



Cambridge Index Strategy:

Developed and Patented by Bert Whitehead, 1998

Administered by Asset Dedication, LLC

Overview of Strategy

- Goals:
 - Tax harvest short-term capital losses
 - Capture long-term capital gains for heirs and gifting
 - Achieve “Large Cap Blend” returns and stability
- Target Portfolio (refreshed each year)
 - 50 individual stocks:
 - 30 stocks from Dow*
 - 10 largest cap stocks from S&P 500 (excluding Dow)*
 - 10 largest cap stocks from largest NASDAQ (excluding Dow and S&P)*
 - No overlaps and no Altria (Phillip Morris)
- Minimum investment: \$100,000

* The actual number of stocks purchased for each index may vary. Asset Dedication selects the securities at its sole discretion (for reasons such as avoiding wash sales) and some may not include the ten largest by market capitalization.

Large Cap Stocks* (Illustration)
30 Dow Jones Industrial Average
Top 10 S&P 500 not in the DJIA
Top 10 NASDAQ-100 not in DJIA or S&P 500

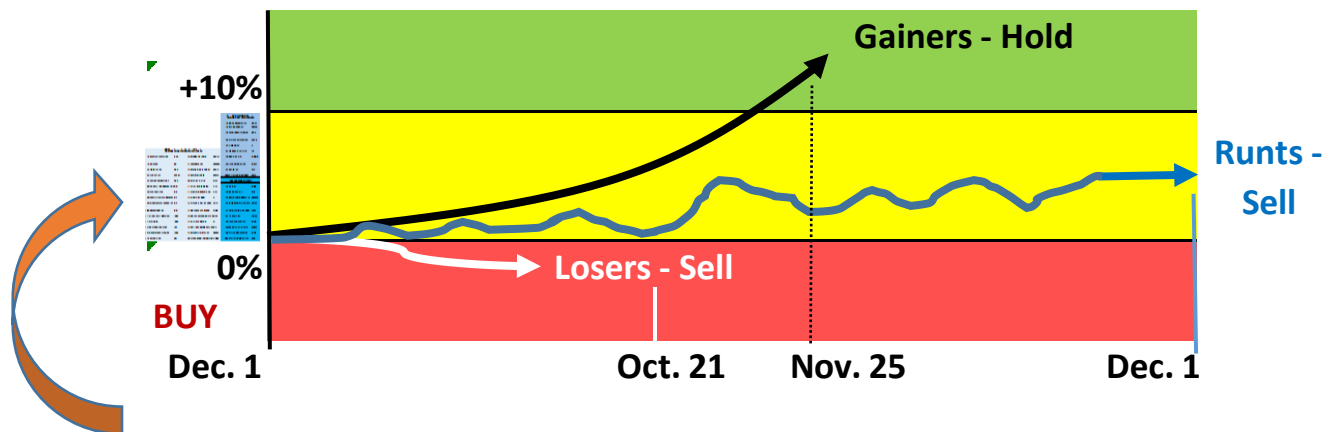
30 Dow Jones Industrial Stocks					
1	AXP	American Express Co	16	MCD	McDonald's Corp
2	BA	Boeing Co	17	M	3M Co
3	CAT	Caterpillar Inc	18	MRK	Merck & Co Inc
4	O	Cisco Systems Inc	19	MSFT	Microsoft Corp
5	CVX	Chevron Corp	20	NKE	Nike Inc
6	DD	E I du Pont de Nemours and Co	21	PFE	Pfizer Inc
7	DIS	Walt Disney Co	22	PG	Procter & Gamble Co
8	GE	General Electric Co	23	T	AT&T
9	GS	Goldman Sachs Group Inc	24	TRV	Travelers Companies Inc
10	HD	Home Depot Inc	25	UNH	UnitedHealth Group Inc
11	IBM	Machines	26	UTX	United Technologies Corp
12	INTC	Intel Corp	27	V	Visa Inc
13	JNJ	Johnson & Johnson	28	VZ	Verizon Communications Inc
14	JPM	JPMorgan Chase and Co	29	WMT	Wal Mart Stores Inc
15	KO	Coca-Cola Co	30	XOM	Exxon Mobil Corp

Top 10 S&P 500 Stocks	
1	AAPL Apple Inc
2	AMZN Amazon.com, Inc.
3	BAC Bank of America
4	BRK.B Berkshire Hathaway
5	C Citigroup
6	FB Facebook, Inc.
7	GILD Gilead Sciences, Inc.
8	GOOG Google Inc.
9	ORCL Oracle Corp
10	WFC Wells Fargo
Top 10 NASDAQ Stocks	
1	BIDU Baidu.com, Inc.
2	BIIB Biogen Inc.
3	CELG Celgene Corporation
4	A Comcast Class A Common
5	COST Costco Wholesale Corp.
6	EBAY EBAY
7	ESRX Express Scripts, Inc.
8	FOXA Twenty-First Century Fox
9	SBUX Starbucks Corp.
10	VOD Vodafone Group plc

*The stocks in the DJIA, S&P 500, and NASDAQ-100 are subject to change. Top 10 means the largest by market capitalization (share price times number of shares outstanding). Stocks shown were those for the 2015 investment period. The actual number of stocks purchased may vary. Asset Dedication selects the securities at its sole discretion and some may not include the ten largest by market capitalization.

