

TRINITY
WEALTH
MANAGEMENT





- UNDERSTANDING YOU
- WHO WE ARE
- WHAT WE OFFER
- ONGOING COMMUNICATION

Understanding You



Taking the time to understand your primary goals is the first step towards your financial independence for your family.

Our responsibility is to go beyond responsiveness to anticipation, and in doing so attain deep understanding of:

The importance of individuals

How wealth should serve, rather than complicate life

We are here to help you formulate and articulate your goals and thereby simplify your life in the process.



Who We Are

Our Organization

Founded in 2018, Trinity Wealth Management, provides wealth management for select individuals and their families. With a firm emphasis on individual clients, Trinity Wealth Management's advisors are specialist dedicated to continually expanding their knowledge and honing their skills.

The Advisors, Daniel Boone, David Wise, James Wilkie, and Peter LaMuraglia have combined experience in the financial services industry of over 125 years.

Our Mission Statement:

Trinity Wealth Management has three founding pillars: WISDOM, INTEGRITY, RELATIONSHIPS. We are committed to maintaining the highest standards of integrity and professionalism in our relationship with you, our client. Our mission is to know you on a personal basis and use a holistic approach to customize a financial plan in order to enhance your financial well-being and reach the goal of financial independence. Our team's 125+ years of experience have provided us with the wisdom to advise on any financial goal, large or small.



Six Dimensions of Wealth Management

1. Family Continuity
2. Strategic Philanthropy
3. Risk Management
4. Integrated Planning
5. Investment Diversification
6. Lifestyle Enhancement



The Way We Do Business

Integration of Life and Wealth

Dedicated to serve the individual and their family

Commitment to Objectivity

Independent advice brought together to support your needs

Personal Service

Deep understanding and responsiveness to our clients



Who We Are

James Wilkie, CFP®, ChFC®

Jim, a partner with the firm, has been in the financial services industry for over 30 years. Mr. Wilkie has focused his practice in the areas of Investment and Retirement Planning, as well as in Estate Preservation including Long-Term Care planning. Mr. Wilkie is a CERTIFIED FINANCIAL PLANNERTM (CFP®). Originally from Ridgewood, New Jersey, Mr. Wilkie moved to Greensboro in 1987. He received his Bachelors of Science in Finance with a minor in Communications from The University of North Carolina at Greensboro. The Wilkie's are active members of Westminster Presbyterian Church. Jim has gone on several mission trips, Kenya, Africa being his favorite. He serves as an Elder for Westminster Presbyterian; he is Chair of the Endowment Committee and a member of the Administrative and Finance Committee. Jim formerly served on the Board of Directors for Habitat for Humanity of Greensboro. Recently Jim joined the board as Treasurer for Ukirk ministries, a campus ministry at UNC-Greensboro. In his spare time, Jim enjoys exercising and playing golf. He, his wife Pamela and daughter Ashley reside in Greensboro.



David Wise, CFP®, CLU® CHFC® MSFS®

Since 1988 David assisted his clients with the wisdom and guidance to create comprehensive wealth management strategies. David serves as a resource to individuals, families, business owners and executives, assisting them with decisions regarding their financial health. David is a Chartered Financial Consultant ChFC, Chartered Life Underwriter CLU, and Certified Financial Planner®. Some of the things he is proud of are being a member of are the National Association of Insurance and Financial Advisors, and the Society of Financial Services Professionals. David has

been honored as a Top of the Table Qualifier for MDRT*, which is recognized as the premier association of financial professionals. Its members strive to demonstrate the founding principles of exceptional professional knowledge, strict ethical conduct, and outstanding client service. He is also a perennial LPL Financial Master's Conference qualifier which recognizes and rewards top tier LPL advisors based on annual production. David and his wife Elaine reside in Eden, NC with their son Alex and 1 dog, Dezie. In his free time, David enjoys golf, tennis, fishing and most sports. David is also active in his community involved in many charitable organizations and is a Wake Forest basketball fan.

*MDRT Top of the table qualifiers have met higher production requirements.

Peter N. LaMuraglia, CFP®, CLU®, ChFC®

Peter LaMuraglia, a partner with the firm, has for over 35 years been assisting clients accumulate, preserve and transfer wealth. He is a Certified Financial Planner™ (CFP®) professional, Chartered Life Underwriter (CLU®), Chartered Financial Consultant (ChFC®). A New Jersey native, Mr. LaMuraglia received his Bachelor of Arts degree in Finance at the University of North Carolina-Greensboro. He is a Registered Representative of LPL Financial, Member FINRA/SIPC. Mr. LaMuraglia focuses his wealth management practice in the areas of investment, retirement income planning, and estate planning with an emphasis on holistic planning. Outside of work, Mr. LaMuraglia enjoys coaching youth Rugby, travel and spending time with family. He is

married to Kathleen, lives in Greensboro and has four children, Bridget, Mathew, Mimi and Peter. He is an active member of Our Lady of Grace church, a current member of the UNCG Spartan athletic executive council, The Citadel parents association, Nat Greene Kiwanas and a past member of the UNCG Board of Visitors. Peter and Kathleen are also active in various charities.



Dan Boone, CFP®, CRPC®, CLU®

Dan Boone, Wealth Advisor, has been in the financial services industry for 30 years. Dan focuses his wealth management practice in the areas of Investment, Risk Management and Financial Planning with an emphasis on Income Planning in Retirement. He is a CERTIFIED FINANCIAL PLANNER™ (CFP®) a Chartered Retirement Planning Counselor (CRPC®), and Chartered Life Underwriter (CLU®).

Originally from Asheville, NC, Dan moved to Greensboro in 1992 after graduating from Appalachian State University. He is a current member and former board member of the Society of

Financial Services Professionals in Greensboro. Outside of work Dan enjoys golf, running, swimming and biking, and successfully competed in his first Half Ironman in Charlotte, NC in 2013. He resides in Summerfield with his wife Carol and four daughters Savannah, Madelyn, Abbie Grace and Sophie. Dan and his family are active members of Westover Church.

Dan is a Registered Representative and Investment Advisor Representative with and securities and financial planning offered through LPL Financial, a Registered Investment Advisor, Member FINRA/SIPC.

Chris Spaugh, CFP®

Chris Spaugh joined Trinity Wealth Management in August 2018 as Vice President, Investments and Wealth Management Assistant. Prior to joining Trinity, Chris and his family lived in Charlotte, NC and he spent 13 years at The Vanguard Group with his last role being a Financial Advisor. Chris also spent time on the Institutional side of the business, specializing in 401(k) plans, and was a Flagship Representative, managing clients with over \$1 million dollars in assets with Vanguard. Chris is a native of Winston Salem, North Carolina and graduated from North Carolina State University with a

Bachelor's Degree in Business Administration with a concentration in Finance and a Minor in Accounting. Chris is a CERTIFIED FINANCIAL PLANNER™ (CFP®) and currently holds his Series 7 and 63 Licenses through LPL Financial. Outside of work, Chris enjoys spending time with his wife, Meredith, and two young sons, Benjamin and Wesley. They live in Summerfield with their dog Riley. They are active members of Westminster Presbyterian Church. In his spare time Chris enjoys playing and watching sports, especially basketball, golf, and soccer. He is an avid Wolfpack and Carolina Panthers fan and enjoys traveling.



Gina McCormick, CRPC®

Gina McCormick joined Trinity Wealth Management in September 2013 as a Client Services Manager. She serves as the primary resource during a new clients' transition and is responsible for handling client service needs. Prior to joining Trinity Wealth Management, Gina spent 5 years at Suntrust Bank, with her last role as a Licensed Branch Manager before assuming the position of Financial Representative with Northwestern Mutual. Gina graduated from the University of North Carolina at Greensboro with a Bachelor's Degree in Management and Marketing.

Gina is a Chartered Retirement Planning Counselor (CRPC®), and currently holds her Series 6 and 63, through LPL Financial, and Life, Disability, Health and Long-Term Care insurance registrations. In her spare time, Gina enjoys working out, being outdoors, traveling, shopping, and spending time with her family and friends.

