Peloton Core Growth Strategies

February 2019

Firm Overview

Peloton is an investment management company serving private clients and institutional investors. We are fee-only, committed to managing clients' portfolios as a professional service. Since Peloton's founding in 1984, we have been an independent company, owned by our principals.

Peloton Service Offerings

Roadmap | **Core Growth Strategies** | Custom Portfolios | Peloton Capital Partners, LLC

Core Growth Strategies

- Aggressive Deferred — Capital appreciation for tax-deferred accounts
- Aggressive Taxable — Capital appreciation for taxable accounts
- Moderate Deferred — Balanced growth for tax-deferred accounts
- Moderate Taxable — Balanced growth for taxable accounts

Historical Performance *(net of fees)*

Strategy Name	AUM	QTD	1 Year	Since Inception	Inception
Aggressive Deferred	$3,121,497	12.52%	11.03%	9.53%	5/31/2017
Aggressive Taxable	$252,736	16.24%	8.34%	10.51%	8/31/2017
Moderate Deferred	$1,463,313	10.50%	7.02%	6.67%	5/31/2017
Moderate Taxable	$91,369	13.76%	6.68%	7.99%	5/31/2017

Disclosures

Firm: Peloton Wealth Strategists is an Indianapolis, Indiana-based independent investment advisor, registered with the U.S. Securities and Exchange Commission, and owned by the firm's principals. **Composite Descriptions:** Peloton Core Growth Strategies® composites are comprised of all fully-discretionary, fee-paying client accounts invested in the respective model portfolios. Individual account returns are included in the respective composite performance as of beginning of the month following their initial investment in the model. Account returns are removed from the composite performance as of the end of the month prior to their removal from investment in the model. The Aggressive Deferred and Aggressive Taxable models invest in Exchange Traded Funds ("ETFs") which track indexes comprised U.S., international, large, and small stocks, real estate investment trusts ("REITs"), high yield bonds, and other securities. Moderate Deferred and Moderate Taxable models are invested similarly to Aggressive models but also include allocations to investment grade bond ETFs. Peloton manages custom portfolios which are not included in these composites.
Performance: Performance shown is net of all actual transaction and custodial costs, and net of hypothetical investment advisory fees. Hypothetical investment advisory fees are deducted from composite gross returns at the rate of 0.25% per quarter, which reflects Peloton's highest annual fee rate (see "Fees" below). Composite level returns are calculated by time-weighting returns and include the reinvestment of interest, dividends, and capital gains. The U.S. dollar is the currency used to calculate returns. Returns for periods longer than one year are annualized. Performance calculations have not been verified by an independent auditor. **Benchmark:** Peloton maintains a list of common index returns, which are available upon request for comparison. Total return indexes include the reinvestment of dividends and interest, are not managed, and are not available for direct investments. The Aggressive Deferred, Aggressive Taxable, Moderate Deferred, and Moderate Taxable strategies involve tactical asset allocation among a broad range of asset classes. **Fees:** Peloton charges client accounts an annual asset-based advisory fee according to the following schedule: 1.00% up to $500,000 under management; 0.90% on the next $500,000; 0.75% on the next $1,500,000; 0.65% on the next $2,500,000, and 0.55% on values over $5,000,000. Peloton may offer fee concessions to not-for-profit organizations. Please refer to the Peloton Wealth Strategists form ADV Part II for a full disclosure of advisory fees. **Risks:** PAST PERFORMANCE IS NO GUARANTEE OF FUTURE RETURNS. Peloton Core Growth Strategies® are not FDIC insured. Investing in securities involves a risk of capital loss. Capital markets are subject to economic and geo-political volatility. This presentation, as well as any electronic or verbal communication related to the subject matter of these materials is intended for informational purposes only, is subject to change, and does not constitute investment advice or a recommendation to you.