



## **Trinvest Advisors Global Equities Portfolio**

### **Objective**

Diversified portfolio of global stocks through investments in efficient, liquid Exchange Traded Funds.

### **Target Allocation**

100% global stocks focused 60-75% on North American markets

### **Core Fund Selection Criteria**

- Broad index and market-based funds, managed by fund families with over \$5 billion in assets
- USD denominated, non- US domiciled funds, traded daily on major stock exchanges
- Fund size over \$500 million, with expense ratios of less than 50 bps
- 3+ year history or 5+ year history for the equivalent US Domiciled fund.
- Manager and strategy history of more than 5 years.
- History of consistently matching their benchmark index performance

### **Allocation and Performance History, April 14<sup>th</sup>, 2019**

Holding Name	% weight	3 Month	1 Year	3 Year Anlsd %	5 Year Anlsd %
iShares BRIC 50 ETF	20%	9.7	0.6	17.63	7.48
iShares MSCI USA Small Cap	10%	11.86	5.66	13.69	9.03
SPDR® S&P US Dividend Aristocrats	10%	10.42	12.55	11.5	11.05
Vanguard FTSE All-World	25%	10.92	3.51	11.6	7.26
SPDR® S&P 400 US Mid Cap	25%	11.93	4.55	11.97	9.08
Invesco EQQQ NASDAQ-100	10%	15.83	14.72	20.08	17.65
AVERAGES			5.43	13.95	9.35

\*Historical returns do not include management fees or transaction costs. Source: Morningstar

### **Morningstar Fund Descriptions**

**SPDR® S&P US Dividend Aristocrats ETF:** US Large-Cap Value Equity

#### **Role in Portfolio**

We have conviction this exchange-traded fund will outperform its Morningstar Category peers over the long haul. The fully replicated SPDR S&P US Aristocrats offers a portfolio of companies with a long track record of increasing dividends. Companies that consistently increase dividends throughout market cycles tend to have sustainable competitive advantages or have experienced strong growth. However, weighting these stocks by yield gives the portfolio a tilt toward mid-cap and value stocks, which may have greater risk or slower growth in the future. In order to limit risk, this fund selects only companies that have increased their dividends for 20 consecutive years.

TRANSPARENCY ▲ INTEGRITY ▲ COMMITMENT ▲

15749 Booth Circle, Volente TX 78641; TEL 512-293-7036

**Vanguard FTSE All-World ETF:** Global Large-Cap Blend Equity**Role in Portfolio**

We see this low-cost exchange-traded fund as an attractive one-stop shop solution to access the global developed and emerging equity space.

Vanguard FTSE All-World ETF's portfolio consists of over 3,000 companies that aim to represent 90% to 95% of the global equity universe. As such, it stands as an adequate representation of the opportunity set available to investors. By construction, in comparison with the average offering in the Global Large-Cap Blend Morningstar Category, the FTSE All-World Index will always be overweight in large caps at the expense of mid- and small caps. It will also always provides more emerging-markets exposure than the better-known MSCI World Index, which currently offers virtually none. At 0.25%, the fund is the cheapest global-equity ETF that holds stocks from developed and emerging markets. This is testament to Vanguard's commitment to indexing and its mutual structure; Vanguard is run for investors, with profits often passed on as lower fees.

**iShares BRIC 50:** Global Emerging Market Equity**Role in Portfolio**

The fund is an exchange traded fund (ETF) that aims to track the performance of the FTSE BRIC 50 as closely as possible. The ETF invests in physical index securities. The FTSE BRIC 50 offers exposure to the 50 largest stocks measured by full market capitalisation, that trade as either depositary receipts (DRs) for Brazilian, Indian or Russian companies, or H shares for Chinese companies. The index is free float market capitalisation weighted. iShares ETFs are funds managed by BlackRock. They are transparent, cost-efficient, liquid vehicles that trade on stock exchanges like normal securities.

**SPDR® S&P 400 US Mid Cap ETF:** US Mid-Cap Equity**Role in Portfolio**

The fund seeks to replicate, before expenses, the performance of the S&P MidCap 400 index. The index covers over 7% of the U.S. equity market, and seeks to remain an accurate measure of mid-sized companies, reflecting the risk and return characteristics of the broader mid-cap universe on an on-going basis.