Ed Parent

Please welcome the newest member to the TWM team: Ed Parent, Senior Client Services Associate. Ed has worked in the Financial Services industry for the past 25 years and his broad knowledge of the industry allows him to competently interact with advisors, clients, management, co-workers, and financial companies. Ed is a registered staff member who possesses five FINRA series licenses (6, 63, 7, 24, 66) held with LPL Financial. His organized and detail-oriented nature allows him to perform a wide range of duties, including client servicing, securities trading, case preparation, application processing, account and database maintenance, compliance duties, and various types of reconciliation and research tasks.



After living in Massachusetts his whole life, he moved to Greensboro, NC in 2020. He enjoys spending time with his wife, three young adult children, a dog and five cats. Ed has played the piano for over 35 years, and can play a competitive game of billiards (“Fast Eddy”). In his spare time, he enjoys walking, watching sports, and playing a few video games. Ed and his family reside in Greensboro, and they recently joined the Friendly Avenue Baptist Church.



Craig M. Forsy, AWMA®, CPFA®

Craig Forsy joined Trinity Wealth Management in 2021 as an associate advisor with an emphasis on comprehensive financial planning. Craig focuses his practice on creating a tailored path for all stages of wealth accumulation, disbursement, and transfer. He holds designations in wealth management and retirement plans while maintaining the series 7 and 66 licenses with LPL. Originally from New Jersey, Craig graduated from the University of Michigan with a B.S. in Physical Education. After competing in two Olympic Trials finals and teaching Kindergarten, 1st, and 3rd grade, he pivoted to his current role as an advisor.

At home, Craig is a father of two, Lucy and Declan, and a husband to Bridget Forsy. He is a member of the Buffalo Creek Run Club and The Michigan Alumni Association. Craig enjoys golf, running, and water sports. Craig is a Registered Representative and Investment Advisor Representative with and offers access to securities through LPL Financial, Member FINRA/SIPC.

Mike Prescott

As Office Manager and Technology Director, Mike's natural skill set is perfectly matched to Trinity Wealth Management's Service's values: his high level of accuracy and attention to detail as well as his ability to work with all personalities and circumstances. A self-proclaimed computer nerd, Mike is hardwired to constantly assess a situation and plan ahead for all possible outcomes. He is skilled at identifying, formalizing, and implementing processes. Mike joined LPL Financial in 2008. Prior to working at the firm he attended Florida State University. He worked for 24 years and retired from Miller Brewing Co. in 2002. Mike graduated from Rockingham Community College with an Associate degree in Accounting.

Mike is originally from Auburndale, FL and now lives in Eden, NC. Mike and his wife Shirley have been married for over 46 years. They have one son, Michael, and one grandson Zach. In his free time, Mike & Shirley enjoy traveling to the beach and spending time watching old movies, etc. He also enjoys playing golf, following all Florida State sports activities as well as traveling to his grandson Zach's various tournaments on the junior youth golf circuit.



Vicki Schmidt

Vicki has been on David Wise's team since 1997. She is driven by knowing and serving our clients and their families. She provides personal and professional attention with a commitment to excellence. Vicki enjoys working closely with clients to alleviate the unnecessary complexities in their lives. Vicki brings over 26 years of experience in the financial services industry to Trinity Wealth Management and currently holds her series 6 and 63 licenses with LPL Financial. Vicki is originally from Thomasville, NC and lives in Greensboro, NC with Bailey, her Yorkie. In her free time Vicki enjoys traveling and spending time with her two grandchildren, Clay and Ellie, family and friends.

Michelle Myers

As Associate Wealth Advisor, Michelle is eager to listen to our client's needs and help them pursue their goals and dreams. She truly cares about people and wants to help them in any way possible. Although she has many responsibilities, including securities trading, client servicing, and case preparation her favorite part of her job is getting to know our clients.

Prior to Trinity Wealth Management, Michelle has been in the investment industry for over 26 years both as an advisor and assistant. She graduated from UNC-Charlotte with a BA in Economics. She holds a Series 6, 7, 63, and 66, with LPL Financial and a Life & Health, LTC license.



Michelle is originally from Randleman, NC. Currently she resides in Sophia with her husband Mark and son Landon. She also has two stepchildren, River and Kirsten. In her free time she enjoys cooking, going to the beach, and spending time with Mark with Landon.

LPL BY THE NUMBERS



AN INDUSTRY LEADER

1989 LPL was founded in 1989

20K+ Financial professionals serviced

800+ Financial institution partners

FORTUNE 500 Ranked no. 442 on the Fortune 500 List¹



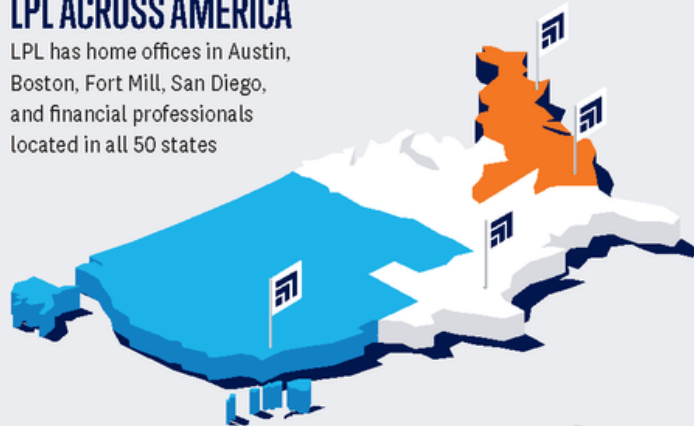
#1 INDEPENDENT BROKER/DEALER
In the United States²

#1 MARKET SHARE
among 3rd-party providers of brokerage services to banks and credit unions³

#3 RIA CUSTODIAN
In the United States⁴

LPL ACROSS AMERICA

LPL has home offices in Austin, Boston, Fort Mill, San Diego, and financial professionals located in all 50 states



SERVING & PROTECTING YOUR ASSETS

7M+ Client accounts serviced

\$1T+ Brokerage and advisory client assets, serviced or custodied

24/7 Access to your account information via our mobile app and portal



\$40M DEDICATED ANNUAL BUDGET
We invest in cybersecurity and data privacy to keep you and your data protected from cyberattacks

800 Risk & compliance experts provide guidance and oversight

100 Cybersecurity experts to keep you and your assets protected

ZERO PROPRIETARY LPL PRODUCTS WITH THOUSANDS OF INVESTMENT OPTIONS

Access to a breadth of investment solutions—from mutual funds to bonds to alternative investments—and fee-based investment programs that your financial professional can leverage to craft your customized portfolio



Data as of August 2, 2022

1 Fortune 500 ranks U.S. companies based on a review of the prior year's total revenue and factors such as profits after taxes, year-end assets and total stockholders' equity.

2 As reported by Financial Planning magazine, June 1996-2022, based on total revenue.

3 2021-2022 Kehler Bielan Research & Consulting Annual TPM Report. Based on market share of AUM, revenue, and advisors.

4 Cerulli Associates, 2021 U.S. RIA Marketplace Report

LPL.COM

LPL Financial

Account Protection

LPL Financial SIPC membership provides account protection up to a maximum of \$500,000, of which \$250,000 may be in cash. For an explanatory brochure, visit www.sipc.org

Additionally, through Lloyds of London, LPL Financial accounts have additional securities protection to cover the net equity of customer accounts up to an overall aggregate firm limit of \$575 million, subject to conditions and limitations.

The account protection applies in the event a SIPC firm fails financially and is unable to meet obligations to securities clients, but it does not protect against losses from the rise and fall in the market value of investments. This extensive coverage reflects a strong commitment to servicing clients' investment needs

Balances invested in the Insured Cash Account are protected by Federal Deposit Insurance Corporation (FDIC) up to a maximum of \$1.5 million for a single account holder, \$3 million for a joint account

- The Private Trust Company, NA an affiliate of LPL Financial is a nondepository national banking association, which is regulated and reviewed by the Office of the Controller of the Currency (OCC).



