



Cambridge Index Strategy

Developed and Patented by Bert Whitehead, 1998

Administered by Asset Dedication, LLC

Overview of Strategy

- Minimum investment: \$100,000
- Goals:
 - Tax harvest short-term capital losses
 - Capture long-term capital gains for heirs and gifting
 - Achieve “Large Cap Blend” returns and stability
- Target Portfolio (refreshed each year)
 - 50 individual stocks:
 - 30 stocks from Dow*
 - 10 largest cap stocks from S&P 500 (excluding Dow)*
 - 10 largest cap stocks from largest NASDAQ (excluding Dow and S&P)*
 - No overlaps and no Altria (Phillip Morris)

* The actual number of stocks purchased for each index may vary. Asset Dedication selects the securities at its sole discretion and some may not include the ten largest by market capitalization.

Large Cap Stocks* (Illustration)
30 Dow Jones Industrial Average
Top 10 S&P 500 not in the DJIA
Top 10 NASDAQ-100 not in DJIA or S&P 500

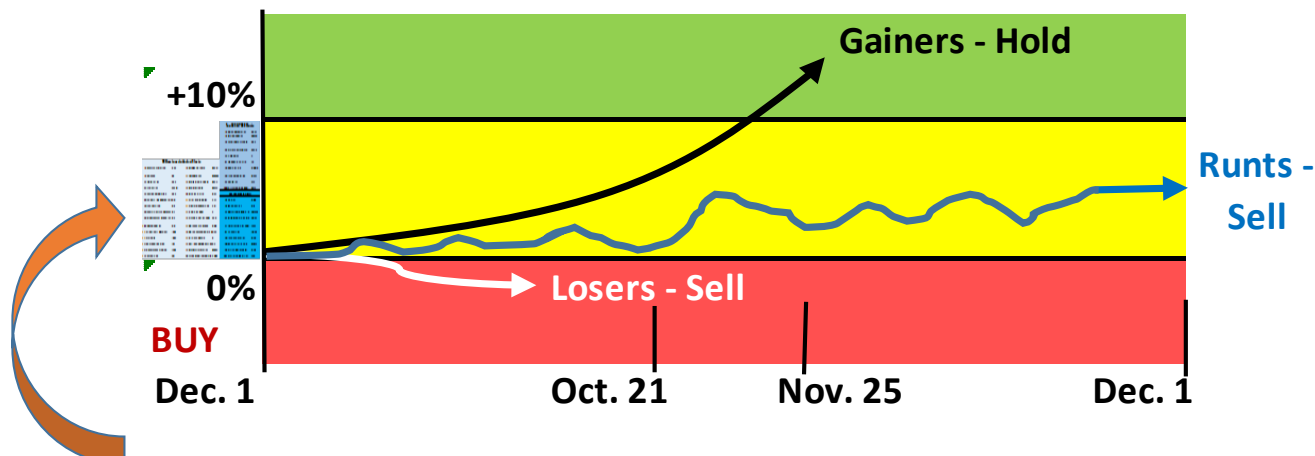
30 Dow Jones Industrial Stocks					
1	MMM	3M Co	16	JNJ	Johnson & Johnson
2	AXP	American Express Co	17	JPM	JPMorgan Chase & Co
3	AMGN	Amgen Inc	18	MCD	McDonald's Corp
4	AAPL	Apple Inc	19	MRK	Merck & Co Inc
5	BA	Boeing Co	20	MSFT	Microsoft Corp
6	CAT	Caterpillar Inc	21	NKE	Nike Inc
7	CVX	Chevron Corp	22	PG	Procter & Gamble Co
8	CSCO	Cisco Systems Inc	23	CRM	Salesforce.Com Inc
9	KO	Coca-Cola Co	24	TRV	Travelers Companies Inc
10	DOW	Dow Inc	25	UNH	UnitedHealth Group Inc
11	GS	Goldman Sachs Group Inc	26	VZ	Verizon Communications
12	HD	Home Depot Inc	27	V	Visa Inc
13	HON	Honeywell International	28	WBA	Walgreens Boots Alliance
14	INTC	Intel Corp	29	WMT	Walmart Inc
15	IBM	International Business	30	DIS	Walt Disney Co

