

Create with AI Disclosure

The tool is powered by its own quantitative strategies together with inputs from each client to help tailor Model Portfolios and bespoke strategies at the client's direction. A myriad of components, including company fundamentals and technical analysis, as well as traditional news, alternative data, macro events, human behavior, sentiment, social attitudes and data technology, go into the investment decision-making. The tool can select from all listed equity and fixed-income exchange-traded funds (ETFs) as well as equity securities.

The tool only uses the knowledge of the GPT4o API and may not have up-to-date information. The tool does not recommend a Model Portfolio based on a client's personal information, but does utilize inputs from the client when creating symphonies. There will be imperfect estimation of the market turning point, and the expected return and expected correlation among different assets may significantly deviate from real market conditions due to unexpected events or investor panic. The system used to manage Model Portfolios will analyze for rebalancing opportunities of Model Portfolios based on logic and trading frequency entered by the client, without regard to market conditions, noting the algorithm will not rebalance based on prolonged changes in market conditions. The performance of the algorithm will necessarily be impacted by a client deviating from the recommendations provided by the algorithm, with any such deviation done at the client's own risk.

The tool assumes equities are liquid and that they are all fractionable, although some may not be fractionable. The tool utilizes a form of quantitative analysis in which it analyzes the ETF fees and performance using historical market data, risk metrics and other benchmarks. Additionally, it will use the data inputs collected from the client to select stocks and ETFs that it believes, based on its predictive software, will outperform or underperform the markets or analyst consensus.

When using our Create with AI Tool, please note that the results from the tool may vary with each use of the tool and over time. The universe of investments considered by our Symphonies Tool includes all listed equity securities and ETFs on the NYSE or NASDAQ. Other investments not considered may have characteristics similar to or superior to those being analyzed.

IMPORTANT: The projections or other information generated by the "Create with AI Tool" regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results.