LPL Financial is one of the nation's leading financial services companies and a publicly traded company under ticker symbol LPLA. The firm's mission is rooted in the belief that objective financial guidance is a fundamental need for everyone. LPL does not offer proprietary investment products or engage in investment banking activities; this means advisors affiliated with LPL are not pressured or influenced by LPL to sell its products. Thousands of financial advisors nationwide are able to rely on the firm's tools and resources to help them provide financial guidance and recommendations to help meet their clients' needs. For more information about LPL Financial, visit lpl.com.

What We Offer

Investment Research and Strategy – LPL Financial

Trinity Wealth Management ~

Our relationship with LPL Financial Investment Research

The LPL Financial Research team consists of seasoned and accomplished industry veterans. LPL Financial Research works continuously to help your financial advisor interpret and adjust to the latest development in the world's capital markets.

The goal of LPL Financial Research is to be your advisor's trusted partner. In order to be informed, it is critical that advisors have access to objective investing ideas, timely market perspective, and ongoing support. The delivery of timely, in-depth, objective research on varying investment products, asset allocation strategies, and the financial markets designed with the goal of providing your financial advisor with a powerful tool that is a distinct advantage in helping them work towards your financial objectives.



Defining your needs and goals

The first and most important step in the investment consulting process is Discovery. We will help you clearly identify your short- and long-term investing goals, tolerance for risk and wealth management needs. Perhaps you have always wanted to purchase a second home, start a new business or establish a charitable foundation. Whatever your needs may be, we can help you get there by defining your investment objectives and then customizing a portfolio designed to address your unique situation.

Discovery About You

What are your hopes and dreams?
Are there investments you'd like to avoid as a matter of principle?
What are your income needs?
Do you have any specific tax considerations?
What sort of risk and return characteristics are you looking for?
Do you have any short-term cash needs?
What other investments do you have?
What has your experience been with other financial advisors?



Financial Planning with WealthVision

WealthVision is the tool we use to simplify the financial planning process and your life. For our clients, WealthVision allows us to generate a comprehensive, real-time financial plan that is adaptable to your changing needs and emerging priorities. It supports our advisory process by providing a powerful engine capable of calculating cash flow projections and modeling “what-if” scenarios. WealthVision delivers an easy to use system to track and manage your balance sheet, investments and documents in one convenient and secure location.

About WealthVision

WealthVision is a Web-based wealth-planning tool that offers account aggregation, modular and comprehensive financial goal planning, and an online document storage facility that helps you store and keep track of your valuable files, all accessible through your own personalized website.

WealthVision
Powered by **eMoney**

Portfolio Construction

The Investing Consulting Process

Review

- Quarterly performance reports
- Ongoing due diligence of investment managers
- Periodic reviews
- Investment newsletters
- Tax harvesting
- Portfolio rebalancing

Implement

- Account opening paperwork
- Funding

Discover

- What are your hopes and dreams?
- Do you have a high or low tolerance for risk?
- Do you have any specific tax considerations?
- What is your investment objective?
- What is your time horizon?

Recommend

- Investment portfolio recommendations
- Customized asset allocation strategies
- Wealth management services
- Diversification

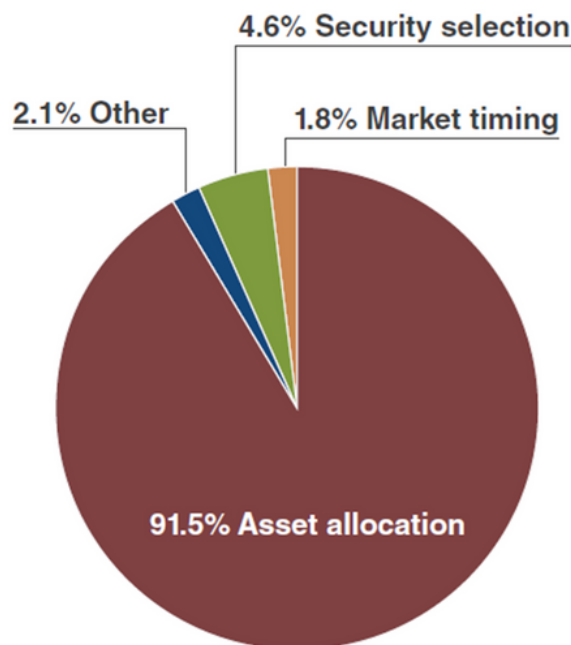


Portfolio Construction

Asset Allocation

Certain risks are inherent in investing, as with an endeavor. The process of asset allocation — how money is spread across different asset classes, such as domestic and international equity, domestic and international fixed income and cash alternatives — provides a disciplined approach to assembling portfolios. The goal of asset allocation is to create portfolios that offer the highest potential return for an acceptable level of risk. By constructing a blended and diversified portfolio of asset classes, individual asset class performance in different market cycles does not move in unison and investors have the potential to be better positioned to weather volatility.

Academic studies have shown that asset allocation is the major factor in the variability of a portfolio's return. Other factors, including security selection and market timing, typically account for a smaller percentage. Brinson, Singer & Beebower's study, "Determinants of Portfolio Performance II: An Update," found that on average, asset allocation decisions explained more than 90% of the variation of portfolio returns.



Source: "Determinants of Portfolio Performance II: an Update," Brinson, Singer, & Beebower, Financial Analysts Journal, May/June 1991. Asset allocation does not ensure a profit or protect against a loss. International investing involves special risks such as currency fluctuation and political instability and may not be suitable for all investors.

Diversification

WISDOM | INTEGRITY | RELATIONSHIPS

2009-2023		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Ann.	Vol.																
Large Cap	Small Cap	Fixed Income	EM Equity	REITs	REITs	REITs	Small Cap	REITs	REITs	Small Cap	EM Equity	Cash	Large Cap	Small Cap	REITs	Comdty.	Large Cap
14.0%	21.9%	5.2%	79.0%	27.9%	8.3%	19.7%	38.8%	28.0%	2.8%	21.3%	37.8%	1.8%	31.5%	20.0%	41.3%	16.1%	26.3%
Small Cap	REITs	Cash	High Yield	Small Cap	Fixed Income	High Yield	Large Cap	Large Cap	Large Cap	High Yield	DM Equity	Fixed Income	REITs	EM Equity	Large Cap	Cash	DM Equity
11.3%	21.2%	1.8%	59.4%	26.9%	7.8%	19.6%	32.4%	13.7%	1.4%	14.3%	25.6%	0.0%	28.7%	18.7%	28.7%	1.5%	18.9%
REITs	EM Equity	Asset Alloc.	DM Equity	EM Equity	High Yield	EM Equity	DM Equity	Fixed Income	Fixed Income	Large Cap	Large Cap	REITs	Small Cap	Large Cap	Comdty.	High Yield	Small Cap
10.9%	20.3%	-25.4%	32.5%	19.2%	3.1%	18.6%	23.3%	6.0%	0.5%	12.0%	21.8%	-4.0%	25.5%	18.4%	27.1%	-12.7%	16.9%
High Yield	DM Equity	High Yield	REITs	Comdty.	Large Cap	DM Equity	Asset Alloc.	Asset Alloc.	Cash	Comdty.	Small Cap	High Yield	DM Equity	Asset Alloc.	Small Cap	Fixed Income	Asset Alloc.
8.6%	18.4%	-26.9%	28.0%	16.8%	2.1%	17.9%	14.9%	5.2%	0.0%	11.8%	14.6%	-4.1%	22.7%	10.6%	14.8%	-13.0%	14.1%
Asset Alloc.	Comdty.	Small Cap	Small Cap	Large Cap	Cash	Small Cap	High Yield	Small Cap	DM Equity	EM Equity	Asset Alloc.	Large Cap	Asset Alloc.	DM Equity	Asset Alloc.	Asset Alloc.	High Yield
8.1%	16.6%	-33.8%	27.2%	15.1%	0.1%	16.3%	7.3%	4.9%	-0.4%	11.6%	14.6%	-4.4%	19.5%	8.3%	13.5%	-13.9%	14.0%
DM Equity	Large Cap	Comdty.	Large Cap	High Yield	Asset Alloc.	Large Cap	REITs	Cash	Asset Alloc.	REITs	High Yield	Asset Alloc.	EM Equity	Fixed Income	DM Equity	DM Equity	REITs
7.4%	16.1%	-35.6%	25.5%	14.8%	-0.7%	16.0%	2.9%	0.0%	-2.0%	8.6%	10.4%	-5.8%	18.9%	7.5%	11.8%	-14.0%	11.4%
EM Equity	High Yield	Large Cap	Asset Alloc.	Asset Alloc.	Small Cap	Asset Alloc.	Cash	High Yield	High Yield	Asset Alloc.	REITs	Small Cap	High Yield	High Yield	High Yield	Large Cap	EM Equity
6.9%	11.5%	-37.0%	25.0%	13.3%	-4.2%	12.2%	0.0%	0.0%	-2.7%	8.3%	8.7%	-11.0%	12.6%	7.0%	1.0%	-18.1%	10.3%
Fixed Income	Asset Alloc.	REITs	Comdty.	DM Equity	DM Equity	Fixed Income	Fixed Income	EM Equity	Small Cap	Fixed Income	Fixed Income	Comdty.	Fixed Income	Cash	Cash	EM Equity	Fixed Income
2.7%	11.5%	-37.7%	18.9%	8.2%	-11.7%	4.2%	-2.0%	-1.8%	-4.4%	2.6%	3.5%	-11.2%	8.7%	0.5%	0.0%	-19.7%	5.5%
Cash	Fixed Income	EM Equity	Fixed Income	Fixed Income	Comdty.	Cash	EM Equity	DM Equity	EM Equity	DM Equity	Comdty.	DM Equity	Comdty.	Comdty.	Fixed Income	Small Cap	Cash
0.8%	4.5%	-43.1%	5.9%	6.5%	-13.3%	0.1%	-2.3%	-4.5%	14.6%	1.5%	1.7%	-13.4%	7.7%	-3.1%	-1.5%	-20.4%	5.1%
Comdty.	Cash	EM Equity	Cash	Cash	EM Equity	Comdty.	Comdty.	Comdty.	Comdty.	Cash	Cash	EM Equity	Cash	REITs	EM Equity	REITs	Comdty.
-0.2%	0.7%	-53.2%	0.1%	0.1%	-18.2%	-1.1%	-9.5%	-17.0%	-24.7%	0.3%	0.8%	-14.2%	2.2%	-5.1%	-2.2%	-24.9%	-7.9%

