APTUS CAPITAL ADVISORS

Firm Overview

/Aptus/ - adapted, suitable, appropriate, fitting

Investment Services for Independent Advisors

- Founded in Fairhope, Alabama in 2013
- $4.2 billion in Assets Under Mgmt as of March 2022
- 100% Employee-Owned
- Active ETFs and total portfolio solutions*
- Objective: distinctive return streams and proactive risk management, *not* return-starved risk management
- Create, execute, and over-communicate through the lens of “simple beats complex”

**Aptus Capital Advisor claims compliance with the Global Investment Performance Standards (GIPS®).*

The Aptus Team

Portfolio Managers

JD Gardner, CFA
Beckham Wyrick, CFA
John Luke Tyner, CFA
David Wagner, CFA

Research & Trading

Mark Callahan
Brad Rapking, CFA
Joseph Sykora, CFA

Operations

John Goldsberry
Will Gardner
Brett Wickmann
Joe King
James Bai
Clay Calhoun

Client Relationships

Derek Hernquist
James Yahoudy, CFP
Christopher Neill, CFA
Matt McGowan, CAIA
Will Graham

"The essence of investment management is the management of risks, not the management of returns. Well-managed portfolios start with this precept."

- Benjamin Graham

Drawdown Patrol Investing

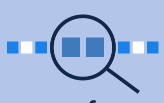
- **Diversify beyond just asset classes**
- **Reduced drawdown for better behavior**
- **Reduced drag from taxes and trading**
- **Upside capture through structure not timing**

We aim to balance risk and returns for three reasons:

- To be able to allocate to areas of higher return (stocks).
- To reduce drawdown and the emotions that come with it.
- To turn market drawdowns into opportunity.

Aptus strives to help advisors impact clients, in every way possible. To us, the best business is the one with the happiest clients...it’s our mission to help you deepen the trust and confidence of those relying on your guidance.

Understand current process and client expectations



Identify areas of commonality and customization

Fortify existing portfolios with specialized risk management

Develop cohesive communications to continuously educate clients

APTUS CAPITAL ADVISORS
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Nothing in this brochure should be interpreted to state or imply that past results are an indication of future investment returns. All investments involve risk and unless otherwise stated, are not guaranteed. Be sure to consult with an investment and tax professional before implementing any investment strategy.

Aptus employs a diversification strategy using a combination of tactical and strategic, active and index-based Exchange Traded Funds to represent specific asset classes. These representations should not be considered a recommendation to buy or sell a particular ETF. As with all investments, ETFs have risks. For more information or a prospectus, please contact your Investment Advisor.

Investing involves risk. Principal loss is possible. Investing in ETFs is subject to additional risks that do not apply to conventional mutual funds, including the risks that the market price of the shares may trade at a discount to its net asset value(NAV), an active secondary market may not develop or be maintained, or trading may be halted by the exchange in which they trade, which may impact a fund's ability to sell its shares.

Shares of any ETF are bought and sold at Market Price (not NAV) and are-not individually redeemed from the fund. Brokerage commissions will reduce returns. Market returns are based on the midpoint of the bid/ask spread at 4:00pm Eastern Time (when NAV is normally determined for most ETFs), and do not represent the returns you would receive if you traded shares at other times. Diversification is not a guarantee of performance, and may not protect against loss of investment principal. ACA-2104-14

The best plan is the one your client can stick to

Aptus as a partner, helping you help clients

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