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Ultra-Short Bond

Description

- Used for short time horizons less than 3 years.
- Ideal for clients that want to minimize volatility in the short term.
- Suitable for accounts with short term liquidity needs.

Investment Selection & Management

- Only investments with consistent above average historical performance vs. their peers (as reported by Morningstar) will be included.
- Investments are monitored quarterly to ensure continued above average performance.
- If an investment's relative performance falls below average, it will be replaced.

Rebalancing

- Portfolios are rebalanced twice per year and may cause investor to incur transaction costs, however, most investments used in this portfolio have no transaction fees.

*No investment strategy, including rebalancing, assures a profit, or protects against loss. Investing involves risk, including possible loss of principal.

Securities offered through LPL Financial, Member FINRA/SIPC. Investment advice offered through 3 Peaks Financial, a Registered Investment Advisor and separate entity from LPL Financial.