Source: Bloomberg, FactSet, MSCI, NAREIT, Russell, Standard & Poor's, J.P. Morgan Asset Management.

Large cap: S&P 500, Small cap: Russell 2000, EM Equity: MSCI EME, DM Equity: MSCI EAFE, Comdty: Bloomberg Commodity Index, High Yield: Bloomberg Global HY Index, Fixed Income: Bloomberg US Aggregate, REITs: NAREIT Equity REIT Index, Cash: Bloomberg 1-3m Treasury. The "Asset Allocation" portfolio assumes the following weights: 25% in the S&P 500, 10% in the Russell 2000, 15% in the MSCI EAFE, 5% in the MSCI EME, 25% in the Bloomberg US Aggregate, 5% in the Bloomberg 1-3m Treasury, 5% in the Bloomberg Global High Yield Index, 5% in the Bloomberg Commodity Index and 5% in the NAREIT Equity REIT Index. Balanced portfolio assumes annual rebalancing. Annualized (Ann.) return and volatility (Vol.) represents period of 12/31/06 – 12/31/21. Please see disclosure page at end for index definitions. All data represents total return for stated period. The "Asset Allocation" portfolio is for illustrative purposes only. Past performance is not indicative of future returns.

Guide to the Markets – U.S. Data are as of December 31, 2023.

Trinity Wealth Management, 628 Green Valley Rd., Ste. 303 Greensboro, NC 27408 | (t)336.814.3320 | (f)336.814.3196

Securities and Advisory Services offered through LPL Financial, a Registered Investment Advisor, Member FINRA/SIPC

Investment Advisory

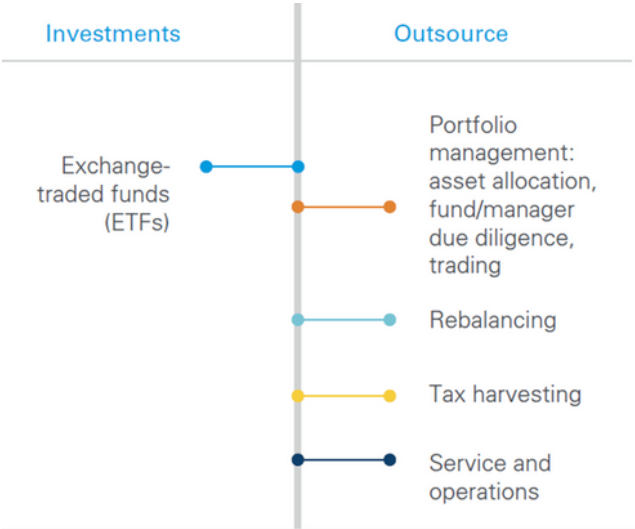
Flexible Choices – LPL Financial Investment Platforms

LPL Financial offers six advisory platforms, each with different features and benefits, providing a wide range of advisory options. The diverse selections allow you to pick and choose which will work best for you.

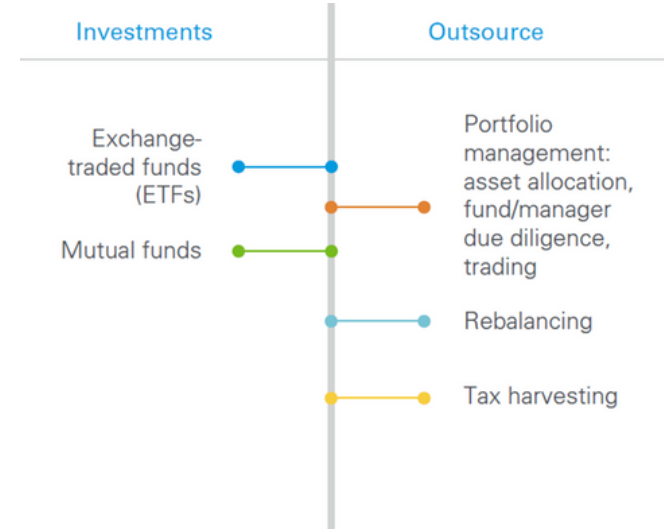
Guided Wealth Portfolios (GWP)	Optimum Market Portfolios (OMP)	Model Wealth Portfolios (MWP)	Personal Wealth Portfolios (PWP)	Manager Select	Strategic Asset Management (SAM)
Advisor-enhanced robo solution	Sub advised mutual fund models	Theme-based mutual fund and ETP models	Unified managed account solution	Individual equity and fixed income management through separately managed accounts	Rep as platform manager
\$5,000	\$10,000	\$25,000+	\$250,000+	\$100,000+	\$25,000

Centrally Managed Platforms

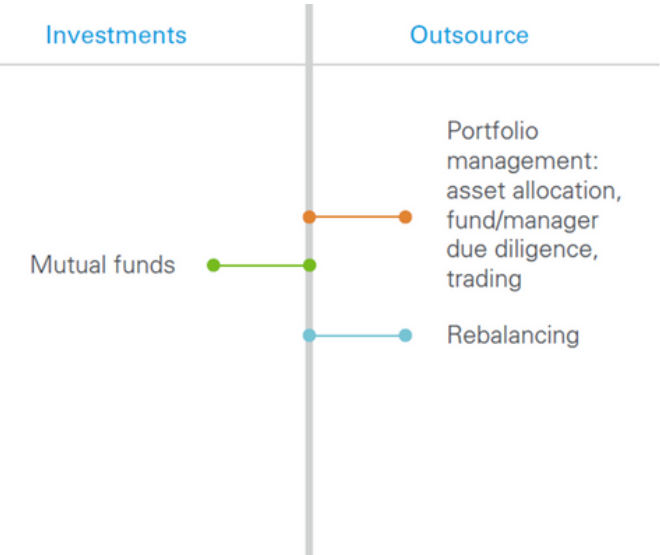
Guided Wealth Portfolios (GWP)



