Capital Allocation Plus (CAP) Portfolio Series

Overview

The Clarus Capital Allocation Plus (CAP) portfolios are strategic asset allocation portfolios designed to deliver a balance of income and growth across a variety of risk profiles. Clarus offers five different CAP portfolios, each targeting a different risk profile: Bond, Conservative, Moderate, Growth, and Global Growth.

The CAP portfolios take advantage of ETF and mutual fund investments to achieve exposures to different asset classes, ultimately adding value through the selection of these funds and the allocations assigned to each. The portfolios seek a mix of domestic equity, international equity, and diversified fixed income exposure, with weightings to each category assigned to target specific risk profiles.

The CAP portfolios are rebalanced on a discretionary/opportunistic basis, with fund selection reviews and asset allocation reviews taking place on a quarterly basis. Allocations are built to be closely competitive to each portfolio's targeted benchmark. The appropriate investing time frame is generally 3-5 years. The investment minimum is $25,000.

CAP Portfolio Offerings

Below you'll find a table of each CAP portfolio offering, describing how the general asset allocation is weighted, the primary goals of each approach, and the risk level.

CAP Portfolio	Equity Exposure	Fixed Income Exposure	Income Generation	Capital Growth	Risk Level
CAP Bond	0%	100%	High	Low	Very Conservative
CAP Conservative	35%	65%	Moderate	Low/Moderate	Conservative
CAP Moderate	60%	40%	Low/Moderate	Moderate	Moderate
CAP Growth	80%	20%	Low	High	Moderately Aggressive
CAP Global Growth	80%*	20%	Low	High	Moderately Aggressive

* CAP Global Growth places a weighting factor of 2 on international equity positions relative to CAP Growth

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Summary

Investment Style:	*Strategic*
Methodology:	*Asset Allocation*
Asset Category:	*Mutual Funds / ETFs*
Risk Level:	*Varied*
# of Holdings:	*10-16*
Investing Time Frame:	*3-5 Years*
Portfolio Minimum:	*$25,000*