# Green Investment Management, Inc. Guardian Equity Managed Risk



Benchmark 1:Standard & Poor's 500 ldxFrom:Oct-24Benchmark 2:Standard & Poor's 5001.1 Years Since InceptionTo:Oct-25

#### **Manager Overview**

Green Investment Management, Inc. is a trusted global asset manager with over 40 years of experience. We specialize in delivering sophisticated, tailored portfolio solutions to financial professionals and their clients, leveraging rigorous risk management and deep expertise in Exchange-Traded Funds (ETFs).

#### **Investment Strategy**

The Guardian Equity Managed Risk Model invests in equity buffer ETFs in order to provide a way for investors to participate in market growth while minimizing downside risk. By using buffer ETFs, the strategy absorbs the first 10-15% of potential losses within a specific period, providing predefined protection in turbulent markets. In exchange, upside potential is capped, allowing for predictable growth within a controlled risk framework. Our actively managed approach carefully selects ETFs with varying protection levels and dynamically adjusts allocations based on market conditions, enhancing transparency, liquidity, and reducing counterparty risk compared to traditional methods. This strategy is ideal for risk-conscious investors, pre-retirees, or anyone looking to moderate equity exposure without sacrificing growth potential. While protection levels are predefined and returns capped, this approach offers a disciplined way to aim for consistent, risk-managed participation in the markets. Important disclosures: All investing risks principal loss; buffer ETFs limit loses only to stated amounts, not beyond, and returns are capped. The stated outcomes are designed for investors who hold the ETF for the full outcome period.

	Non-Annualized Returns				Annualized Returns (Net-of-Fees) For Rolling Periods					
Short Name	1 mos	3 mos	6 mos	YTD	Cumulative	1 Year	3 Years	5 Years	10 Years	Inception
EqtyMgdR	0.56%	3.59%	10.89%	8.42%	10.63%	10.06%	N/A	N/A	N/A	9.78%
S&P500	2.34%	8.23%	23.60%	17.52%	20.35%	21.46%	N/A	N/A	N/A	18.65%
S&P500	2.34%	8.23%	23.60%	17.52%	20.35%	21.46%	N/A	N/A	N/A	18.65%
3 Mos. Bill	0.31%	0.98%	2.04%	3.44%	4.97%	4.18%	N/A	N/A	N/A	4.58%

	Net-of-Fee Returns			Size Wtd.	Number of	Assets (000s)		Max Drawdown Per Year		
Year	EqtyMgdR	S&P500	S&P500	Dispersion	Portfolios	Allocation	% of Firm	EqtyMgdR	S&P500	S&P500
2022	0.00%	0.00%	0.00%	N/A	N/A	\$0	0.00%	0.00%	0.00%	0.00%
2023	0.00%	0.00%	0.00%	N/A	N/A	\$0	0.00%	0.00%	0.00%	0.00%
2024	2.04%	2.41%	2.41%	N/A	1	\$10	0.02%	-0.59%	-2.38%	-2.38%
2025	8.42%	17.52%	17.52%	N/A	1	\$30	0.05%	-3.39%	-7.49%	-7.49%



