

# MJM INVESTMENT ADVISORS, INC.

## Opportunistic Equity

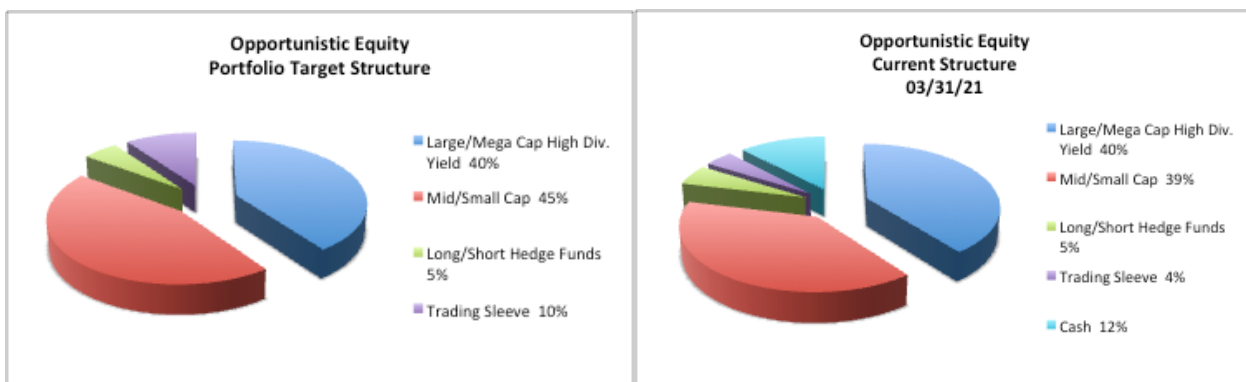
**Objective:** Capital Growth

**Product Summary:** The Opportunistic Equity strategy is appropriate for investors who have already achieved broad risk diversification via other investments and want a uniquely designed, concentrated equity product that provides exposure to an eclectic mix of stocks. The primary objective is to generate capital growth through active management of a concentrated portfolio of stocks, ETFs, and mutual funds. The strategy has four segments: 1) High Dividend Yield at 40% holds 10 large/mega caps stocks at 4% target weights with one stock for each S&P GIC sector. Candidates must have a minimum market cap of \$8 billion and a dividend yield of 125% of the S&P 500 Index yield at the time of purchase. 2) Mid/Small Cap at 45% holds 25 mid/small/micro cap stocks with 1.8% target weights and market caps below \$18 billion at the time of purchase. There are no sector or dividend yield constraints on this segment. 3) Long/Short Hedge Fund sleeve at 5% holds two long/short mutual funds with 2.5% target weights. 4) Trading sleeve at 10% for opportunistic short-term trades in individual stocks or ETFs to add incremental returns. For risk hedging purposes, the Trading sleeve may hold unleveraged ETFs that short the market. The strategy may hold up to 35% in cash.

**Performance Goal:** To generate returns competitive with the Russell 3000 Value Index over a 5-year time horizon.

### Investment Guidelines:

Asset Class	Min	Max
Stocks	65	100
Cash	0	35
# Of Holdings	25	40



### Portfolio Snapshot as of 03/31/21:

Number of Holdings: 36  
Dividend Yield: 1.5%  
Weighted Market Cap: \$44.8B  
Average PE: 18.0X

### Fee Schedule:

First \$250,000	1.00%
Next \$750,000	0.85%
Above \$1 million	0.75%

Fees on accounts >\$250,00 are negotiable  
Minimum account size \$100,000

MJMIA utilizes Investnet and Pershing Advisory Services for its portfolio management platform and custodial services. Investnet produces portfolio valuation reports. MJMIA provides quarterly portfolio commentary to accompany the Investnet valuation reports. Client assets are custodied in separate accounts at Pershing Advisory Services. Investnet and Pershing receive fees for their services that are in addition to the MJMIA Fee Schedule.