TRANSPARENCY  INTEGRITY  COMMITMENT 

15749 Booth Circle, Volente TX 78641; TEL 512-293-7036

**Invesco EQQQ NASDAQ-100 ETF:** US Large-Cap Technology**Role in Portfolio**

Invesco EQQQ Nasdaq-100 ETF provides exposure to the largest nonfinancial companies listed on the Nasdaq Stock Market. Its underlying index, the Nasdaq 100, is commonly known as the bellwether for US technology stocks, given that more than half of the index resides in the IT sector. Comparably, very few funds in the US large-cap growth Morningstar Category, which includes both passive and active funds, invest anywhere near the 55%-60% that this ETF currently has in technology; the current category average is 35%. Aside from its strong sector concentration, about 55% of this fund's weighting sits in the top 10 holdings, including Apple, Amazon, Microsoft, and Facebook. Historically, technology stocks have proved highly volatile because of the dynamic nature of their business. Taking on this technology sector bet has paid off in recent years, with this fund landing in the top quartile of the category over the trailing three, five, and 10 years.

**iShares MSCI USA Small Cap UCITS ETF:** US Small-Cap Equity**Role in Portfolio**

The investment objective of the Fund is to replicate the performance of the Reference Index (being the MSCI USA Small Cap (less the fees and expenses of the Fund)). The Reference Index is an equity index of securities with a small market capitalization generally incorporated in the United States of America. Securities listed on the New York Stock Exchange, NASDAQ or the American Stock Exchange are eligible for inclusion.

**Portfolio Diversification**

The portfolio is benchmarked against Morningstar's Global Large-Cap Growth index. Geographic diversification of underlying investments is as follows:

Geographic Diversification

TRANSPARENCY  INTEGRITY  COMMITMENT 

15749 Booth Circle, Volente TX 78641; TEL 512-293-7036

Select a view

Overview

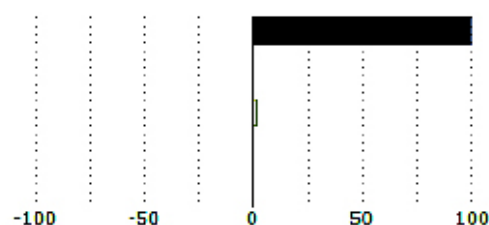
Select a Benchmark

US Large-Cap Value Equity



## Asset Allocation %

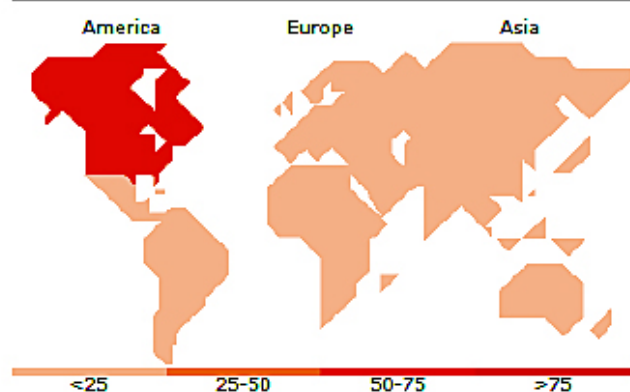
Holding Details



	Long	Short	Net	Benchmark
Stocks	99.49	0.01	99.49	98.06
Bonds	0.00	0.00	0.00	-0.09
Cash	1.16	0.70	0.46	1.92
Other	0.05	0.00	0.05	0.11
Not classified	0.00	0.00	0.00	0.00

## World Regions %

Holding Details



	Stock	Benchmark
Greater Europe	8.71	2.91
United Kingdom	1.59	1.00
Western Europe - Euro	2.56	0.49
Western Europe - Non Euro	1.25	1.37
Emerging Europe	3.02	0.03
Africa	0.20	0.02
Middle East	0.10	0.00

	Stock	Benchmark
Americas	71.75	96.24
United States	67.56	95.45
Canada	0.71	0.72
Central & Latin America	3.49	0.08

	Stock	Benchmark
Greater Asia	19.54	0.58
Japan	2.11	0.00
Australasia	0.59	0.00
Emerging 4 Tigers	1.17	0.12
Emerging Asia - Ex 4 Tigers	15.67	0.46

	Stock	Benchmark
Not Classified	-0.01	0.27
















TRANSPARENCY  INTEGRITY  COMMITMENT 

15749 Booth Circle, Volente TX 78641; TEL 512-293-7036

## Asset Class Sector Diversification

### Stock Sectors %

Holding Details

	Stock	Benchmark
 <b>Cyclical</b>	<b>42.32</b>	<b>38.65</b>
 Basic Materials	5.48	3.19
 Consumer Cyclical	11.15	8.85
 Financial Services	19.60	24.66
 Real Estate	6.09	1.95
	<b>Stock</b>	<b>Benchmark</b>
 <b>Sensitive</b>	<b>37.56</b>	<b>36.87</b>
 Communication Services	3.37	2.83
 Energy	7.40	9.29
 Industrials	9.19	9.48
 Technology	17.61	15.27
	<b>Stock</b>	<b>Benchmark</b>
 <b>Defensive</b>	<b>20.10</b>	<b>24.13</b>
 Consumer Defensive	8.30	6.74
 Healthcare	7.44	14.35
 Utilities	4.36	3.04
	<b>Stock</b>	<b>Benchmark</b>
 <b>Not Classified</b>	<b>0.02</b>	<b>0.35</b>

