

# Cardinal Wealth Management Value Strategy

As of 12/31/2020

## 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

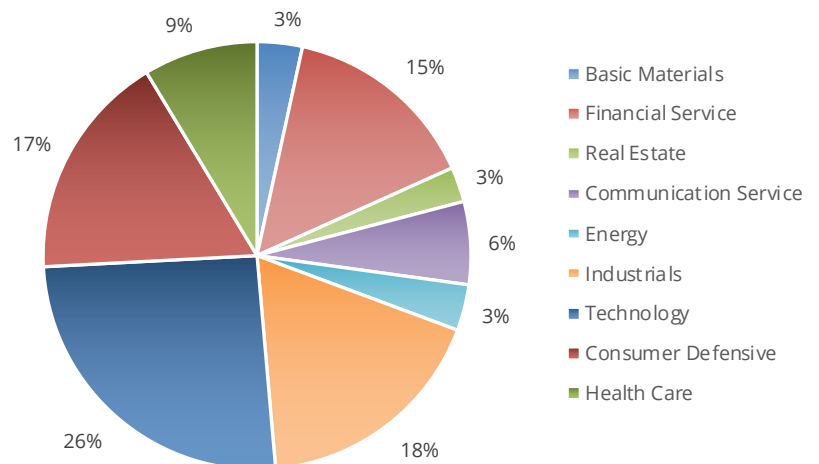
The Cardinal Wealth Management Value Strategy acquires companies with four main characteristics; 1) an established history of paying dividend distributions, 2) a higher yield than the market average, 3) expectations that distributions will continue and grow, and 4) a company with an intrinsic value not 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 minimize costs and is managed with a bias towards tax efficiency.

## Top 5 Holdings

Security Descriptions	Ticker	Portfolio Weighting
Apple Inc	AAPL	12.18%
Microsoft Corp	MSFT	9.98%
Waste Management Inc	WM	6.31%
Charles Schwab Corp	SCHW	5.41%
Constellation Brands Inc	STZ	4.91%

\*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

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