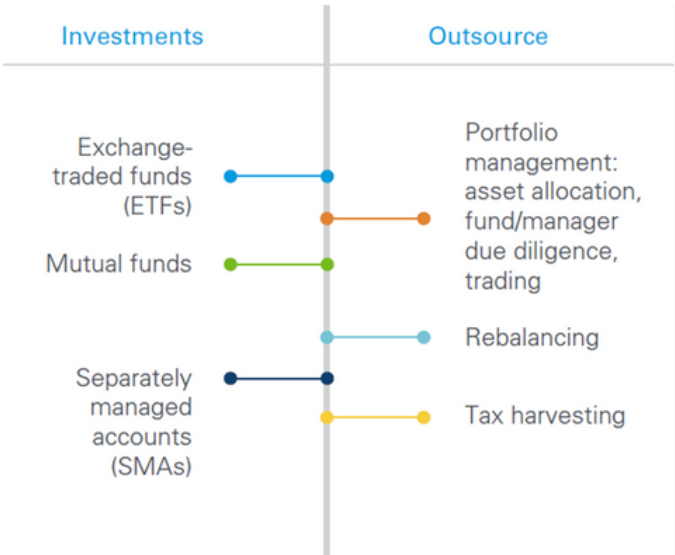
Model Wealth Portfolios (MWP)



Optimum Market Portfolios (OMP)



Personal Wealth Portfolios (PWP)



Advisor-Driven Platforms

LPL has two advisor-driven platforms: Strategic Asset Management and Manager Select

Strategic Asset Management (SAM)

As a fiduciary under the Investment Advisers Act of 1940, we're obligated to act in your best interest and provide you with full and fair disclosure of material conflicts of interest. In a Strategic Asset Management account, we monitor your investment portfolio on an ongoing basis and continue to offer you advice as needed. These services may be provided on a discretionary basis, which means you don't need to direct us to make trades, rebalance your portfolio, or make other investment decisions for your account. This discretionary trading capability in a Strategic Asset Management account gives us the ability to react to changes in economic conditions on your behalf.

Manager Select

Manager Select provides access to over 175 money managers and more than 475 investment styles. Many of these managers aren't available to the individual investor unless high account minimums are met. You'll enjoy a full range of consulting, advisory, and management services for a fixed annual fee that's competitive with other investment options. Furthermore, Manager Select enables you and your financial advisor to remain focused on a common goal: to help maximize the value of your assets over time.



Advisory accounts may not be appropriate for every client. There is no assurance that the advisory platforms discussed are suitable for all investors or will yield positive outcomes.

The purchase of certain securities will be required to affect some of the strategies. Investing involves risks including possible loss of principal.

There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk.

Investing in stocks and mutual funds involves risk, including possible loss of principal.

An investment in exchange-traded products (ETPs), structured as a mutual fund, note, or unit investment trust, should be considered as part of an overall investment program, not a complete investment program. An investment in ETPs involves risks such as: market, non-diversification, price volatility, liquidity, competitive industry pressure, international, political, and economic developments, possible trading halts, and index tracking error.

Variable annuities are suitable for long-term investing, such as retirement investing. Withdrawals prior to age 59 may be subject to tax penalties, and surrender charges may apply. Variable annuities are subject to market risk. The investment returns and principal value of the available sub-account portfolios will fluctuate so that the value of an investor's unit, when redeemed, may be worth more or less than their original value.

Guided Wealth Portfolios (GWP) is a centrally managed, algorithm-based, investment program sponsored by LPL Financial LLC (LPL). GWP uses proprietary, automated, computer algorithms of FutureAdvisor to generate investment recommendations based upon model portfolios constructed by LPL. FutureAdvisor and LPL are nonaffiliated entities. If you are receiving advisory services in GWP from a separately registered investment advisor firm other than LPL or FutureAdvisor, LPL and FutureAdvisor are not affiliates of such advisor. Both LPL and FutureAdvisor are investment advisors registered with the U.S. Securities and Exchange Commission, and LPL is also a Member FINRA/SIPC.

Rebalancing a portfolio may cause investors to incur tax liabilities and/or transaction costs and does not assure a profit or protect against a loss.

Bonds are subject to market and interest rate risk if sold prior to maturity. Bond values will decline as interest rates rise and bonds are subject to availability and change in price.

Alternative investments may not be suitable for all investors and should be considered as an investment for the risk capital portion of the investor's portfolio. The strategies employed in the management of alternative investments may accelerate the velocity of potential losses.

Unit Investment Trusts (UITs) are a fixed portfolio of securities with a set term. Strategies are long term, therefore investors should consider their ability to pursue investing in successive trusts and the tax consequences.

Access to Alternative Investments

Why Alternative Investments?

Down market - the potential to lower volatility and help preserve capital through volatile markets

Diversification - into assets that have a low correlation to traditional asset classes

Absolute returns - the potential to produce returns regardless of market direction

Alternatives as a Diversifier

Alternatives can help to diversify a portfolio and be positioned as a risk component or a potential return enhancer

The Endowment Model

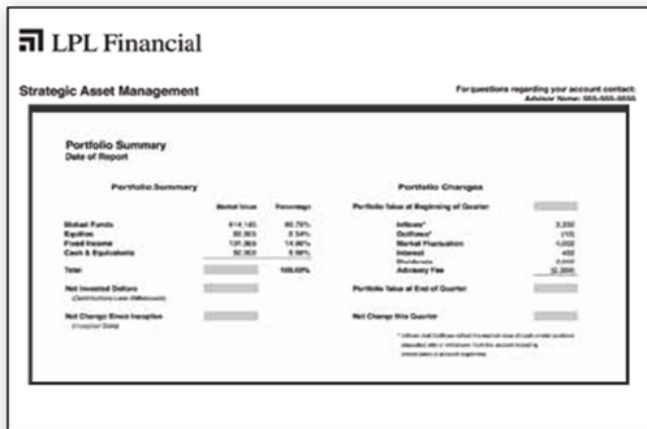
Alternative Investments represent as much as 30-40% of some leading universities' endowment funds