### Stock Style

Holding Details

23	21	19	Size
11	10	7	Large
3	3	2	Mid
			Small
Value	Blend	Growth	
Style			
0-10	10-25	25-50	>50

### Fixed Income Sectors %

Holding Details

	Fixed Income	Benchmark
 <b>Government</b>	<b>0.00</b>	<b>11.20</b>
Treasury	0.00	6.74
Inflation-Protected	0.00	2.04
Agency/Quasi Agency	0.00	0.17
Government Related	0.00	2.42
 <b>Corporate</b>	<b>1.37</b>	<b>5.87</b>
Corporate Bond	0.52	5.17
Bank Loan	0.00	0.00
Convertible	0.00	0.01
Preferred	0.85	0.70
 <b>Securitized</b>	<b>0.00</b>	<b>4.16</b>
Agency Mortgage Backed	0.00	3.30
Non-Agency Residential Mortgage Backed	0.00	0.71
Commercial Mortgage Backed	0.00	0.03
Asset Backed	0.00	0.12
Covered Bond	0.00	0.00
 <b>Municipal</b>	<b>0.00</b>	<b>0.01</b>
 <b>Cash &amp; Equivalents</b>	<b>98.83</b>	<b>81.07</b>
 <b>Derivative</b>	<b>-0.20</b>	<b>-2.31</b>
<b>Not Classified</b>	<b>0.00</b>	<b>0.00</b>

### Fixed Income Style

Holding Details

-	-	-	Credit Quality
-	-	-	High
-	-	-	Med
-	-	-	Low
Ltd	Mod	Ext	
Interest	Rate	Sensitivity	
0-10	10-25	25-50	>50

Maximum exposure to individual underlying assets is minimized, with the top 10 securities accounting for a combined 11% of the portfolio

TRANSPARENCY  INTEGRITY  COMMITMENT 

15749 Booth Circle, Volente TX 78641; TEL 512-293-7036



## About Trinvest Advisors

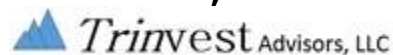
Trinvest Advisors is a general capital markets consultant, as well as a fiduciary advisor and money manager. With over 30 years of financial services experience in the Caribbean, we bring a unique insight into finding solutions for your needs. As Investment Advisors and Money Managers, we design and administer portfolios that optimize performance within your IPS while also providing customized reporting and analytical tools.

*Transparency, Integrity and Commitment* are our promises to you.

## About Mark Scott, Investment Manager

Mark Scott, CFA has worked with personal and institutional investment portfolios for over 3 decades. As an institutional investment broker, he worked with banks, insurance companies and pension plan portfolios helping with portfolio structures and security selection across a range of asset classes globally. Mr. Scott has been licensed with the Financial Industry Regulatory Authority (FINRA) since 1986, and a CFA charterholder since 2003 ([www.cfainstitute.org](http://www.cfainstitute.org)). Over the last 15 years, Mr. Scott has been a speaker on investment topics to groups both in the US and internationally. Mr. Scott is a Mechanical Engineering graduate of Texas A&M University (1984).

### Mark Scott, CFA



15749 Booth Circle

Volente, TX 78641

512-293-7036

[www.trinvestadvisors.com](http://www.trinvestadvisors.com)

TRINVEST ADVISORS LLC IS A REGISTERED INVESTMENT ADVISER. INFORMATION PRESENTED IS FOR EDUCATIONAL PURPOSES ONLY AND DOES NOT INTEND TO MAKE AN OFFER OR SOLICITATION FOR THE SALE OR PURCHASE OF ANY SPECIFIC SECURITIES, INVESTMENTS, OR INVESTMENT STRATEGIES. INVESTMENTS INVOLVE RISK AND UNLESS OTHERWISE STATED, ARE NOT GUARANTEED. BE SURE TO FIRST CONSULT WITH A QUALIFIED FINANCIAL ADVISER AND/OR TAX PROFESSIONAL BEFORE IMPLEMENTING ANY STRATEGY DISCUSSED HEREIN

TRANSPARENCY ▲ INTEGRITY ▲ COMMITMENT ▲

15749 Booth Circle, Volente TX 78641; TEL 512-293-7036