Cardinal Wealth Management Value Strategy

As of 6/30/2020

Investment Objective

The Cardinal Wealth Management Value Strategy seeks to provide shareholders with long-term capital appreciation by investing in a diversified portfolio of high dividend yielding companies.

Strategy Overview

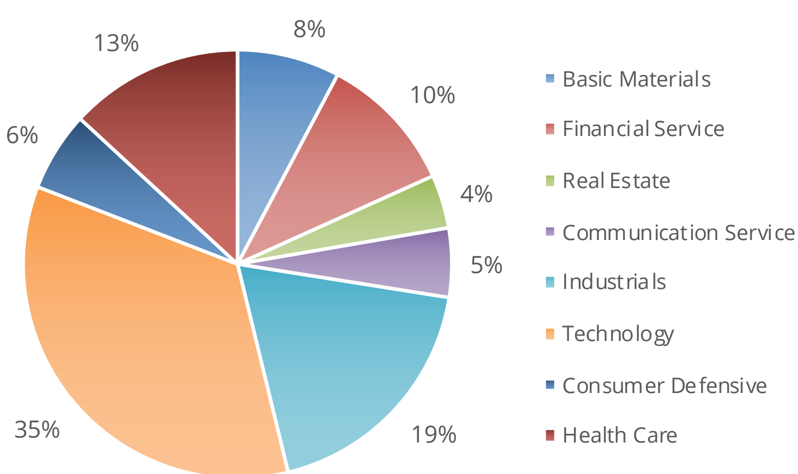
The Cardinal Wealth Management Value Strategy acquires companies with four main characteristics; 1) an established history of paying dividend distributions, 2) a higher yield than the market average, 3) expectations that distributions will continue and grow, and 4) a company with an intrinsic value not reflected in the stock price. The strategy attempts to deliver competitive performance in bull markets and a potential for less down side in bear markets. The fund invests in value stocks, and therefore is projected to be less volatile than the broader indices. The portfolio attempts to minimizes costs and is managed with a bias towards tax efficiency.

Top 5 Holdings

Security Descriptions	Ticker	Portfolio Weighting
Microsoft Corp	MSFT	11.06%
Apple Inc	AAPL	10.14%
Waste Management Inc	WM	6.87%
Intel Corp	INTC	6.28%
BHP Group	BHP	6.14%

*Holdings and Sector Weightings are subject to change.

Portfolio Sector Weighting



Disclosure:

Spire Wealth Management is a Federally Registered Investment Advisory Firm. Securities offered through an affiliated company, Spire Securities, LLC a Registered Broker/Dealer and member FINRA/SIPC

Mike Jacobs of Cardinal Wealth Management is an Investment Advisor Representative of Spire Wealth Management, LLC, a Federally Registered Investment Advisor and a Registered Representative of Spire Securities, LLC an SEC Registered Broker/Dealer and Member of FINRA and SIPC.

The securities mentioned are provided for informational purposes only and should not be deemed as a recommendation to buy or sell. Investing involves risk, including the entire loss of principal invested. Consider strategy's objectives, risks, charges, etc. carefully before investing.

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