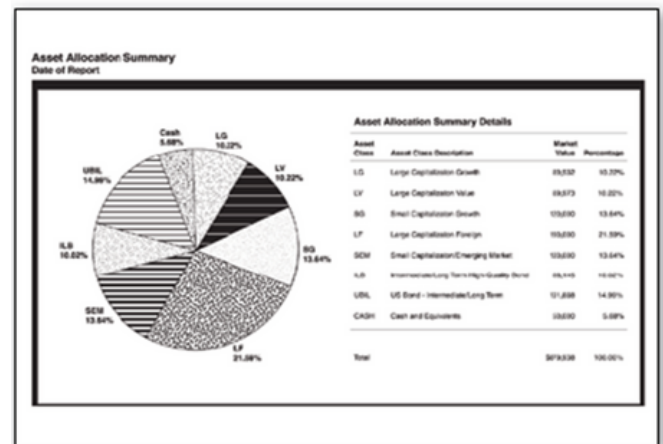
Ongoing Communication

Strategic Asset Management (SAM) Reporting

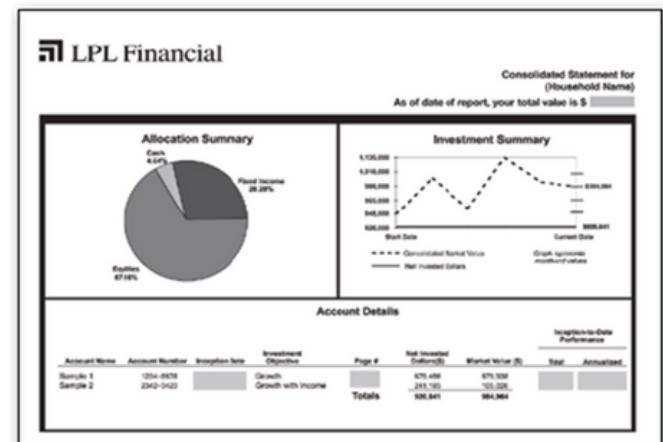
Portfolio summary



Asset allocation summary

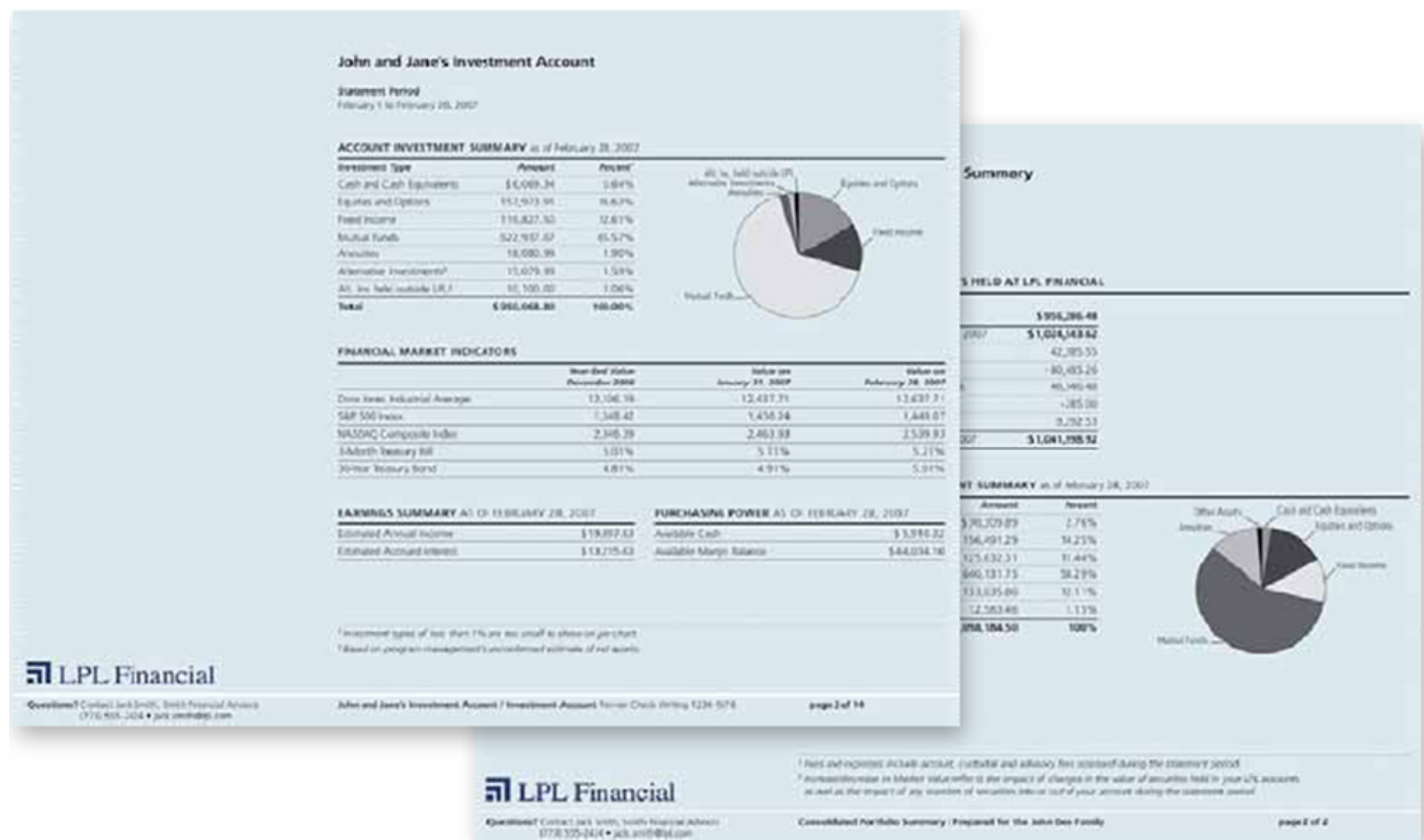


Consolidated statement



Your Strategic Asset Management Quarterly Performance Report makes it easy for you to monitor your portfolio's overall results by providing timely, easy-to-understand information about your account

This is a sample of the monthly statement you will receive from LPL Financial

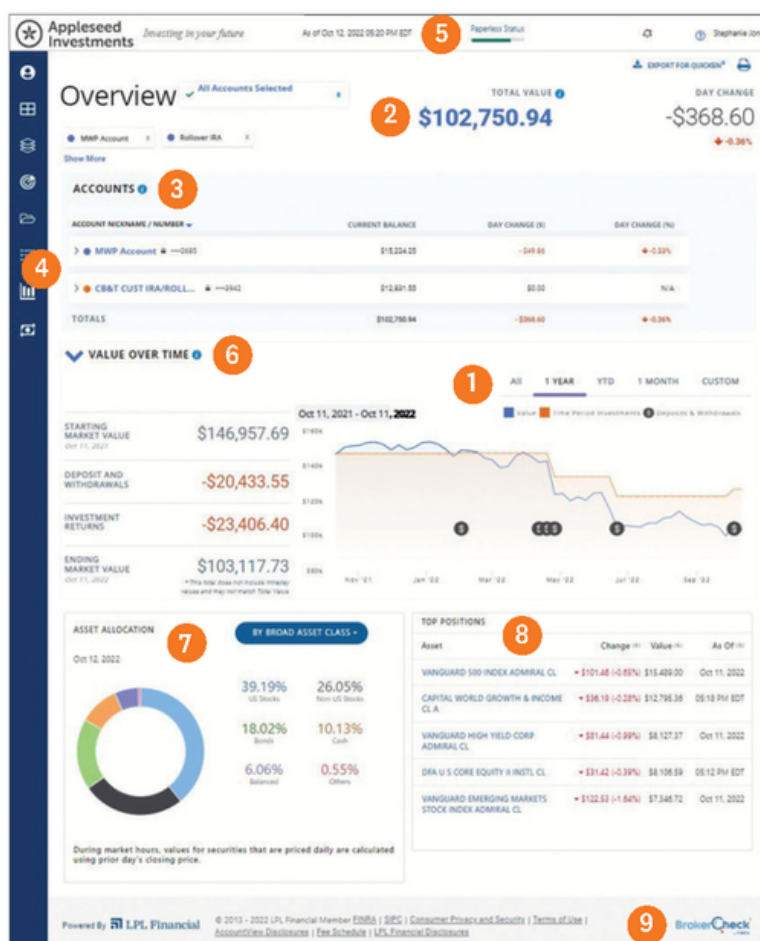


ACCOUNT VIEW 2.0: SECURE FINANCIAL ACCOUNT ACCESS ANYTIME, ANYWHERE, ON ANY DEVICE

With the convenience and security of Account View 2.0, you can access your most up-to-date account information from your desktop, mobile phone, or tablet with just the click of a button or tap of a finger.

❗ Did you know you can elect to have over 55 letters sent via eDelivery for a paperless experience. By electing paperless, it allows you to receive these letters quicker while providing a permanent place to access them.

