

## Diversification

Provide investors a balanced and diversified exposure across a wide range of asset classes, geographies and securities at a low cost.

## Return & Risk

Balancing the trade-offs between risk and return by focusing on long-term investing and building portfolios that harness long term value.

### ANNUALIZED PERFORMANCE (numbers are expressed as a percentage)

Aggressive Returns	YTD (09/30/2020)	1 Year	3 Year	5 Year
AJF	9.02	21.02	10.14	10.51
Benchmark	-2.53	8.36	6.22	8.68
Difference	11.55	12.66	3.92	1.83

Moderate Aggressive Returns	YTD (09/30/2020)	1 Year	3 Year	5 Year
AJF	7.98	17.77	8.74	8.94
Benchmark	-1.63	7.61	5.74	7.79
Difference	9.61	10.16	3.00	1.15

Moderate Returns	YTD (09/30/2020)	1 Year	3 Year	5 Year
AJF	6.33	13.70	7.30	8.34
Benchmark	-0.48	6.40	4.98	6.66
Difference	6.81	7.30	2.32	1.68

Moderate Conservative Returns	YTD (09/30/2020)	1 Year	3 Year	5 Year
AJF	5.77	10.73	6.11	6.32
Benchmark	1.60	6.70	4.78	5.46
Difference	4.17	4.03	1.33	0.86

Conservative Returns	YTD (09/30/2020)	1 Year	3 Year	5 Year
AJF	4.47	7.49	3.67	4.90
Benchmark	3.21	6.50	4.45	5.46
Difference	1.26	0.99	-0.78	-0.56

	Standard Deviation (%)		Sharpe Ratio	
	AJF	Composite	AJF	Composite
Aggressive	16.02	17.22	0.63	0.35
Moderate Aggressive	13.84	15.01	0.62	0.37
Moderate	10.84	12.07	0.66	0.40
Moderate Conservative	8.35	9.15	0.72	0.51
Conservative	5.36	6.81	0.66	0.64

### PORTFOLIO MANAGEMENT:

John Romano Jr.                      Andrew Friedman

Wrap Fee: AJF Traditional/ Sustainable Asset Management Programs

Portfolio Value	Rate
\$100,001 < \$500,000	1.35%
\$500,001 < \$1,000,000	1.25%
\$1,000,001 & over	1%

AJF Strategic Investment Programs

Portfolio Value	Rate
\$25,0000	0.85%

### CONTACT US:

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*Key Risk: Portfolios are actively managed and characteristics of each portfolio may differ. Stock and bond values fluctuate in price, hence the value of your investment can go up or down depending on the economic conditions. Asset Allocation strategies do not assure profit and do not protect against losses.*

### CONNECT WITH US:

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