

# Concentrated Stock Portfolio



FACTSHEET | 2020 | Q4

## INVESTMENT APPROACH

Having a concentrated stock position creates unique circumstances that are largely dependent on your situation. Our objective at ARGI is to provide you options for actively managing your concentrated stock.

By having a customizable strategy we are able to tend to clients' current situational needs and wants. We can apply risk mitigation tactics that potentially cap downside losses. Additionally, income generating techniques can be used to potentially garner extra yield on your stock. Finally, we can offer solutions to strategically exit a position, which is potentially more efficient than simply selling.

## PORTFOLIO FACTS

Underlying Expense Ratios 0%

Strategy may create adverse tax liabilities

\$500,000 MINIMUM INVESTMENT

ACCREDITED INVESTORS ONLY

## KEY PORTFOLIO ATTRIBUTES



**Flexibility**

Highly customizable and adjustable to your goals, lifestyle needs and risk tolerance preference.



**Mitigating Risk with Options**

Ability to buy downside protection with puts. Can also sell appreciation potential with the intention to generate income from writing calls.



**Utilization of Collars**

A hybrid strategy that caps appreciation and potentially limits downside participation for little to no out-of-pocket cost. This is a combination of buying and selling options.



**Regular Attention**

Stock is monitored in an ongoing fashion by an ARGI Portfolio Manager to review strategy and risks.



**Willingness to Exit the Stock Position**

Due to the complexities of the options markets, a client invested in a concentrated stock options strategy must be okay with ultimately exiting the position, even if that is not the primary investment objective.

## Knowing the Dangers of an Undiversified Investment

The risks involved in having an undiversified and highly concentrated stock position can be detrimental to retirement savings and total net worth. Substantial losses can occur due to the overexposure to company specific issues and the accompanying volatility. By understanding the risks associated with no asset diversification, the client acknowledges the potential implications associated with this strategy. Through the combined use of the "Key Strategy Attributes", we seek to make calculated maneuvers that are suitable for you and your concentrated stock position.

All investment strategies have the potential for profit or loss. Changes in investment strategies, contributions or withdrawals may cause the performance results of your portfolio to differ materially from the reported composite performance. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment will either be suitable or profitable for a client's investment portfolio.

Diversification and asset allocation help you spread risk throughout your portfolio, so investments that do poorly may be balanced by others that do relatively better. Neither diversification nor asset allocation can ensure a profit or protect against a loss.

Economic factors, market conditions, and investment strategies will affect the performance of any portfolio and there are no assurances that it will match or outperform any particular benchmark. ARGI Investment Services (AIS) is registered as an investment advisor with the United States

Securities Exchange Commission. SEC registration does not constitute an endorsement of the firm by the Commission nor does it indicate that the advisor has attained a particular level of skill or ability. This document is neither a solicitation nor an offer to sell any securities.

An investor should consider their Model Portfolio's investment objectives, risks, charges and expenses carefully before investing or sending money. This and other important information about the AIS Managed Portfolios can be found in the firms' ADV. If you would like additional information on any of AIS' Managed Investment Strategies contact Jan Peebles, Chief Compliance Officer or Dan Cupkovic, Manager of Investment Services at 502-753-0609. Some clients of AIS experience different performance results than the model portfolio due to unique situations including cash distribution requirements, unique non-model holdings, and additional situations particular to an individual client. AIS' management fees are described in Part 2A of AIS's Form ADV. An investment in any AIS model portfolio is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency.

Advisory services provided by ARGI Investment Services, LLC, a Registered Investment Adviser.

## ARGI's Investment Process



## REGISTERED INVESTMENT ADVISOR



Headquarters in Louisville, KY  
Locations in: Bowling Green, KY; Elizabethtown, KY; Paducah, KY; Cincinnati, OH; Indianapolis, IN; Grand Rapids, MI; Bardstown, KY; Atlanta, GA



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