

**THE VALUE OF
BLUESKY
INVESTING**

OUR PRINCIPLES : PORTFOLIO CONSTRUCTION

PRACTICE SMART DIVERSIFICATION - Reduce the risk of your portfolio and eliminate investments that have low or zero expected return. Diversify outside your home market and invest globally.

USE LOW-COST INDEX BASED PRODUCTS - Studies have shown that paying high fees to brokers for active management is not worth the price.

ASSET LOCATION - Optimizing your investments between taxable and tax-advantaged accounts can add additional value over time.

TOTAL-RETURN VS INCOME INVESTING - Investing just for dividends or income has proven to be inferior than to a holistic approach that includes capital appreciation.

DON'T TRY TO CHASE PAST PERFORMANCE - Funds that have outperformed in the past don't always persist as winners. Past performance alone provides little insight into a fund's ability to outperform in the future.

CONSIDER THE DRIVERS OF THE RETURNS - Academic research has identified specific equity and fixed income characteristics which point to differences in expected returns. These characteristics are pervasive, persistent, and robust, and can be pursued in cost-effective portfolios.

OUR PRINCIPLES: PORTFOLIO MANAGEMENT

REGULAR RE-BALANCING - maintain an appropriate risk reward profile.

WITHDRAWAL STRATEGY - optimize withdrawals for either a one-time expense or on-going living expenses.

TAXATION STRATEGIES - tax loss harvesting/tax gain harvesting dependent upon your personal tax bracket.

SAVING STRATEGIES - choose which accounts to accumulate your assets in for optimal long-term wealth.

EMBRACE MARKET PRICING - the market is an effective, information-processing machine with millions of participants who buy and sell securities all over the world every day; the real-time information these participants bring helps set prices.

DON'T TRY TO OUTSMART THE MARKET - the market's pricing power works against investors who try to outsmart other participants through stock picking or market timing

LET THE MARKET WORK FOR YOU - the market rewards long-term investors. People expect a positive return on capital. Historically, the equity and bond markets have provided growth of wealth that has more than offset inflation

AVOID MARKET TIMING - you never know which market segments will outperform from year to year, and making a wrong decision can negatively impact your portfolio for years.



THE STEPS TO CONSTRUCTING A BLUESKY PORTFOLIO

PART 1

Design Evidence Based Models

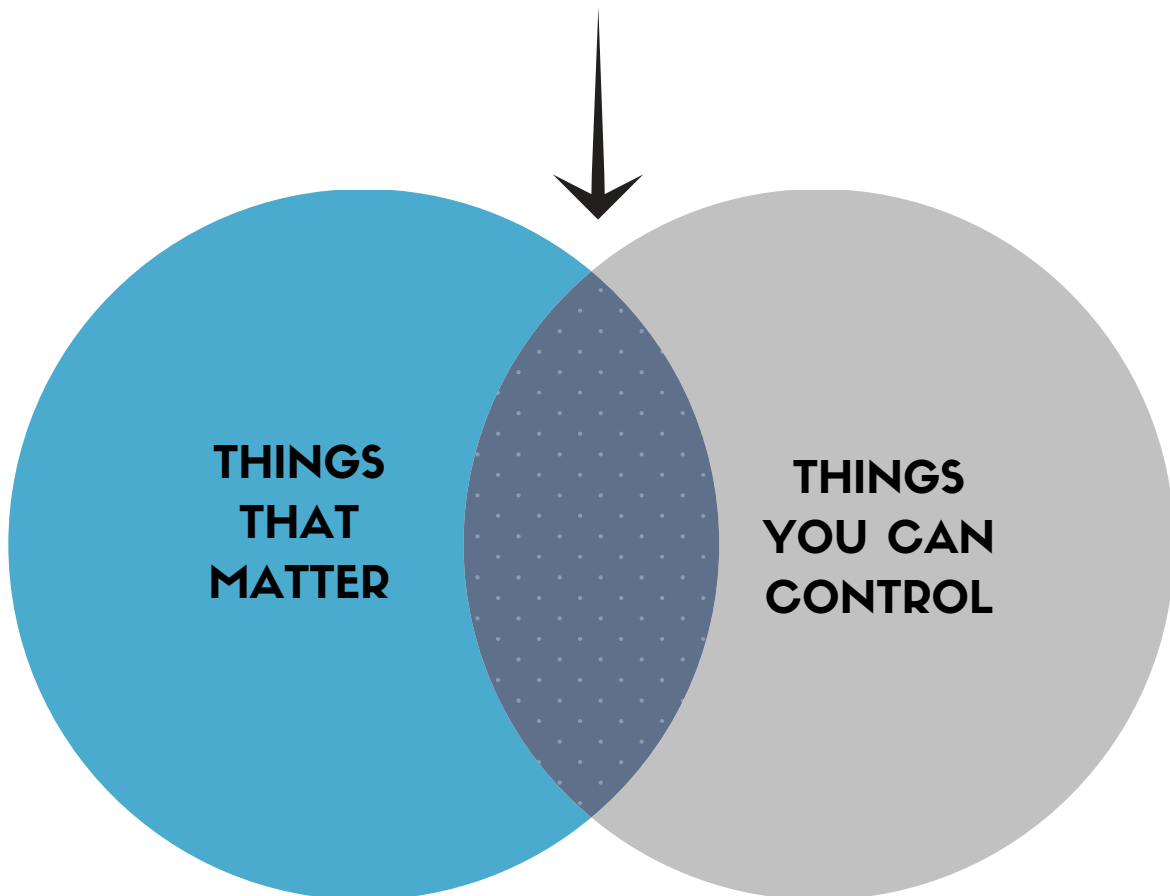
- Develop Capital Market Assumptions
- Determine Broad Allocation Splits
- Determine Sub Classes
- Select an Active or Passive Execution Strategy
- Conduct Asset Location Optimization Analysis
- Select Individual Funds/ETFs for Asset Categories
- Analyze Portfolio Risk/Reward Statistics