Key Dates

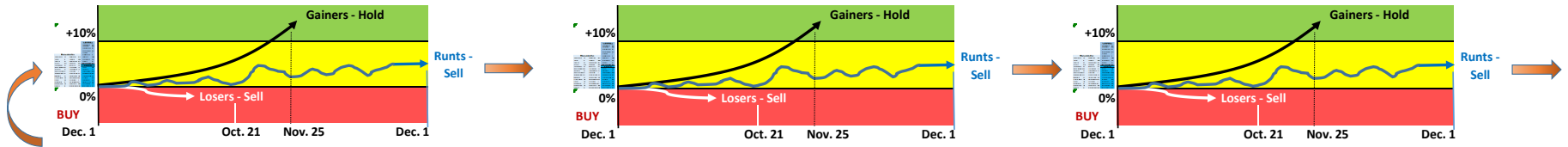
1. **Dec. 1*** – Strategy begins for the year
2. **Oct. 21*** – Stocks that fell in value (Losers) are sold to capture short term capital losses
3. **Nov. 25*** – Stocks that gained at least 10% (Gainers) are transferred to a separate “**Greenhouse**” account to capture long term gains
 - A **Greenhouse** stock that drops 5% from its original cost in two consecutive quarters during the year may be sold and become ineligible for one year.
4. **Dec. 1*** – All remaining stocks (Runts) are sold and the process repeats for the next year



* The dates shown are the target dates and may vary from the actual transaction dates.

The Multi-year Time Line

Starts fresh each year:



Greenhouse account continues to grow with long-term capital gains



Gainers, Losers, and Runts for 2015*

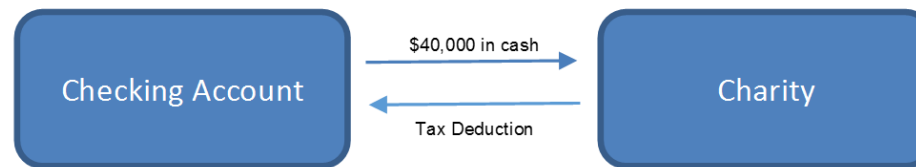
AMZN Amazon.com, Inc.	GOOGI Google Inc.	SBUX Starbucks Corp.
COST Costco Wholesale Corp.	HD Home Depot Inc	UNH UnitedHealth Group Inc
DIS Walt Disney Co	JPM JPMorgan Chase and Co	V Visa Inc
FB Facebook, Inc.	MCD McDonald's Corp	
GE General Electric Co	NKE Nike Inc	
BA Boeing Co	CSCO Cisco Systems Inc	PFE Pfizer Inc
CELG Celgene Corporation	ESRX Express Scripts, Inc.	TRV Travelers Companies Inc
CMCSA Comcast Class A Common	GILD Gilead Sciences, Inc.	
AAPL Apple Inc	EBAY EBAY	ORCL Oracle Corp
AXP American Express Co	FOXA Twenty-First Century Fox	PG Procter & Gamble Co
BAC Bank of America	GS Goldman Sachs Group Inc	T AT&T
BIDU Baidu.com, Inc.	IBM International Business Ma	UTX United Technologies Corp
BIIB Biogen Inc.	INTC Intel Corp	VOD Vodafone Group plc
BRK.B Berkshire Hathaway	JNJ Johnson & Johnson	VZ Verizon Communications
C Citigroup	KO Coca-Cola Co	WFC Wells Fargo
CAT Caterpillar Inc	MMM 3M Co	WMT Wal Mart Stores Inc
CVX Chevron Corp	MRK Merck & Co Inc	XOM Exxon Mobil Corp
DD E I du Pont de Nemours	MSFT Microsoft Corp	

*The actual gainers, losers and runts may vary by account.

