

# U.S. BANKS INCOME & GROWTH FUND



**PURPOSE**  
INVESTMENTS

## THE IDEA

Generate income from a portfolio of US financials stocks.

## DISTRIBUTION YIELD

5.01%

## MY PURPOSE

1. Diversify my income portfolio with a basket of US financials
2. Generate stable, monthly income

## KEY HIGHLIGHTS

- A diverse portfolio of stocks from the US financial sector, including retail banks, investment banks, credit card issuers, financial services firms and insurers
- Disciplined portfolio-selection strategy that emphasizes fundamentals, valuation, growth and quality

## RULES-BASED APPROACH

- Research-driven approach to exploit systematic biases and inefficiencies across global asset markets
- High dividend-paying companies tend to exhibit less equity price volatility while delivering superior returns
- Dividends have accounted for a large proportion of total equity market returns over time
- Rules-based security selection

## PORTFOLIO BREAKDOWN

### TOP 25 HOLDINGS

AS OF DEC 31, 2018

Financial Select Sector SPDR Fund	10.46%
The Bank of New York Mellon Corp	4.30%
American Express Co	4.14%
BB&T Corp	4.10%
Wells Fargo & Co	4.07%
US BANCORP	4.04%
JPMorgan Chase & Co	4.03%
Fifth Third Bancorp	3.95%
Morgan Stanley	3.90%
Bank of America Corp	3.88%
Huntington Bancshares Inc	3.72%
Capital One Financial Corp	3.68%
Citizens Financial Group Inc	3.58%
KeyCorp	3.55%
Discover Financial Services	3.55%
SunTrust Banks Inc	3.47%
Goldman Sachs Group Inc	3.43%
Regions Financial Corp	3.43%
Citigroup Inc	3.42%
Aflac Inc	3.14%
PNC Financial Services Group Inc	2.89%
MetLife Inc.	2.89%
Travelers Cos Inc	2.85%
Allstate Corp	2.68%
Lincoln National Corp	2.51%

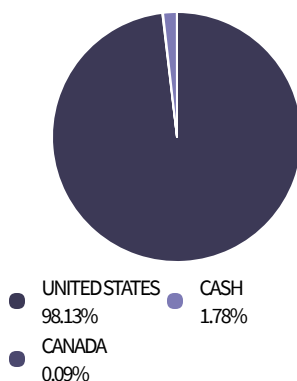
## GROWTH OF \$1,000

AS OF DEC 31, 2018



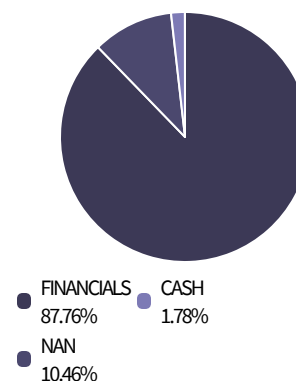
## GEOGRAPHIC BREAKDOWN

AS OF DEC 31, 2018



## SECTOR BREAKDOWN

AS OF DEC 31, 2018



Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. The indicated rate of return is the historical annual compounded total return including changes in share/unit value and reinvestment of all distributions and does not take into account sales, redemption, distribution or optional charges or income taxes payable by any securityholder that would have reduced returns. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.