PART 2

Adapt Model to Each Client

- Determine Client Goals and Constraints
- Chose the Appropriate Model
- Customize Portfolio to Client

WHAT WE HELP YOU FOCUS ON!



We help you focus on what you can control and what matters most. We will be there to counsel you, listen to your concerns, and keep you on the right path. We will be consistently adding value to your life throughout the course of our relationship.

OUR PRINCIPLES: BETTER INVESTMENT EXPERIENCE

Avoiding costly mistakes while maintaining proper focus for prudent investing.

WE HELP MANAGE YOUR EMOTIONS



Many people struggle to separate their emotions from investing. Markets go up and down. Reacting to turbulent market conditions may lead to making poor investment decisions.

*"The investor's chief problem—and even his worst enemy—is likely to be himself."—Benjamin Graham, *The Intelligent Investor**

WE HELP YOU LOOK BEYOND THE HEADLINES



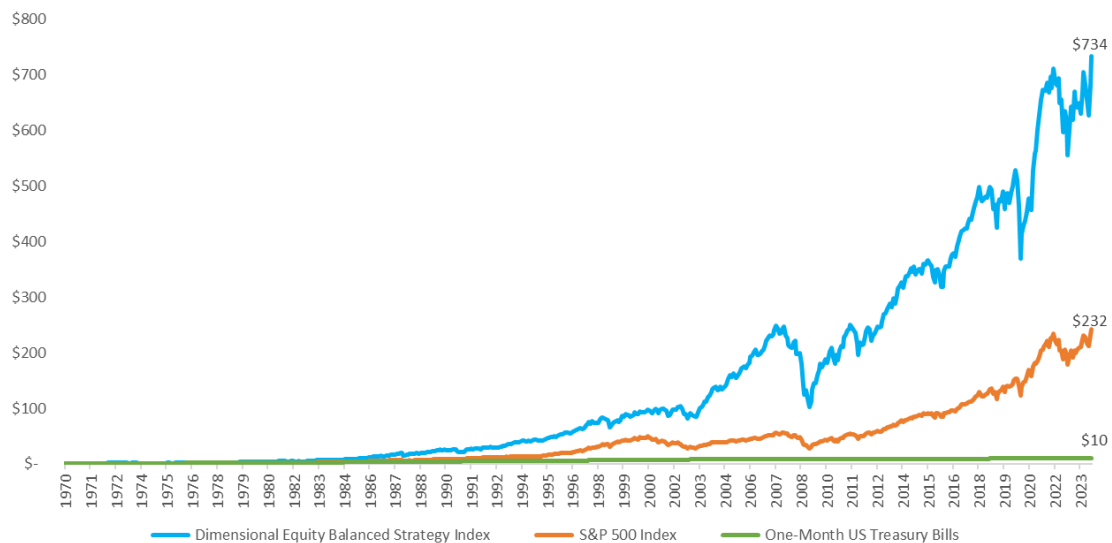
Daily market news and commentary can challenge your investment discipline. Some messages stir anxiety about the future while others tempt you to chase the latest investment fad.

THE VALUE OF OUR PRINCIPLES: EVIDENCE BASED INVESTING

Over time, a balanced equity portfolio constructed with evidence based principles has significantly out performed the S&P 500.

Global Balanced Equity Strategy Index vs. S&P 500 vs. T-Bills

Performance: January 1970 – December 2023



Dimensional Fund Advisors LP is an investment advisor registered with the Securities and Exchange Commission. Consider the investment objectives, risks, and charges and expenses of the Dimensional funds carefully before investing. For this and other information about the Dimensional funds, please read the prospectus carefully before investing. Prospectuses are available by calling Dimensional Fund Advisors collect at (512) 306-7400 or by visiting www.dimensional.com.