Top 10 S&P 500 Stocks	
1	AMZN Amazon.com Inc
2	BRK.B Berkshire Hathaway Class B
3	AVGO Broadcom Inc.
4	COST Costco Wholesale Corp
5	LLY Eli Lilly & Co.
6	XOM Exxon Mobil Corporation
7	MA Mastercard Incorporated
8	META Meta Platforms, Inc. Class A
9	NVDA Nvidia Corp
10	TSLA Tesla, Inc.
Top 10 NASDAQ Stocks	
1	ADBE Adobe Inc.
2	ABNB Airbnb, Inc.
3	GOOG Alphabet Inc.
4	ASML ASML Holding N.V. – New
5	AZN AstraZeneca PLC
6	CMCSA Comcast Corporation
7	INTU Intuit Inc.
8	NFLX Netflix, Inc.
9	PDD PDD Holdings Inc.
10	PEP PepsiCo, Inc.

*The stocks in the DJIA, S&P 500, and NASDAQ-100 are subject to change. Top 10 means the largest by market capitalization (share price times number of shares outstanding). Stocks shown are those for the **2024 investment period**. The actual number of stocks purchased may vary. Asset Dedication selects the securities at its sole discretion and some stocks listed above may not be included due to reasons such as tax-loss harvesting, wash sales, and/or other factors.

Key Dates

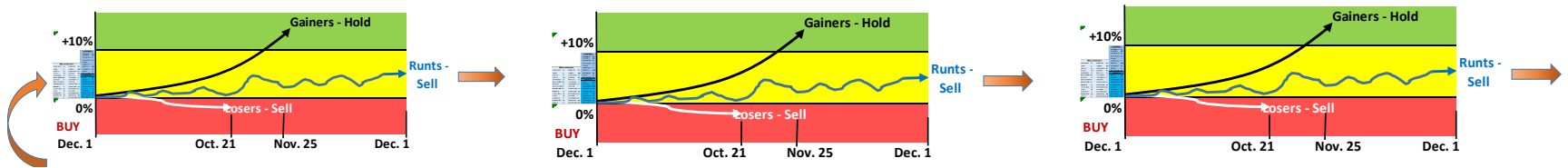
1. **Dec. 1*** – Strategy begins for the year
2. **Oct. 21*** – Stocks that fell in value (Losers) are sold to capture short term capital losses
3. **Nov. 25*** – Stocks that gained at least 10% (Gainers) are transferred to a separate **“Greenhouse”** account to capture long term gains
 - A **Greenhouse** stock that drops 5% from its original cost in two consecutive quarters during the year may be sold and become ineligible for one year.
4. **Dec. 1*** – All remaining stocks (Runts) are rolled over (or replaced if they no longer qualify for the 50) and the process repeats for the next year



* The dates shown are the target dates and may vary from the actual transaction dates.