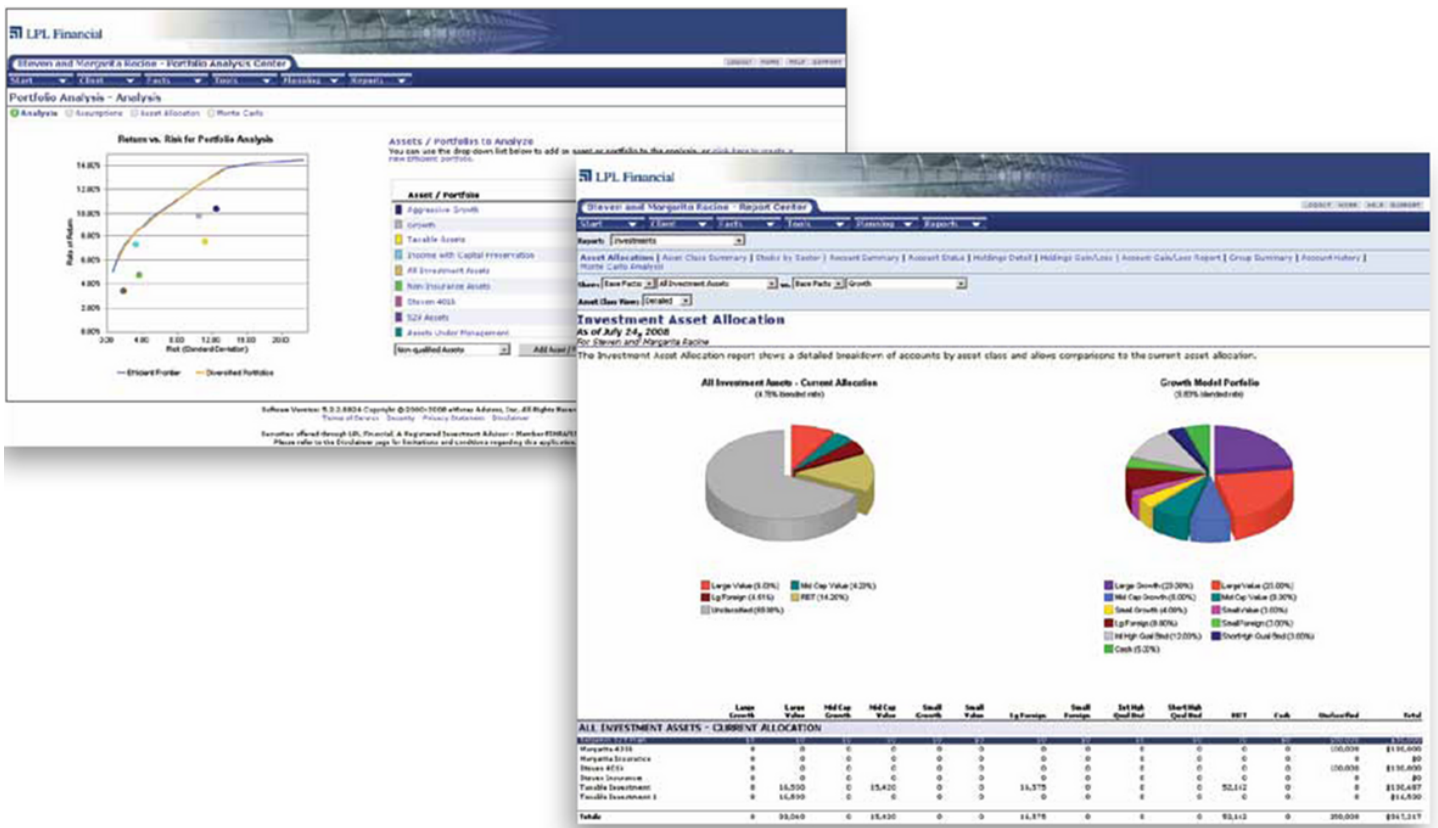
- 1 You can select a time frame over which to display account data.
- 2 Your total portfolio value and any changes in value that occurred during the day.
- 3 Monitor individual account balances, deposits, and withdrawals and investment returns.
- 4 Identify accounts easily: blue icon indicates LPL Financial account; orange icon indicates other non-LPL Financial accounts.
- 5 The ability to go paperless; mailings of statement and trade confirmations are eliminated.
- 6 Keep track of how your investments performed at a specific time, or over a period of time.
- 7 View the asset allocation pie chart to see how your assets are allotted.
- 8 View a snapshot of your top positions' recent performance.
- 9 Conduct a FINRA broker check at brokercheck.finra.org.



A note about security: LPL takes seriously the security and privacy of your information. Safeguarding data is our primary focus in the conception, design, and implementation of our platforms for you, like in Account View 2.0. Security is an evolving journey, and as cybercriminals change their tactics, we adapt and accelerate to stay one step ahead to protect you.

WealthVision is the LPL Financial recommended financial planning software. This integrated solution serves our clients seeking to aggregate account assets and information for the purpose of tracking progress against financial goals.

For more information on WealthVision please see page 15.



Index Definitions

All indexes are unmanaged and an individual cannot invest directly in an index. Index returns do not include fees or expenses.

Equities:

The **Dow Jones Industrial Average** is a price-weighted average of 30 actively traded blue-chip U.S. stocks. The **MSCI ACWI (All Country World Index)** is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of developed and emerging markets.

The **MSCI EAFE Index (Europe, Australasia, Far East)** is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the US & Canada.

The **MSCI Emerging Markets Index** is a free float-adjusted market capitalization index that is designed to measure equity market performance in the global emerging markets.

The **MSCI Europe Index** is a free float-adjusted market capitalization index that is designed to measure developed market equity performance in Europe.

The **MSCI Pacific Index** is a free float-adjusted market capitalization index that is designed to measure equity market performance in the Pacific region.

The **Russell 1000 Index**® measures the performance of the 1,000 largest companies in the Russell 3000.

The **Russell 1000 Growth Index**® measures the performance of those Russell 1000 companies with higher price-to-book ratios and higher forecasted growth values.

The **Russell 1000 Value Index**® measures the performance of those Russell 1000 companies with lower price-to-book ratios and lower forecasted growth values.

The **Russell 2000 Index**® measures the performance of the 2,000 smallest companies in the Russell 3000 Index.

The **Russell 2000 Growth Index**® measures the performance of those Russell 2000 companies with higher price-to-book ratios and higher forecasted growth values.

The **Russell 2000 Value Index**® measures the performance of those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values.

The **Russell 3000 Index**® measures the performance of the 3,000 largest U.S. companies based on total market capitalization.

The **Russell Midcap Index**® measures the performance of the 800 smallest companies in the Russell 1000 Index.

The **Russell Midcap Growth Index**® measures the performance of those Russell Midcap companies with higher price-to-book ratios and higher forecasted growth values. The stocks are also members of the Russell 1000 Growth index.

The **Russell Midcap Value Index**® measures the performance of those Russell Midcap companies with lower price-to-book ratios and lower forecasted growth values. The stocks are also members of the Russell 1000 Value index.

The **S&P 500 Index** is widely regarded as the best single gauge of the U.S. equities market. The index includes a representative sample of 500 leading companies in leading industries of the U.S. economy. The **S&P 500 Index** focuses on the large-cap segment of the market; however, since it includes a significant portion of the total value of the market, it also represents the market.

Other asset classes:

The **Alerian MLP Index** is a composite of the 50 most prominent energy Master Limited Partnerships (MLPs) that provides investors with an unbiased, comprehensive benchmark for the asset class.

The **Bloomberg Commodity Index** and related sub-indices are composed of futures contracts on physical commodities and represents twenty two separate commodities traded on U.S. exchanges, with the exception of aluminum, nickel, and zinc.

The **Cambridge Associates U.S. Global Buyout and Growth Index**® is based on data compiled from 1,768 global (U.S. & ex-U.S.) buyout and growth equity funds, including fully liquidated partnerships, formed between 1986 and 2013.

The **CS/Tremont Hedge Fund Index** is compiled by Credit Suisse Tremont Index, LLC. It is an asset-weighted hedge fund index and includes only funds, as opposed to separate accounts. The index uses the Credit Suisse/Tremont database, which tracks over 4500 funds, and consists only of funds with a minimum of US\$50 million under management, a 12-month track record, and audited financial statements. It is calculated and rebalanced on a monthly basis, and shown net of all performance fees and expenses. It is the exclusive property of Credit Suisse Tremont Index, LLC.

The **HFRI Monthly Indices (HFRI)** are equally weighted performance indexes, utilized by numerous hedge fund managers as a benchmark for their own hedge funds. The HFRI are broken down into 4 main strategies, each with multiple sub strategies. All single-manager HFRI Index constituents are included in the HFRI Fund Weighted Composite, which accounts for over 2200 funds listed on the internal HFR Database.

The **NAREIT EQUITY REIT Index** is designed to provide the most comprehensive assessment of overall industry performance, and includes all tax-qualified real estate investment trusts (REITs) that are listed on the NYSE, the American Stock Exchange or the NASDAQ National Market List.

