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STARPOINT ESG Model Portfolios

Environmental, Social, and Corporate Governance (ESG)

The StarPoint **ESG ETF Model** portfolios focus on global sustainability by integrating environmental, social and corporate governance factors.

The first level of the investment journey primarily seeks wealth accumulation. While ETFs provide investors with tax efficiency, diversification, precision, and a low-cost investment opportunity, the StarPoint ESG models specifically pay attention to high sustainability scores. There are four portfolios that are focused on global sustainability and cost efficiency, based on your risk and return profile. Each portfolio allocates to a globally diversified mix of equity and fixed income with a risk management allocation to reduce volatility. With two strategies to choose from, you can have an added benefit of tax smart underlying funds.


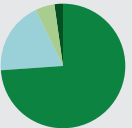
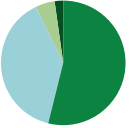
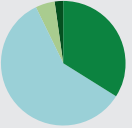
OBJECTIVE:
Accumulation of Wealth

FOCUS:
Global Sustainability

Accumulation of Wealth



BUILD portfolios are available in four risk-based portfolio strategies

PORTFOLIO	ALLOCATION	OBJECTIVE
Aggressive	 <ul style="list-style-type: none"> ● 88% Equity ● 10% Tactical Equity ● 2% Cash 	This portfolio is allocated for long-term growth with a majority of the portfolio invested in global equity. This portfolio is best suited for long-term investors who seek capital appreciation and are comfortable with large amounts of volatility.
Growth	 <ul style="list-style-type: none"> ● 71% Equity ● 20% Fixed Income ● 7% Tactical Equity ● 2% Cash 	This portfolio is designed for long-term growth with an allocation of global equities and fixed income. This portfolio is most suitable for long-term investors who seek capital appreciation and are comfortable with volatility.
Moderate	 <ul style="list-style-type: none"> ● 54% Equity ● 39% Fixed Income ● 5% Tactical Equity ● 2% Cash 	This portfolio is designed for moderate growth with a balanced allocation of global equities and fixed income. This portfolio is best suited for investors who seek capital appreciation and are comfortable with some volatility.
Conservative	 <ul style="list-style-type: none"> ● 35% Equity ● 60% Fixed Income ● 3% Tactical Equity ● 2% Cash 	This portfolio is designed conservatively with an allocation more heavily weighted to fixed income than global equity. This portfolio is most suitable for investors who seek low volatility in their portfolio while maintaining some capital appreciation potential.

NOTE: Sleeve allocations are rounded and may vary per quarter. Consult your Financial Advisor for up to date allocation percentages.



ENVISION
WEALTH STRATEGIES

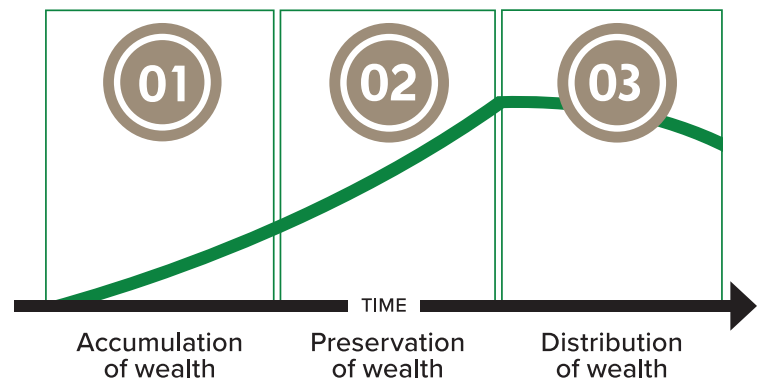
What are the StarPoint Models?

Our **1 | 2 | 3 StarPoint Models** are proudly based on your unique goals and are developed to deliver balance, flexibility and purpose at the highest standard. We help identify your strategy with the level and model that aligns with your investment journey.

What to expect from our strategies

- Aligns unique goals with specific investment strategies.
- Creates flexibility within each strategy.
- Clarifies the purpose and objectives of each type of strategy.

Levels of the Investment Journey



ENVISION
WEALTH STRATEGIES

Investment strategies based on your goals.

ENVISION WEALTH STRATEGIES

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Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns. Strategies are subject to risks including general market risk and risks related to currency fluctuations and economic conditions. Underlying investments fluctuate in price and may be sold at a price lower than the purchase price resulting in a loss of principal. The underlying investments are neither FDIC insured nor guaranteed by the U.S. Government. There may be economic times where all investments are unfavorable and depreciate in value. Clients may lose money. Risk mitigation is NOT a guarantee. Risk mitigation is a strategy that seeks to limit exposure and mitigate loss by changing investment components. Future returns are not guaranteed, and a loss of original capital may occur. 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. No strategy assures success or protects against loss. All investing involves risk including loss of principal.

ETFs trade like stocks, are subject to investment risk, fluctuate in market value, and may trade at prices above or below the ETF's net asset value (NAV). Upon redemption, the value of fund shares may be worth more or less than their original cost. ETFs carry additional risks such as not being diversified, possible trading halts, and index tracking errors. 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.

Environmental Social Governance (ESG) has certain risks based on the fact that the criteria excludes securities of certain issuers for non-financial reasons and, therefore, investors may forgo some market opportunities and the universe of investments available will be smaller (182-LPL).

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