The Multi-year Timeline

Starts fresh each year



Greenhouse account continues to grow with long-term capital gains



Gainers, Runts, and Losers for 2023*

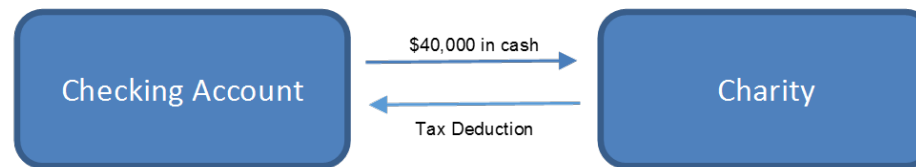
AAPL	Apple Inc.	CRM	Salesforce, Inc.	MSFT	Microsoft Corporation
ADBE	Adobe Inc.	GOOG	Alphabet Inc.	NFLX	Netflix, Inc.
AMZN	Amazon.com, Inc.	INTC	Intel Corporation	NTES	NetEase
AVGO	Broadcom Inc.	JPM	JP Morgan Chase & Co.	NVDA	NVIDIA Corporation
BRK.B	Berkshire Hathaway Inc.	LLY	Eli Lilly and Company	TSLA	Tesla, Inc.
CMCSA	Comcast Corporation	MA	Mastercard Incorporated	V	Visa Inc.
COST	Costco Wholesale Corporation	META	Meta Platforms, Inc.		
CAT	Caterpillar, Inc.	WMT	Walmart Inc.		
ABBV	AbbVie Inc.	HON	Honeywell International Inc.	PFE	Pfizer, Inc.
AMGN	Amgen Inc.	IBM	IBM Corp.	PG	Procter & Gamble Co.
AXP	American Express Company	JNJ	Johnson & Johnson	QCOM	QUALCOMM Incorporated
BA	Boeing Company (The)	KO	Coca-Cola Company (The)	TMUS	T-Mobile US, Inc.
CVX	Chevron Corporation	MCD	McDonald's Corporation	TRV	The Travelers Companies, Inc.
DIS	Walt Disney Company (The)	MMM	3M Company	TXN	Texas Instruments Inc.
DOW	Dow Inc.	MRK	Merck & Company, Inc.	UNH	UnitedHealth Group Inc.
GS	Goldman Sachs Group, Inc. (The)	NKE	Nike, Inc.	VZ	Verizon Communications Inc.
HD	Home Depot, Inc. (The)	PEP	PepsiCo, Inc.	WBA	Walgreens Boots Alliance, Inc.

*The actual gainers, losers and runts may vary by account.

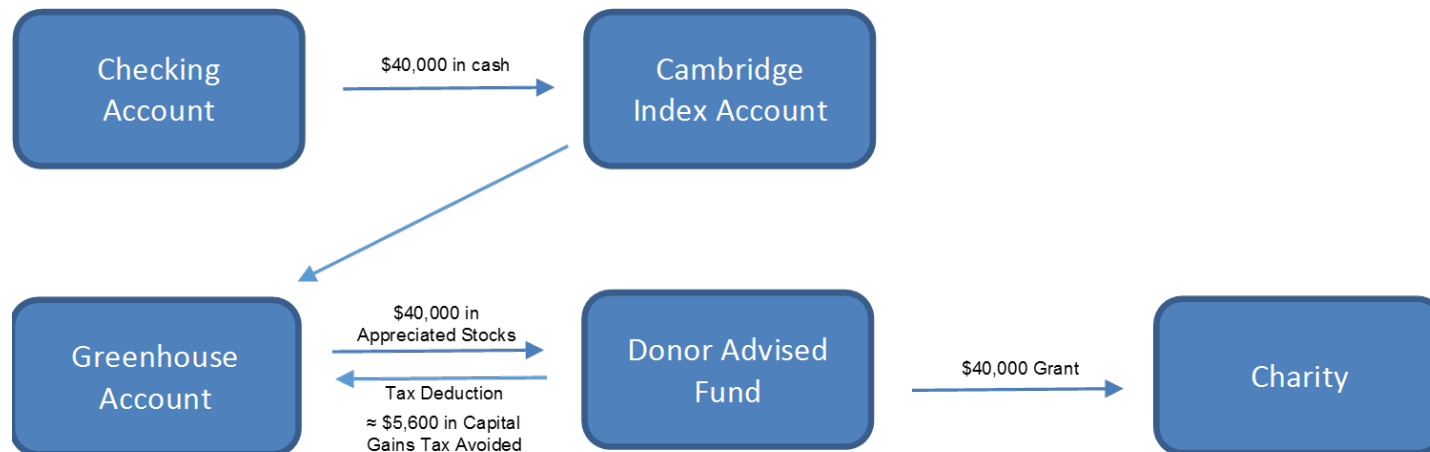
The Greenhouse Account

Appreciated stocks from the **Greenhouse** account can be donated directly as a simple donation, transferred to a donor advised fund, then donated, or simply be allowed to accumulate for a family legacy.

