

INSIGHT PORTFOLIOS

Dividend Stock Income Strategy

PROCESS
PRINCIPLES
PEOPLE
PERFORMANCE

OBJECTIVE

Insight Wealth Management Group's Diversified Stock Income Strategy is designed to provide a higher stream of income over time. Our universe is a group of stocks in which we have reasonable confidence that customer demand for their products and services will remain constant in both difficult and favorable economic times. These companies have the potential to consistently increase earnings and dividends. Stock prices also typically move in line with earnings growth. In addition, rising dividends have historically tended to cushion the fall of stock prices in challenging markets. It is important to realize however, that there are no assurances that stock prices will rise or that dividend income will increase.

STRATEGY

Managed with a focus on companies that Wells Fargo Investment Institute (WFII) believes will provide consistent annual dividend growth over a long-term investment horizon. Our goal is to provide a broad list of high quality, industry-leading companies from which an investor can assemble a well-diversified Strategy. Through consistent dividend growth, we seek to help investors stay ahead of the wealth-eroding effects of inflation.

INVESTMENT APPROACH

We construct a well-diversified Strategy that contains stocks from several different market sectors. They are stocks that we believe have the potential to raise their dividends with regularity. Income and growth-oriented equity investors should have the potential to keep up with the rising cost of living. These stocks are selected from research that aligns with the solutions and strategies in the Wells Fargo Investment Institute.

SCREENING PROCESS: We target to hold 50+ positions though the Strategy may go higher or lower. Stocks are ranked by a proprietary point system and must meet a minimum score to be considered. The point system is based on the following criteria:

- Financial soundness
- Offer well-covered dividends
- Operate in generally mature, defensive businesses
- Time-tested businesses

SELL DISCIPLINE:

The following circumstances typically drive the decision to remove, or consider removing, a stock from the Strategy:

- Dividend at risk or terminated
- Noncyclical deterioration of fundamentals
- Superior investment opportunity elsewhere
- Stock is in a "negative trend" according to Dorsey Wright research
- Excessive valuation defined as:
 - Low Dividend to yield relative to history
 - Slowing dividend growth

Inception Date: 01/01/2011

Investment and Insurance Products are:

- **Not Insured by the FDIC or Any Federal Government Agency**
- **Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate**
- **Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**



Rick Salus, CFP®, CIMA
Managing Director - Investment Officer
Senior PIM Portfolio Manager

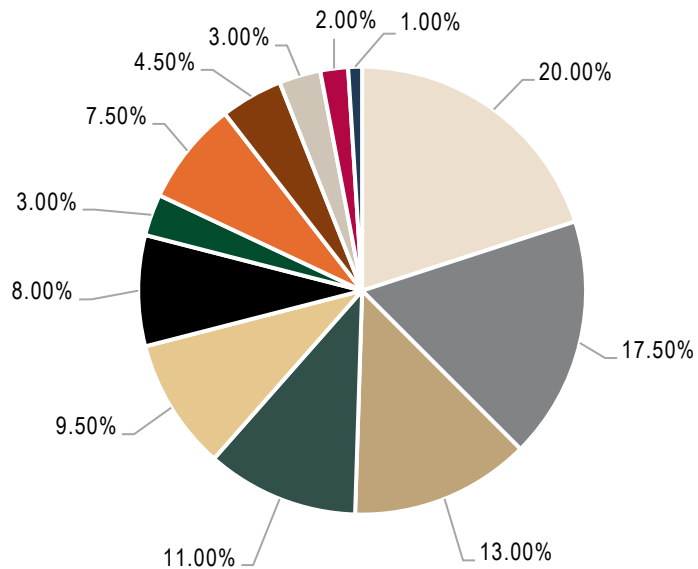
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HOLDINGS Data as of 06/24/2024

