INCOME STRATEGIES

Fixed Income ETF Portfolios

Fixed income can play a fundamental role in your investment portfolio. **We offer investments that aim to provide an income stream along with liquidity and risk management in a diversified portfolio.**

By creating portfolios of fixed income ETFs, we can provide access across the fixed income universe. Then, we monitor market developments and seek to position the portfolios to where the most value can be obtained.

A differentiated approach that seeks to achieve better results

NewSquare believes that a different approach is needed to help investors achieve better outcomes. **So our team has developed strategies that can help enhance investor income while still prioritizing prudent risk management.**

RESEARCH

We thoroughly research the market in search of high quality ETFs, screening for assets, risk, expense ratios, and manager track record.

ALLOCATE

We allocate between the chosen ETFs to create diversified portfolios that we believe can best deliver the value you seek.

EXECUTE

We use a proactive, disciplined investment process with an emphasis on risk management and liquidity.

ETF TAXABLE BOND PORTFOLIOS are designed to pursue attractive income consistent with prudent risk management.

ETF TAX-EXEMPT BOND PORTFOLIOS seek to provide an attractive level of income from tax-exempt securities.

How can NewSquare's Fixed Income Portfolios benefit you?

WE SEEK TO PROVIDE CONSISTENT PAYOUTS TO HELP MEET YOUR INCOME TARGETS

By looking at your entire financial picture, we'll provide an income strategy that aims to meet your income and investment objectives.

CONSERVATIVE APPROACH

You don't need surprises, so we consistently assess risks and take proactive steps to help manage risk.

SIGNIFICANT FIXED INCOME EXPERIENCE

You have access to an experienced team with a deep understanding of investor needs, enhanced by NewSquare's disciplined approach to pursuing better investment outcomes.

A PRECISE EYE FOR FINDING VALUE

Our diligent management allows us to evaluate demand trends and find quality investment opportunities at good value.

"Our approach starts with investors' goals: Steady income streams and a focus on liquidity and risk management — consistently."

— MIGUEL BIAMON, SENIOR FIXED INCOME PORTFOLIO MANAGER

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Investing in any investment vehicle carries risk, including possible loss of principal, and there can be no assurance that any investment strategy will provide positive performance over a period of time. The asset classes and/or investment strategies described in this publication may not be suitable for all investors. There are no guarantees that Fixed Income ETFs will continue to pay interest. Diversification does not assure a profit or protect against loss. Risk management does not imply low- or no-risk. Fixed Income ETFs will decrease in value as interest rates rise. Investment return and principal value will fluctuate so that an investor's shares, when sold or redeemed, may be worth more or less than the original cost and potentially subject to capital gains taxes. Tax-exempt fixed income strategies invest in securities designed to pay income that is exempt from certain income taxes, but a portion of the income may be subject to federal or state income taxes or the alternative minimum tax. Federal or state changes in income or alternative minimum tax rates or in the tax treatment of municipal bonds may make them less attractive as investments and cause them to lose value.

Exchange traded funds (ETFs) are subject to market volatility and the risks of their underlying securities. ETFs are subject to management fees and other expenses. Unlike mutual funds, ETF shares are bought and sold at market prices, which may be higher or lower than the amount invested.

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