



Cambridge Index Strategy:

Developed and Patented by Bert Whitehead, 1998

Administered by Asset Dedication, LLC

Overview of Strategy

- Minimum investment: \$100,000
- 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)

* The actual number of stocks purchased for each index may vary. Asset Dedication selects the securities at its sole discretion 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	MMM	3M	16 JPM JPMorgan Chase
2	AXP	American Express	17 MCD McDonald's
3	AAPL	Apple	18 MRK Merck
4	BA	Boeing	19 MSFT Microsoft
5	CAT	Caterpillar	20 NKE Nike
6	CVX	Chevron	21 PFE Pfizer
7	CSCO	Cisco	22 PG Procter & Gamble
8	KO	Coca-Cola	23 HD The Home Depot
9	DWDP	DowDuPont	24 TRV Travelers Companies, Inc.
10	XOM	ExxonMobil	25 UTX United Technologies
11	GE	General Electric	26 UNH UnitedHealth
12	GS	Goldman Sachs	27 VZ Verizon
13	IBM	IBM	28 V Visa
14	INTC	Intel	29 WMT Wal-Mart
15	JNJ	Johnson & Johnson	30 DIS Walt Disney Company

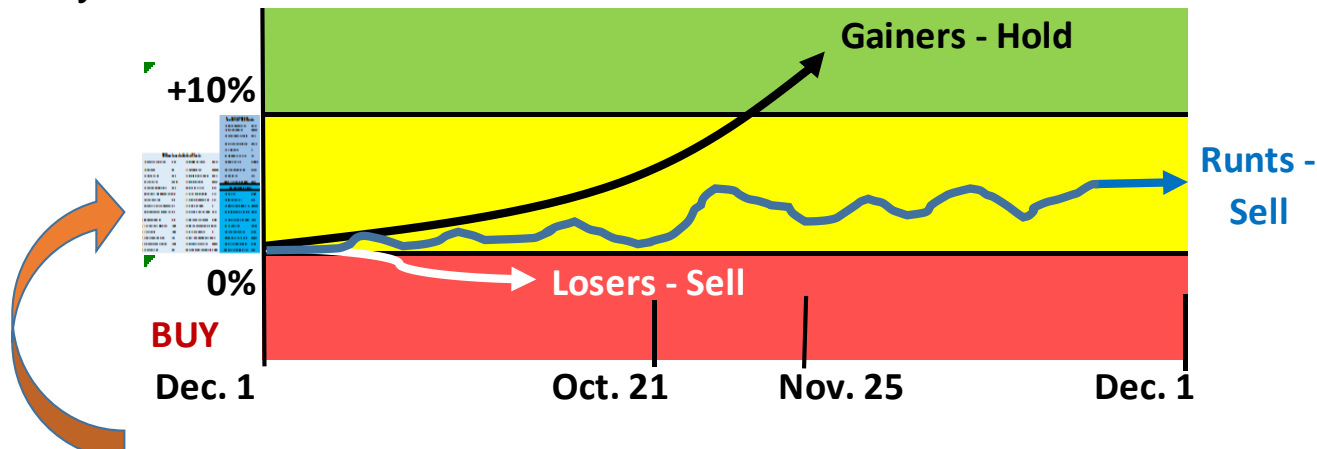
Top 10 S&P 500 Stocks	
1	GOOGL Alphabet Inc Class A
2	AMZN Amazon.com Inc
3	T AT&T Inc
4	BAC Bank of America Corp
5	C Citigroup Inc.
6	CMCSA Comcast Corp.
7	FB Facebook, Inc.
8	ORCL Oracle Corp.
9	PEP PepsiCo Inc.
10	WFC Wells Fargo

Top 10 NASDAQ Stocks	
1	ADBE Adobe Systems
2	AMGN Amgen Inc.
3	AVGO Broadcom Limited
4	GILD Gilead Sciences, Inc.
5	KHC Kraft Heinz
6	NVDA NVIDIA Corporation
7	PYPL PayPal Holdings, Inc.
8	QCOM QUALCOMM
9	TXN Texas Instruments
10	PCLN The Priceline Group Inc.

*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 2018 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

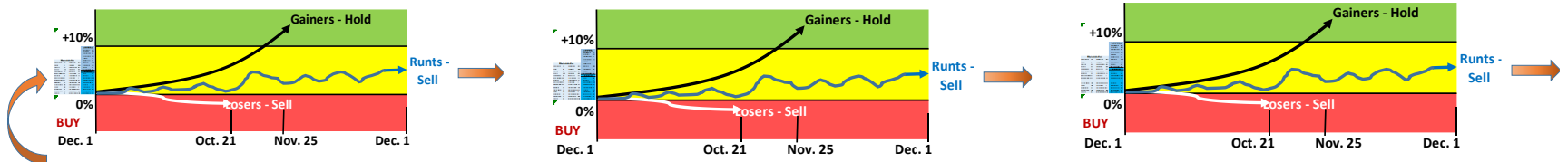
1. **Dec. 1*** – Strategy begins for the year
2. **Oct. 21*** – Stocks that fell in value (Losers) are sold to capture short term capital losses
3. **Nov. 25*** – Stocks that gained at least 10% (Gainers) are transferred to a separate “**Greenhouse**” account to capture long term gains
 - A **Greenhouse** 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 2017*

