

# PIM Moderate

2nd Quarter 2024



## Shearwater Creek Wealth Advisors Investment Philosophy

Our investment philosophy focuses on helping clients reach their goals instead of chasing the highest return or “beating the market.” Using deliberately conservative assumptions, we engage clients in a multi-step process to prioritize which goals they value most. Next, we stress test multiple scenarios to set realistic expectations and manage risk. Having clear goals in mind at the outset allows us to determine how investments should be best positioned. After all, conservative planning and realistic goal setting can lead to sleeping better at night.

## Portfolio Overview

*PIM Moderate* reflects a balanced growth & income strategy and is intended to fund intermediate term priorities (5-7 years.) PIM Moderate’s core target allocation is 60/40 stocks/bonds; however we may adjust this weighting significantly depending on market conditions. Similar to PIM Conservative, PIM Moderate is not required to be 100% invested at all times.

## Current Moderate Portfolio Holdings 05/08/2024

### Fixed Income

MFS Income Fund	MFIIX	15%
Pimco Income Fund	PIMIX	9%
First Trust Enhanced Short Maturity ETF	FTSM	8%
AAM Low Duration Preferred	PFLD	<u>8%</u> 40%

### Equity

SPDR S&P 500 ETF	SPY	20%
Vanguard Total Stock Market ETF	VTI	19%
Nasdaq 100 ETF	QQQ	6%
Invesco S&P 500 Equal Weight	RSP	6%
iShares Russell 2000	IWM	4%
Industrial Sector SPDR	XLI	<u>4%</u> 59%

Cash		<u>1%</u> 100%
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The portfolio holdings list shown above is current as of 05/08/2024 and subject to change without notice. As PIM is a separately managed program the individual client account holdings will vary, perhaps significantly. Information, such as industry sector allocation percentages and market capitalization allocation percentages, will also vary from the information listed. 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 composition please contact the PIM Manager. The list represents the holdings in a representative account of the style as of the date shown above and is subject to change without notice. The mention of specific securities is not recommended or a solicitation for any person to buy, sell or hold a particular security.

INVESTMENT TIME HORIZON

CONSERVATIVE

MODERATE

AGGRESSIVE

1-3 YEAR HORIZON

5 YEAR HORIZON

10 YEAR HORIZON



## About Shearwater Creek Wealth Advisors

Shearwater Creek Wealth Advisors was founded in October 2016 by Chris Sawch and Ed Booth. Prior to founding their own practice, Chris and Ed ran one of the largest private client teams in Connecticut for Morgan Stanley and UBS Financial Services for nearly 20 years.



**Chris Sawch,**  
Partner



**Ed Booth,**  
Partner

All investing involves risk, including the possible loss of principal, and there is no assurance that any investment strategy will be successful.

As each Private Investment Management (PIM®) program account is individually managed, construction and ongoing management of portfolios may vary from those discussed. Past performance is not indicative of future results.

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.

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