The **NFI-ODCE**, short for NCREIF Fund Index - Open End Diversified Core Equity, is an index of investment returns reporting on both a historical and current basis the results of 33 open-end commingled funds pursuing a core investment strategy, some of which have performance histories dating back to the 1970s. The NFI-ODCE Index is capitalization-weighted and is reported gross of fees. Measurement is time-weighted.

Definitions:

Investing in **alternative assets** involves higher risks than traditional investments and is suitable only for sophisticated investors. Alternative investments involve greater risks than traditional investments and should not be deemed a complete investment program. They are not tax efficient and an investor should consult with his/her tax advisor prior to investing. Alternative investments have higher fees than traditional investments and they may also be highly leveraged and engage in speculative investment techniques, which can magnify the potential for investment loss or gain. The value of the investment may fall as well as rise and investors may get back less than they invested.

Bonds are subject to interest rate risks. Bond prices generally fall when interest rates rise.

Investments in **commodities** may have greater volatility than investments in traditional securities, particularly if the instruments involve leverage. The value of commodity-linked derivative instruments may be affected by changes in overall market movements, commodity index volatility, changes in interest rates, or factors affecting a particular industry or commodity, such as drought, floods, weather, livestock disease, embargoes, tariffs and international economic, political and regulatory developments. Use of leveraged commodity-linked derivatives creates an opportunity for increased return but, at the same time, creates the possibility for greater loss.

Derivatives may be riskier than other types of investments because they may be more sensitive to changes in economic or market conditions than other types of investments and could result in losses that significantly exceed the original investment. The use of derivatives may not be successful, resulting in investment losses, and the cost of such strategies may reduce investment returns.

Distressed Restructuring Strategies employ an investment process focused on corporate fixed income instruments, primarily on corporate credit instruments of companies trading at significant discounts to their value at issuance or obliged (par value) at maturity as a result of either formal bankruptcy proceeding or financial market perception of near term proceedings.

Fixed income:

The **Barclays 1-3 Month U.S. Treasury Bill Index** includes all publicly issued zero-coupon US Treasury Bills that have a remaining maturity of less than 3 months and more than 1 month, are rated investment grade, and have \$250 million or more of outstanding face value. In addition, the securities must be denominated in U.S. dollars and must be fixed rate and non convertible.

The **Barclays Global High Yield Index** is a multi-currency flagship measure of the global high yield debt market. The index represents the union of the US High Yield, the Pan-European High Yield, and Emerging Markets (EM) Hard Currency High Yield Indices. The high yield and emerging markets sub-components are mutually exclusive. Until January 1, 2011, the index also included CMBS high yield securities.

The **Barclays Municipal Index** consists of a broad selection of investment-grade general obligation and revenue bonds of maturities ranging from one year to 30 years. It is an unmanaged index representative of the tax-exempt bond market.

The **Barclays US Dollar Floating Rate Note (FRN) Index** provides a measure of the U.S. dollar denominated floating rate note market.

The **Barclays US Corporate Investment Grade Index** is an unmanaged index consisting of publicly issued US Corporate and specified foreign debentures and secured notes that are rated investment grade (Baa3/BBB or higher) by at least two ratings agencies, have at least one year to final maturity and have at least \$250 million par amount outstanding. To qualify, bonds must be SEC-registered.

The **Barclays US High Yield Index** covers the universe of fixed rate, non-investment grade debt. Eurobonds and debt issues from countries designated as emerging markets (sovereign rating of Baa1/BBB+/BBB+ and below using the middle of Moody's, S&P, and Fitch) are excluded, but Canadian and global bonds (SEC registered) of issuers in non-EMG countries are included.

The **Barclays US Mortgage Backed Securities Index** is an unmanaged index that measures the performance of investment grade fixed-rate mortgage backed pass-through securities of GNMA, FNMA and FHLMC.

The **Barclays US TIPS Index** consists of Inflation-Protection securities issued by the U.S. Treasury.

The **J.P. Morgan Emerging Market Bond Global Index (EMBI)** includes U.S. dollar denominated Brady bonds, Eurobonds, traded loans and local market debt instruments issued by sovereign and quasi-sovereign entities.

The **J.P. Morgan Domestic High Yield Index** is designed to mirror the investable universe of the U.S. dollar domestic high yield corporate debt market.

The **J.P. Morgan Corporate Emerging Markets Bond Index Broad Diversified (CEMBI Broad Diversified)** is an expansion of the J.P. Morgan Corporate Emerging Markets Bond Index (CEMBI). The CEMBI is a market capitalization weighted index consisting of U.S. dollar denominated emerging market corporate bonds.

The **J.P. Morgan Emerging Markets Bond Index Global Diversified (EMBI Global Diversified)** tracks total returns for U.S. dollar-denominated debt instruments issued by emerging market sovereign and quasi-sovereign entities: Brady bonds, loans, Eurobonds. The index limits the exposure of some of the larger countries.

The **J.P. Morgan GBI EM Global Diversified** tracks the performance of local currency debt issued by emerging market governments, whose debt is accessible by most of the international investor base.

The **U.S. Treasury Index** is a component of the U.S. Government index.

Investments in **emerging markets** can be more volatile. The normal risks of investing in foreign countries are heightened when investing in emerging markets. In addition, the small size of securities markets and the low trading volume may lead to a lack of liquidity, which leads to increased volatility. Also, emerging markets may not provide adequate legal protection for private or foreign investment or private property.

The price of equity securities may rise, or fall because of changes in the broad market or changes in a company's financial condition, sometimes rapidly or unpredictably. These price movements may result from factors affecting individual companies, sectors or industries, or the securities market as a whole, such as changes in economic or political conditions. Equity securities are subject to "stock market risk" meaning that stock prices in general may decline over short or extended periods of time.

Equity market neutral strategies employ sophisticated quantitative techniques of analyzing price data to ascertain information about future price movement and relationships between securities, select securities for purchase and sale. Equity Market Neutral Strategies typically maintain characteristic net equity market exposure no greater than 10% long or short.

Global macro strategies trade a broad range of strategies in which the investment process is predicated on movements in underlying economic variables and the impact these have on equity, fixed income, hard currency and commodity markets.

International investing involves a greater degree of risk and increased volatility. Changes in currency exchange rates and differences in accounting and taxation policies outside the U.S. can raise or lower returns. Some overseas markets may not be as politically and economically stable as the United States and other nations.

There is no guarantee that the use of **long and short positions** will succeed in limiting an investor's exposure to domestic stock market movements, capitalization, sector swings or other risk factors. Using long and short selling strategies may have higher portfolio turnover rates. Short selling involves certain risks, including additional costs associated with covering short positions and a possibility of unlimited loss on certain short sale positions.

Merger arbitrage strategies which employ an investment process primarily focused on opportunities in equity and equity related instruments of companies which are currently engaged in a corporate transaction.

Mid-capitalization investing typically carries more risk than investing in well-established "blue-chip" companies. Historically, mid-cap companies' stock has experienced a greater degree of market volatility than the average stock.

Price to forward earnings is a measure of the price-to-earnings ratio (P/E) using forecasted earnings. **Price to book value** compares a stock's market value to its book value. **Price to cash flow** is a measure of the market's expectations of a firm's future financial health. **Price to dividends** is the ratio of the price of a share on a stock exchange to the dividends per share paid in the previous year, used as a measure of a company's potential as an investment.

Real estate investments may be subject to a higher degree of market risk because of concentration in a specific industry, sector or geographical sector. Real estate investments may be subject to risks including, but not limited to, declines in the value of real estate, risks related to general and economic conditions, changes in the value of the underlying property owned by the trust and defaults by borrower.

Relative Value Strategies maintain positions in which the investment thesis is predicated on realization of a valuation discrepancy in the relationship between multiple securities.

Small-capitalization investing typically carries more risk than investing in well-established "blue-chip" companies since smaller companies generally have a higher risk of failure. Historically, smaller companies' stock has experienced a greater degree of market volatility than the average stock.





628 Green Valley Road, Suite 303, Greensboro, NC 27408

Office: 336-814-3320

Fax: 336-814-3196

www.trinitywealthmgt.com

Securities and advisory services offered through LPL Financial,
a registered investment advisor, member FINRA/SIPC