that has not been actually traded by Dynamic Rotation. Backtested performance represents results created by applying a strategy to market data from a prior time period when the strategy was not actually used during the prior time period. These presentations aim to show returns that theoretically would have been achieved if the strategy had been used during the time period shown and is often used when no actual track record exists. Backtested results are constructed with the benefit of hindsight. As a result, Dynamic Rotation can tweak a strategy to obtain favorable performance results. There is no assurance that the backtested results could, or would, have been achieved had actual client accounts been managed/traded during the time presented. Likewise, there is no guarantee that the same allocations underlying for the strategy would have been selected if actual client accounts were managed during the period presented. The strategy underlying the backtested results may be changed at any time with the benefit of hindsight in order to obtain and show more favorable performance results and the allocations may continue to be tested and adjusted in the future. In calculating and presenting hypothetical backtested performance results, Dynamic Rotation has utilized a number of assumptions including, without limitation, the following: (i) each model portfolio is comprised only of a subset of the investments available on the Dynamic Rotation platform and does not consider all of the investments available in the marketplace; (ii) each investment available in the universe of potential investments is given equal consideration throughout the duration of the performance measurement period to the extent such investment was available during the performance measurement period; (iii) performance results assume no changes in the investment parameters for each model portfolio during the measurement period; (iv) Dynamic Rotation's algorithms determine the allocation for each investment within a portfolios investment universe on a daily basis, and appropriate adjustments to the model portfolio are made daily; (v) backtesting assumes that trading signals are generated based on the closing prices of securities at the end of each trading day which may or may not reflect the price realized for an actual transaction. These signals are then considered executed at the closing price of the subsequent trading day; (vi) the model portfolio performance results do not account for any investment advisory fees or transaction-related expenses that would be deducted for actual management of the portfolio; and (vii) the model performance results do not reflect the reinvestment of dividends and/or other earnings. There is no guarantee as to the reasonableness of such assumptions or that such assumptions would exist in the real world at any given point in time. In addition, the hypothetical backtested performance results do not reflect how anyone managing the portfolio would factor in changes in economic or market conditions or the individual objectives or financial circumstances of individual clients in deciding how to manage the portfolio. As such, readers should be cautioned that such hypothetical, backtested performance results have inherent limitations, and readers should be guided accordingly. Actual trading results could, and very likely will, diverge significantly from the backtested performance results presented. Performance results may be estimated and are unaudited, and past performance does not guarantee any future results. Investing involves the risk of loss, including the potential loss of all amounts invested.