SECURITY DESCRIPTION	TARGET	INDUSTRY	SECURITY DESCRIPTION	TARGET	INDUSTRY
CASH	1.00%	CASH AND CASH EQUIV	AMGEN INC	3.00%	HEALTH CARE
OMNICOM GROUP	3.00%	COMMUNICATION SERVICES	MERCK & COMPANY	2.50%	HEALTH CARE
LENNAR CORP COM	2.00%	CONS DISCRETIONARY	ELEVANCE HEALTH INC	3.00%	HEALTH CARE
HOME DEPOT INC	3.00%	CONS DISCRETIONARY	CENCORA INC	3.00%	HEALTH CARE
D R HORTON INC COM	3.00%	CONS DISCRETIONARY	AUTOMATIC DATA PROCESSING	3.00%	INDUSTRIALS
TRACTOR SUPPLY CO COM	3.00%	CONS DISCRETIONARY	EMERSON ELEC CO	2.00%	INDUSTRIALS
PROCTER & GAMBLE COMPANY	3.00%	CONS STAPLES	GENERAL DYNAMICS CORP	2.50%	INDUSTRIALS
WAL MART STORES INC	2.00%	CONS STAPLES	HONEYWELL INTERNATIONAL, INC.	2.00%	INDUSTRIALS
COSTCO WHSL CORP NEW COM	3.00%	CONS STAPLES	ANALOG DEVICES INC COM	3.00%	INFO TECH
PHILLIPS 66	2.50%	ENERGY	INTERNATIONAL BUSINESS SYSTEMS	3.00%	INFO TECH
EOG RESOURCES INC.	2.00%	ENERGY	KLA-TENCOR CORP COM	2.00%	INFO TECH
CONOCOPHILLIPS COM	3.00%	ENERGY	APPLE COMPUTER INC	3.00%	INFO TECH
MASTERCARD INC COM	2.00%	FINANCIALS	MICROSOFT CORP	3.50%	INFO TECH
S&P GLOBAL INC COM	2.00%	FINANCIALS	BROADCOM INC COM	2.50%	INFO TECH
CHUBB LIMITED COM	3.00%	FINANCIALS	QUALCOMM INC COM	3.00%	INFO TECH
AFLAC INC COM	2.00%	FINANCIALS	LINDE PLC SHS	3.00%	MATERIALS
GOLDMAN SACHS GROUP INC	2.00%	FINANCIALS	WELLS FARGO FDS TR MONEY MKT PRMR	4.50%	MUTUAL FUNDS (FIXED INCOME)
BROWN & BROWN INC COM	2.00%	FINANCIALS	ATMOS ENERGY CORP COM	2.00%	UTILITIES AND REITS
ABBOTT LABS	3.00%	HEALTH CARE			
STRYKER CORP COM	3.00%	HEALTH CARE			



CATEGORY	CURRENT WEIGHT
INFO TECH	20.00%
HEALTH CARE	17.50%
FINANCIALS	13.00%
CONS DISCRETIONARY	11.00%
INDUSTRIALS	9.50%
CONS STAPLES	8.00%
MATERIALS	3.00%
ENERGY	7.50%
MUTUAL FUNDS (FIXED INCOME)	4.50%
COMMUNICATION SERVICES	3.00%
UTILITIES AND REITS	2.00%
CASH AND CASH EQUIVALENTS	1.00%

The holdings list represents holdings in a representative account of the style as of the date shown above and is subject to changes without notice. The mention of a specific security recommendation or a solicitation for any person to buy, sell or hold a particular security. Portfolio shown is as of 6/24/2024 and subject to change. As PIM portfolios are separately managed, the individual client account holdings will vary, perhaps significantly, from those listed on this factsheet. Information, such as industry sector allocation percentages and market capitalization allocation percentages, will also vary from the information listed on the factsheet. A client opening an account today may, or may not, be invested in securities or sectors based upon the percentages shown on this factsheet.. For the most recent portfolio composition please contact the PIM Manager.

*Dividends are not guaranteed and are subject to change or elimination

As each Private Investment Management (PIM®) program account is individually managed, construction and ongoing management of portfolios may vary from those discussed in this Philosophy Statement.

Technical analysis is based on the study of historical price movements and past trend patterns. There is no assurance that these movements or trends can or will be duplicated in the future. Dorsey, Wright & Associates developed the indicators described in this report. They have been prepared without regard to any particular investor's investment objectives, financial situation and needs. Accordingly, investors should not act on any recommendation (express or implied) or information in this report without obtaining specific advice from their financial advisors and should not rely on information herein as the primary basis for their investment decisions.

The PIM Program is not designed for excessively traded or inactive accounts and is not appropriate for all investors. Please carefully review the Wells Fargo Advisors advisory disclosure document for a full description of our services. The minimum account size for this program is \$50,000.

Wells Fargo Investment Institute, Inc. is a registered investment adviser and wholly-owned subsidiary of Wells Fargo Bank, N.A., a bank affiliate of Wells Fargo & Company.

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