

Finding new paths to create real wealth

At Confluent Asset Management, our financial advisors are dedicated to creating real, long-term wealth for every client. We build fully customized portfolios for every client to meet their unique needs.

Our strategic investment process allows us to approach each client's financial goals individually and provide the most beneficial path, no matter their needs.



The Confluent investment approach



Minimize

Elevated macro risks

Low risk to reward

Cash allocation



Stabilize

Market neutral

Manage risk exposure

Beta management



Capitalize

Higher conviction

High risk to reward

Alpha maximization

How we approach the market

Confluent offers tailored solutions across every stage of the investment cycle, aligning perfectly with client objectives. Whether focusing on income, growth, or risk management, our expert advisory team works to craft an ideal portfolio. Our diverse product portfolio includes distinctive options to support investors throughout wealth creation, accumulation, preservation, or distribution phases.

Top performing strategies (2024)

2024 Strategy Performance

Benchmark

Large Cap	38.5% gross	36.88% net	SPX Index	28.2% gross
Small Cap	16.2% gross	14.59% net	SP600 TR	12.0% gross
Fixed Income	5.5% gross	4.5% net	AGG	1.8% gross



Yogesh Prasad, CFA, CAIA
Confluent CEO & CIO

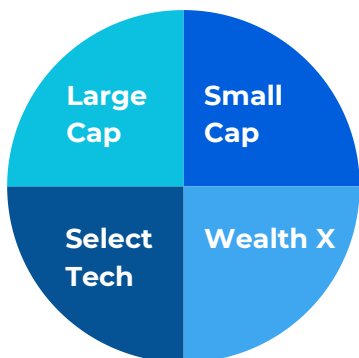
Principal protection strategies

Thanks to an approach that links an investment to top-performing indices like the S&P 500 or any major stocks at a risk level the investor selects, investors benefit from market growth, all while knowing the initial capital is as protected as you want it to be. So, when the market dips, they have protection against those downturns.

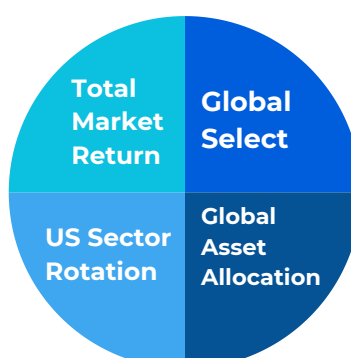
Confluent's product offering

Our diverse product portfolio featuring growth, fixed income, retirement and risk managed strategies that allows for true customization through our unique structure. We operate with a separately managed account (SMA) structure, with Schwab as a custodian, that allows us to cater directly to our clients needs. In addition, we offer additional features such as tax planning, estate planning and more. Our diverse product portfolio includes distinctive options:

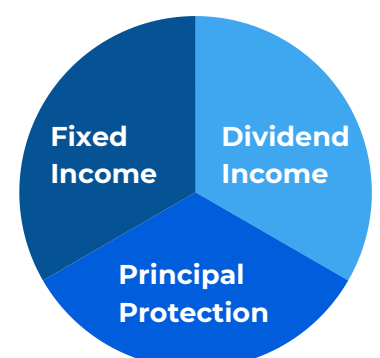
Growth Strategies



Preservation Strategies



Income Strategies



Disclosure


Performance is shown net of a 1.65% annual management fee, which is applied monthly. Past performance is not indicative of future results. The performance reflects that of a model account, and actual results may vary across accounts in the same strategy due to differences in timing, account-specific needs, and other factors such as cash flows or market conditions.

Investments involve risk, including the possible loss of principal. The strategy may not be suitable for all investors, and individual objectives, financial situations, and risk tolerances should be carefully considered before investing. All data presented is believed to be accurate but is subject to revision.

Benchmarks are provided for informational purposes only and do not reflect the actual performance of any account. Comparisons to benchmarks have inherent limitations, as the benchmarks are unmanaged, do not incur fees or expenses, and may have different risk and volatility characteristics.

Please consult with your financial advisor to determine if this strategy aligns with your specific goals. For more information, refer to the full performance disclosures or request additional details from Confluent Asset Management.



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