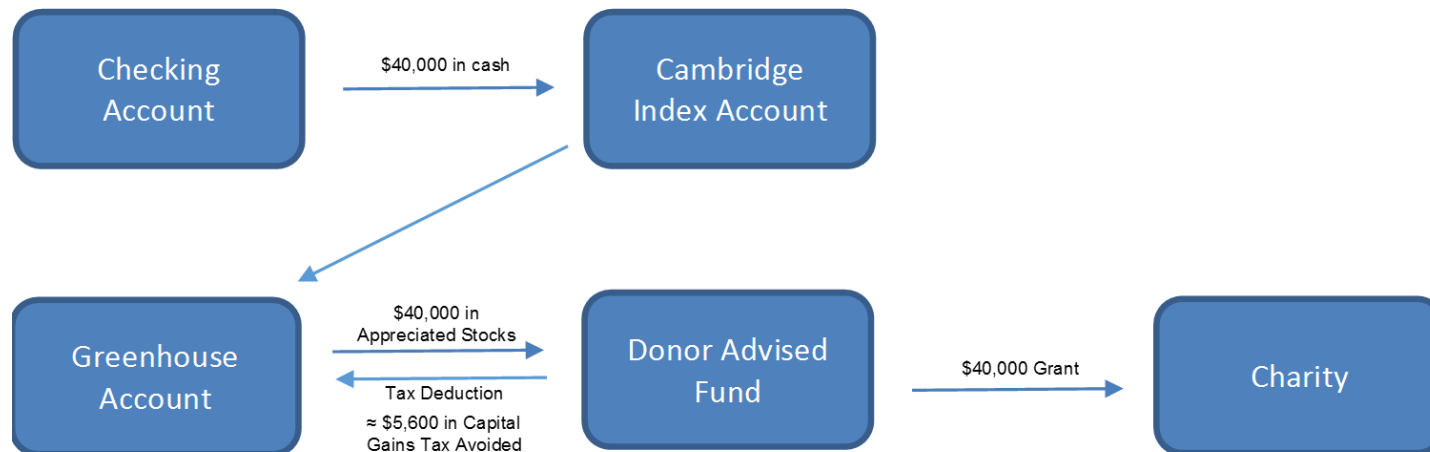
The Greenhouse Account

Appreciated stocks from the **Greenhouse** account can be donated directly as a simple donation, transferred to a donor advised fund, then donated, or simply be allowed to accumulate for a family legacy.

Simple donation



Sophisticated donation



The tax benefits are generic in nature and may not apply to your specific situation. Asset Dedication does not provide tax advice. Please consult your tax professional and financial advisor to see if the Cambridge Index Strategy is appropriate for your financial situation.

Another perspective of CIS

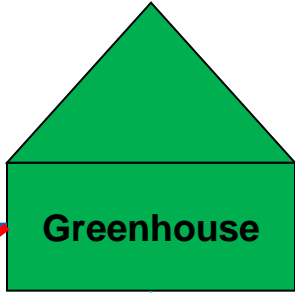


Medium appreciated stocks

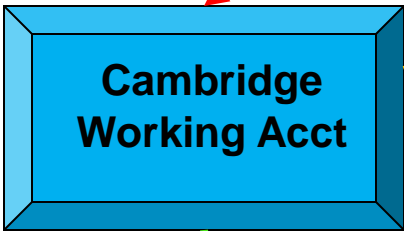
Kids' College and Support of Aging Parents

Liquidity as needed

Low appreciated stocks



Highly appreciated stocks



DIA, SPY, QQQ

10% + Gains moved in Nov

Re-fund next Dec

Losses taken in Oct

New Money
Fund in Dec

Runts



GENERAL DISCLOSURES

The information in this presentation is intended to provide general information about the Cambridge Index Strategy and does not represent an actual portfolio. The Cambridge Index Strategy® was designed and patented by Bert Whitehead, M.B.A., J.D. in 1998. Asset Dedication, LLC, is a separate company, not affiliated with Bert Whitehead or Cambridge Connection. Asset Dedication, LLC is a registered investment adviser located in San Francisco, California, and provides administrative services for the CIS Strategy.

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RISK DISCLOSURES

Market risk is the risk that the value of an investment will decrease due to moves in market factors. Securities of small companies are often less liquid than those of large companies. Small company stocks tend to fluctuate relatively more in price than large company stocks. Foreign securities prices are subject to additional risks that may include price declines or fluctuations due to economic and political actions of foreign governments, less regulated and liquid securities markets, and exposure to foreign currency fluctuations against the U.S. dollar.

Prices of fixed income securities tend to move in the opposite direction of interest rates. In general, fixed income securities with longer maturities are more sensitive to price changes. Credit risk is the risk that the issuer of a security may be unable to make interest payments and repay the principal when due. Credit risk is greater for fixed income securities with ratings below investment grade.

Past performance is not a guarantee of future investment results. Investing in securities involves the risk of loss, and there is no assurance that any investment will be profitable.

INDEX DESCRIPTIONS

The Dow Jones Industrial Average (DJIA) is a registered trademark of Dow Jones Trademark Holdings LLC. DJIA is a price-weighted index of 30 actively traded US large capitalization stocks.

The S&P 500 is a registered trademark of Standard & Poor's Index Services Group. The S&P 500 Index includes 500 of the top companies in leading industries in the U.S. economy.

The NASDAQ-100 is a registered trademark of the NASDAQ Group, Inc. The NASDAQ-100 Index is composed of equity securities issued by 100 of the largest non-financial companies listed on the NASDAQ exchange.

Historical performance results for investment indices and categories generally do not reflect the deduction of transaction and custodial charges, nor the impact of taxes; the incurrence of which would have the effect of decreasing performance results.

Questions

Please contact Asset Dedication for any questions regarding the Cambridge Index Strategy:

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