## **Green Investment Management, Inc.**

### Positioned for Today, Prepared for Tomorrow **Guardian Equity Managed Risk**

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Definition of Firm: Green Investment Management (GIM) is a Fort Worth, Texas-based investment manager with a 37-year history of managing global asset allocations and focused investment strategies. These range from long-term strategic models that do not attempt to exploit short-term valuation opportunities to tactical models that pursue them. GIM primarily serves financial professionals and their clients through independent third-party custodians. Performance data before 1994 is available only in quarterly increments; risk statistics using monthly data are available after 1993. Complete Description: GIM's policies for valuing portfolios, calculating performance, and preparing presentations are available upon request. For a full description of GIM's management services, request Form ADV Part 2 Brochure. This information was compiled in a manner GIM believes reliable, but accuracy is not guaranteed. Visit www.GIMlink.com or call 1-800-950-8004 for current performance data or a complete list and description of GIM composites. Brief descriptions of each strategy are in GIM's Form ADV Part 2 and individual fact sheets, available on our website or upon request. Performance Disclosures: Performance results reflect reinvestment of dividends and other earnings. calculated and displayed in U.S. dollars. Results are net of actual management fees, transaction fees, custody fees, foreign taxes paid, and non-reclaimable withholding taxes, but not independent advisors' or consultants' fees. Actual fees vary by fee schedule, portfolio size, and other factors; GIM does not charge performance-based fees. Fee details are available upon request and in GIM's Form ADV Part 2. Composite dispersion uses asset-weighted standard deviation of portfolio returns; periods with fewer than 5 accounts are not statistically relevant and omitted. Actual client returns may differ from composite returns. All GIM-managed assets are included in total firm assets.  $\underline{\textbf{Risks}} \ \underline{\textbf{of}} \ \underline{\textbf{Investing:}} \ \textbf{Investing involves risk, including potential}$ loss of principal. Past performance does not guarantee future results, and no inference should be drawn that accounts will achieve similar performance or be profitable. Market and economic conditions can change rapidly, leading to materially different returns or losses over time. Equity investments are subject to market volatility. Foreign securities may underperform or be more volatile due to risks in foreign economies, markets, political systems, regulatory standards, currencies, and taxes. Emerging markets add risks like difficulties in timely sales at acceptable prices. Concentrated portfolios may experience greater volatility than diversified ones. Portfolios focused in fewer sectors than benchmarks may underperform if those sectors lag the broader market. Stock intrinsic values may not be recognized by the market. GIM does not use leverage or derivatives directly, but underlying mutual funds, annuity sub-accounts, ETFs, or ETNs may employ them (e.g., short sales, options, futures, or leverage). These introduce additional risks beyond traditional equity or income investing, often aimed at reducing downside but with no guarantee of success. Cryptocurrency ETFs: These involve high volatility from rapid price swings in underlying digital assets. Additional risks include regulatory changes impacting crypto markets, liquidity issues in trading, cybersecurity threats like hacking, market manipulation in less-regulated environments, and custody risks for asset storage. Buffer ETFs: These provide limited downside protection but cap upside gains, creating opportunity costs if markets rise strongly. Risks include complexity in performance outcomes, credit risk from issuer default, secondary market liquidity challenges, potential tax complexities, and reset mechanisms that may not align with investor timing.

Fund / Benchmark								
Year	EqtyMgdR	S&P500	S&P500					
Standard Deviation								
3 Year	NA	NA	NA					
5 Year	NA	NA	NA					
10 Year	NA	NA	NA					
R Squared								
3 Year		NA	NA					
5 Year		NA	NA					
10 Year		NA	NA					
Beta								
3 Year		NA	NA					
5 Year		NA	NA					
10 Year		NA	NA					
Alpha								
3 Year		NA	NA					
5 Year		NA	NA					
10 Year		NA	NA					
	Sharp	e Ratio						
Model/Index	3 Year	5 Year	10 Year*					
GCBal	NA	NA	NA					
BGCBal	NA	NA	NA					
S&P500	NA	NA	NA					
Max Drawdown Since Inception								
Model/Index	Decline	Peak	Valley					
EqtyMgdR	-3.4%	Feb-25	Apr-25					
S&P500	-50.9%	Oct-07	Feb-09					
S&P500	-50.9%	Oct-07	Feb-09					
Months to Recover								
Model/Index	Months							

S&P500	37.0								
Strategic and Tactical Ranges									
Asset Class Minimum Neutral Maximum									
Cash	0.0%	0.0%	50.0%						
U.S. Equities	0.0%	0.0%	0.0%						
Foreign Equities	0.0%	0.0%	0.0%						
U.S. Bonds	0.0%	0.0%	0.0%						
Foreign Bonds	0.0%	0.0%	0.0%						
Real Estate	0.0%	0.0%	0.0%						
Alternatives	0.0%	50.0%	100.0%						

2.0

37.0

EqtyMgdR

S&P500

Explanation of Benchmarks: Benchmarks used for comparison purposes are comprised of indexes and are unmanaged, and investors cannot invest directly in an index. The Specific Benchmark for this Allocation: The S&P 500 Index is a market capitalization-weighted index of 500 widely held stocks often used as a proxy for the stock market.