This report and the information contained herein are subject to the terms of the End User License Agreement for Returns Program.

Selection of funds, indices and time periods presented chosen by advisor.

Performance for periods greater than one year are annualized unless marked with an asterisk (*). Selection of funds, indices and time periods presented chosen by advisor.

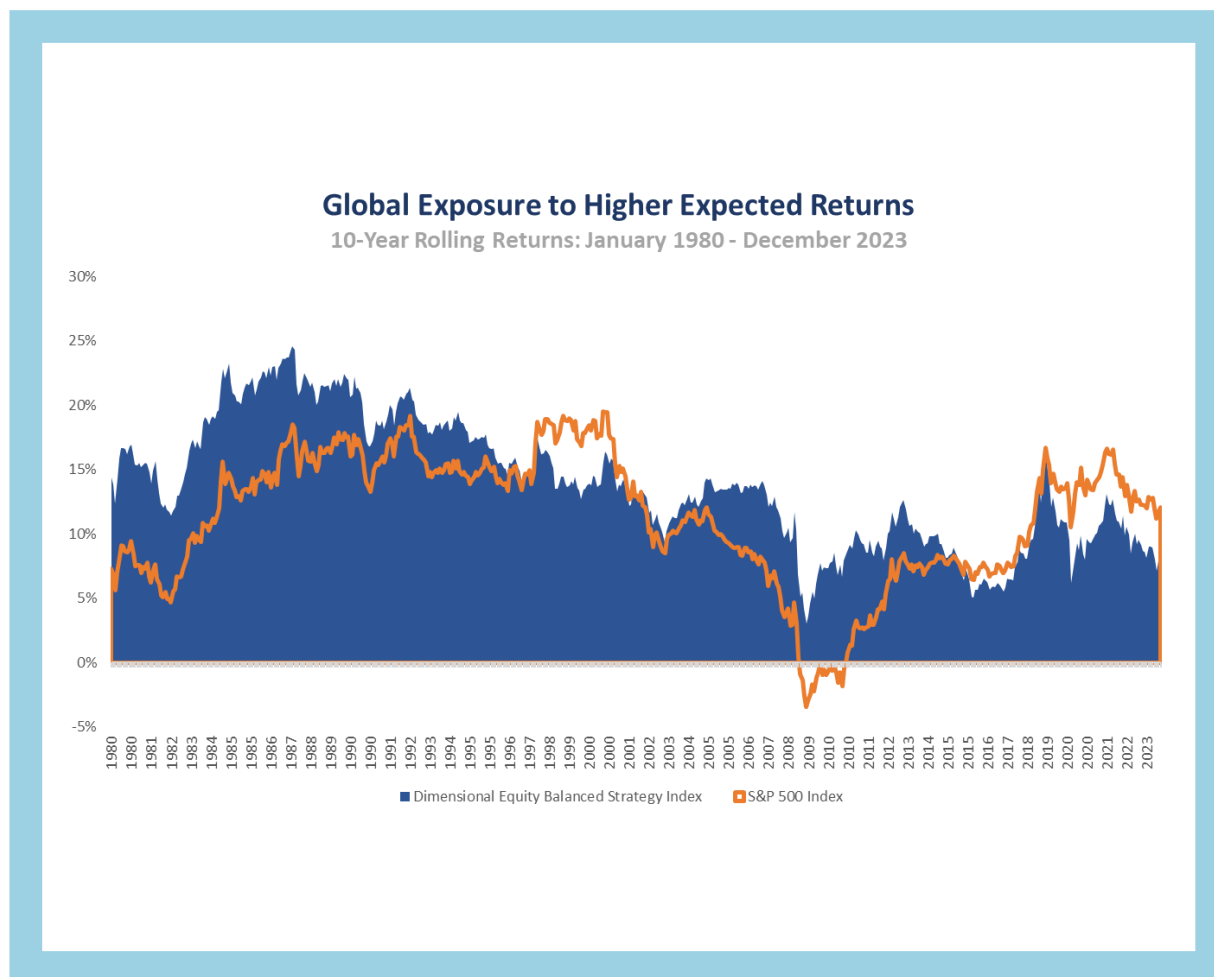
Indices are not available for direct investment and performance does not reflect expenses of an actual portfolio.

Performance data shown represents past performance. Past performance is no guarantee of future results and current performance may be higher or lower than the performance shown. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. To obtain Dimensional Fund performance data current to the most recent month-end access our website at www.dimensional.com. Average annual total returns include reinvestment of dividends and capital gains.

Dimensional funds are distributed by DFA Securities LLC.

THE VALUE OF OUR PRINCIPLES: EVIDENCE BASED INVESTING

The Equity Balanced Strategy outperformed the S&P 500 in 84%
of rolling 10-year periods since 1980.



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