Simple donation



Sophisticated donation



The tax benefits are generic in nature and may not apply to your specific situation. Asset Dedication does not provide tax advice. Please consult your tax professional and financial advisor to see if the Cambridge Index Strategy is appropriate for your financial situation.

Another perspective of CIS

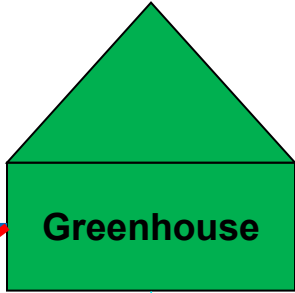


Medium appreciated stocks

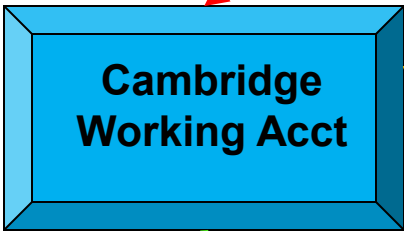
Kids' College and Support of Aging Parents

Liquidity as needed

Low appreciated stocks



Highly appreciated stocks



DIA, SPY, QQQ

10% + Gains moved in Nov

Re-fund next Dec

Losses taken in Oct

New Money
Fund in Dec

Runts



GENERAL DISCLOSURES

The information in this presentation is intended to provide general information about the Cambridge Index Strategy and does not represent an actual portfolio. The Cambridge Index Strategy® was designed and patented by Bert Whitehead, M.B.A., J.D. in 1998. Asset Dedication, LLC, is a separate company, not affiliated with Bert Whitehead or Cambridge Connection. Asset Dedication, LLC is a registered investment adviser located in San Francisco, California, and provide administrative services for the CIS Strategy.

Asset Dedication may only transact business in those states in which it is registered, or qualifies for an exemption or exclusion from registration requirements. Asset Dedication's written disclosure statement discussing Asset Dedication's business operations, services, and fees is available from Asset Dedication upon written request. Asset Dedication does not make any representations as to the accuracy or completeness of any information prepared by unaffiliated third-party advisors.

RISK DISCLOSURES

Market risk is the risk that the value of an investment will decrease due to moves in market factors. Securities of small companies are often less liquid than those of large companies. Small company stocks tend to fluctuate relatively more in price than large company stocks. Foreign securities prices are subject to additional risks that may include price declines or fluctuations due to economic and political actions of foreign governments, less regulated and liquid securities markets, and exposure to foreign currency fluctuations against the U.S. dollar.

Prices of fixed income securities tend to move in the opposite direction of interest rates. In general, fixed income securities with longer maturities are more sensitive to price changes. Credit risk is the risk that the issuer of a security may be unable to make interest payments and/or repay the principal when due. Credit risk is greater for fixed income securities with ratings below investment grade.

Past performance is not a guarantee of future investment results. Investing in securities involves the risk of loss, and there is no assurance that any investment will be profitable.

INDEX DESCRIPTIONS

The Dow Jones Industrial Average (DJIA) is a registered trademark of Dow Jones Trademark Holdings LLC. DJIA is a price-weighted index of 30 actively traded US large capitalization stocks.

The S&P 500 is a registered trademark of Standard & Poor's Index Services Group. The S&P 500 Index includes 500 of the top companies in leading industries in the U.S. economy.

The NASDAQ-100 is a registered trademark of the NASDAQ Group, Inc. The NASDAQ-100 Index is composed of equity securities issued by 100 of the largest non-financial companies listed on the NASDAQ exchange.

Historical performance results for investment indices and categories generally do not reflect the deduction of transaction and custodial charges, nor the impact of taxes; the incurrence of which would have the effect of decreasing performance results.

Questions

Please contact Asset Dedication for any questions regarding the Cambridge Index Strategy:

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