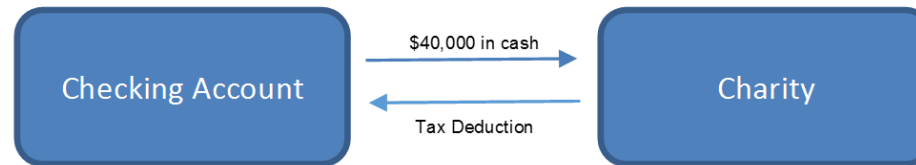
AAPL	Apple Inc	CVX	Chevron Corp	MMM	3M Co
AMGN	Amgen Inc	DWDP	E.I. du Pont de Nemours	MSFT	Microsoft Corp
AMZN	Amazon.com Inc	EBAY	eBay Inc	NKE	Nike Inc B
AXP	American Express	FB	Facebook Inc A	ORCL	Oracle Corp
BA	Boeing Co	FOXA	Twenty-First Century Fo	PEP	PepsiCo Inc
BAC	Bank of America	GOOG	Alphabet Inc C	PFE	Pfizer Inc
BIDU	Baidu Inc ADR	H	Hyatt Hotels Corp	PG	Procter & Gamble Co
BIIB	Biogen Inc	HD	The Home Depot Inc	TRV	The Travelers Cos.
BRK.B	Berkshire Hathaway B	INTC	Intel Corp	UTX	United Technologies
C	Citigroup Inc	JNJ	Johnson & Johnson	V	Visa Inc Class A
CAT	Caterpillar Inc	JPM	JPMorgan Chase & Co	VOD	Vodafone Grp PLC ADR
CMCSA	Comcast Corp Class A	KO	Coca-Cola Co	WFC	Wells Fargo & Co
CSCO	Cisco Systems Inc	MCD	McDonald's Corp	WMT	Wal-Mart Stores Inc
GILD	Gilead Sciences Inc	QCOM	Qualcomm Inc	DIS	Walt Disney Co
GS	Goldman Sachs	VZ	Verizon Communica		
T	AT&T Inc	XOM	Exxon Mobil Corp	IBM	Intern Bus Mach
CELG	Celgene Corp	GE	General Electric Co	MRK	Merck & Co Inc

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

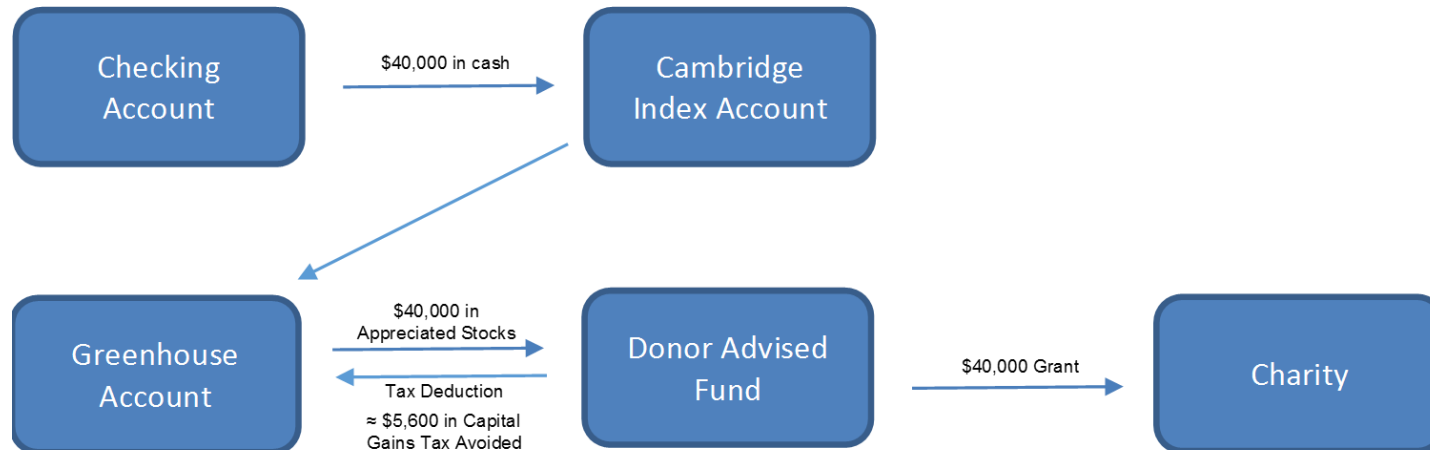
The Greenhouse Account

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

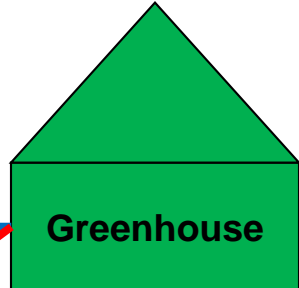


Medium appreciated stocks

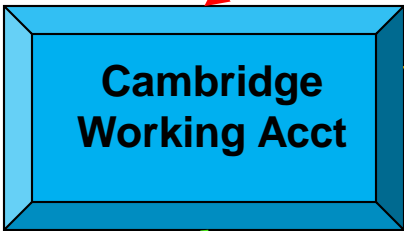
Kids' College and Support of Aging Parents

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 provide 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/or 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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