WEALTH TRUST
ASSET MANAGEMENT

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WEALTHTRUST DBS TOTAL RETURN PORFOLIO **REPORT AS OF 11/30/2024**

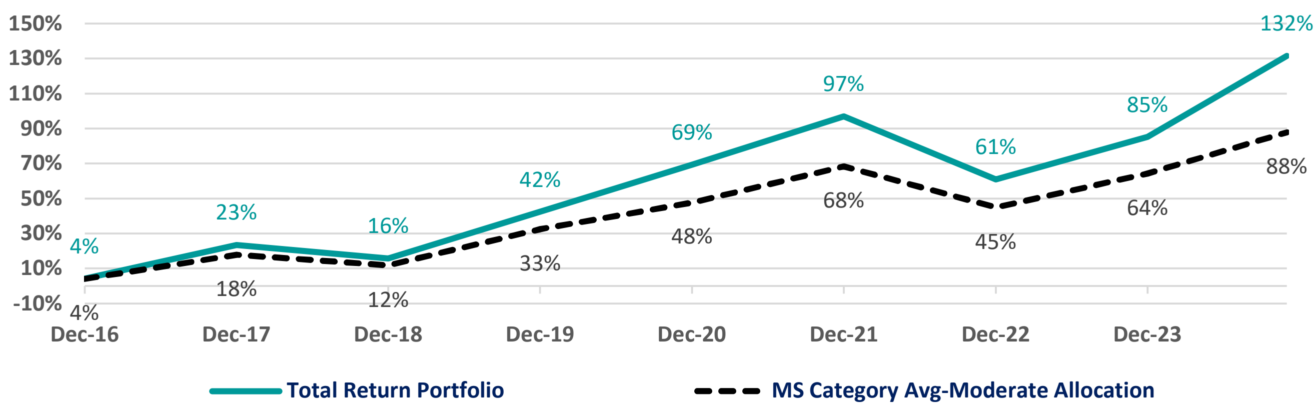
The investment objectives for the DBS Total Return Strategy is long-term growth of capital and moderate fixed income. This model portfolio is a blend of approximately 70% of the DBS Long Term Growth Strategy and 30% of the DBS Moderate Fixed Income Strategy. 75% of the equity allocation of the portfolio consists of approximately 25-40 individual equities, primarily large cap.

The investment philosophy for our individual equity selections is based on both quantitative and fundamental principles. Individual equity holdings are intended to be long term in nature, with low portfolio turnover. 25% of the equity portion of the portfolio, employs market-based ETF(s) and is based on trend analysis of current vs. historical market movements. The fixed income allocation utilizes Exchange Traded Funds (ETFs).

Morningstar SEC. ID. - F000010EDM *5 Years Morningstar Rating* ★★★★★

Performance Trailing Returns *Annualized for period greater then 1 year		YTD	1 Year	3 Years	5 Years	Since Inception	Inception Date
DBS Total Return Portfolio	Gross	25.07%	28.71%	6.22%	10.76%	10.49%	7/1/2016
MS Category Avg-Moderate Allocation	Gross	14.39%	*19.30%*	*4.68%*	*7.63%*	*7.78%*	
Portfolio Net of Management Fee (0.30%)Annual		24.73%	28.33%	5.90%	10.44%	10.16%	
Portfolio Net of Maximum Fee (1.25%)Annual		23.67%	27.14%	4.90%	9.40%	9.13%	

Gross Investment Growth Since Inception



Risk Statistics	Alpha	Beta	Std Dev	Sharpe Ratio	Sortino	Info. Ratio (arith)	Tracking Error	Max Gain	Up Capture	Down Capture	Correlation
Portfolio	2.91	0.84	10.75	0.79	1.20	0.49	4.37	131.58	97.69	80.79	0.93
Benchmark	*0.00*	*1.00*	*11.94*	*0.56*	*0.82*	*—*	*0.00*	*87.94*	*100.00*	*100.00*	*1.00*

DEFINITIONS

- Alpha is known as the difference between a fund's expected return (Benchmark) and its actual return adjusted for risk (Beta).
- A smart manager will be capable of exceeding the expected returns, bringing a positive alpha. Approximately 20% of managers have a positive alpha. The size of assets under management does matter.
- Beta is the measure of the volatility (Risk) of a strategy. The benchmark is always assigned a number of 100.
- A strategies Beta above 100 indicates more risk, any number below 100 has less risk.
- Down capture: downside capture ratio of less than 100 indicates that a fund has lost less than its benchmark in periods when the benchmark has been in the red.

"Success in business can be obtained by identifying and exploiting inefficiencies in the competition" - John G. McHugh
Because our portfolios are measured against an assigned benchmark, we view this as our competition.

DISCLOSURES