



BIP Short-Term Tactical

BIP Short-term Tactical is a proprietary trading strategy providing an alternative to holding cash in banks. The primary goals of the strategy include achieving a rate of return higher than banks commonly offer, capital preservation, and liquidity.

Performance Objectives



- To manage a portfolio of Exchanged Traded Funds (ETFs) that invest in U.S. Treasury Securities and/or Individual Treasury Securities with the goal of achieving a rate of return superior to banks
- The strategy is dynamic and will be adjusted to different market conditions at the sole discretion of BIP Wealth
- Cash balances are automatically invested in Money Market Funds or interest-bearing deposit accounts

Immediate Access



- Access to quick liquidity to electronically transfer cash back to your banking relationship
- Margin feature for taxable accounts for easy access to borrow from the assets
- Managed to complement your banking relationship, not replace it

Risk Objectives



- To minimize price changes due to changing interest rates
- To minimize credit risk by investing in Treasuries and Treasury-based securities

Administrative Considerations



- Daily liquidity
- Separate account held at Fidelity, Charles Schwab, or Inspira
- BIP Wealth advisory fee applies

About BIP Wealth As of 1/1/2025

\$3.3B+

Assets Under Management (AUM)

99.2%

Client Retention*

1,600+

Households BIP serves

2007

Year Founded

- ✓ As a Registered Investment Advisor, BIP Wealth is a fiduciary and required to do what is in our clients' best interest.
- ✓ Quarterly Portfolio Reporting provided to show performance. Online access via BIPClientCare.com, and BIP ClientCare mobile app.
- ✓ BIP Wealth is not commission-based, so we have no hidden agenda.

*Percentage of AUM retained after reduction due to lost clients during calendar year 2024

DISCLOSURES: Cumulative numbers shared include BIP Alliance, LLC, dba BIP Wealth. Past returns are no guarantee of future results. Investment losses during some periods are a normal part of investing and should be expected. All investments are subject to investment risk, including the possible loss of the entire amount invested. There can be no assurance that any investment objective will be achieved, and results may vary substantially over time. We encourage you to work with your BIP Personal Wealth Advisor to review the portfolio risk level that is most appropriate for you.

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