

BLUE LINE INVESTING®

OVERVIEW

BLUE LINE INVESTING® (BLI) is an investment process that seeks to align investment decisions with the prevailing primary trend of the financial markets. BLI seeks to remain fully invested when the financial markets are experiencing either a long-term rising primary trend or a short-to-intermediate-term sideways trend. When the primary trend begins declining however, the process follows a 3-phase sell process to attempt to limit downside loss. We believe Warren Buffett said it best with his two rules: "**Rule No. 1 – Never lose money. Rule No. 2 – Never forget Rule No. 1.**"

In executing our process, there may be times when our strategies are not fully invested. When observing a declining primary trend, for instance, we may utilize cash equivalents while the trend persists. If successful, our process may save investors lost time and money over the long-term compared to a buy-and-hold, passive investment strategy.

We offer seven different investment strategies to help our clients achieve their long-term financial goals.

INVESTMENT PHILOSOPHY

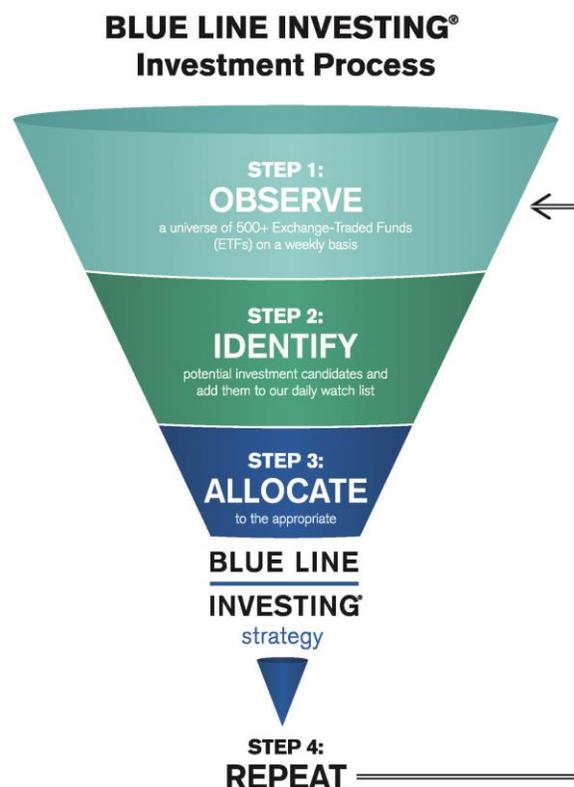
We prefer to own financial investments whose prices are trending **above** their **BLUE LINE** (a "rising primary trend"); closely monitor those investments whose prices are trending **through** their **BLUE LINE** (a "sideways primary trend"); and avoid most investments whose prices are trending **below** their **BLUE LINE** (a "declining primary trend"). The **BLUE LINE** is the focal point of our process and is used to help identify which primary trend the financial markets may be experiencing at any moment in time.

For additional information on the **BLUE LINE** and our process visit www.BlueLineInvesting.com/Process.

BLUE LINE INVESTING®

Risk-Managed Investment Strategies

INVESTMENT PROCESS



INVESTMENT PERSONNEL

Jeffrey D. Link
Founder, Portfolio Manager
(23 years experience)

Jeff began his career as an Investment Consulting Analyst at Smith Barney in 1996. Shortly thereafter he became a licensed Financial Advisor in 1997, and during his career represented various publicly-traded companies including Stifel Nicolaus and Legg Mason. In 2019 he became an Independent Advisor Representative for Aptus Capital Advisors, LLC, a Registered Investment Advisor (RIA) registered with the Securities and Exchange Commission.

Jeff graduated cum laude from the University at Buffalo in Buffalo, New York in 1995 with a B.A. in Business Administration, with minors in Finance and Marketing.

INVESTMENT STRATEGIES

BLUE LINE INVESTING® CORE Strategy

The primary investment objective is long-term capital appreciation. It is primarily a passive, index-like strategy that will diversify among 3-6 Exchange-Traded Funds (ETFs). We believe it is especially suitable for clients who prefer low turnover, thereby limiting potential taxable consequences. The use of leverage is not permitted.

BLUE LINE INVESTING® GROWTH Strategy

The primary investment objective is long-term capital appreciation. It is primarily a tactical strategy that will diversify among 5+ ETFs, typically in various country and category ETFs. The use of inverse ETFs and leverage is permitted with limitations.

BLUE LINE INVESTING® STOCK Strategy

This is our flagship strategy. The primary investment objective is long-term capital appreciation. It is a hybrid that includes both passive and tactical components that under normal market conditions will diversify among 16-20 ETFs. The use of inverse ETFs and leverage is permitted with limitations.

BLUE LINE INVESTING® INCOME Strategy

The primary investment objective is current income paid from stock dividends. It is primarily a passive strategy that will diversify among 5 ETFs that pay stock dividends. We believe it is especially suitable for clients who seek current income during retirement. The use of leverage is not permitted.

BLUE LINE INVESTING® GROWTH & INCOME Strategy

The primary investment objective is total return. This strategy combines the "GROWTH" and "INCOME" strategies listed above. It is a hybrid that includes both passive and tactical components and will diversify among 10+ ETFs. The use of inverse ETFs and leverage is permitted with limitations.

BLUE LINE INVESTING® TACTICAL Strategy

The primary investment objective is capital appreciation. The strategy is tactical, will only invest in one investment at any time, and will include individual stocks and as well as ETFs. A cash equivalent ETF is the default investment when between investments. This strategy is limited to a maximum of 5% of those assets invested with BLI. The use of leveraged is permitted.

BLUE LINE INVESTING® BOND Strategy

The primary investment objective is stability of principal, with a secondary objective of current income. It is primarily a passive strategy that will diversify among 5+ ETFs. The use of inverse ETFs and leverage is permitted with limitations. We believe it is suitable for any client seeking diversification from the stock market for a portion of their investment assets.

NOTE: All strategies incorporate our 3-Phase Sell Process.

Disclaimer

The opinions expressed are those of BLUE LINE INVESTING® and are subject to change without notice. BLUE LINE INVESTING® reserves the right to modify its current investment strategies and techniques based on changing market dynamics or client needs. This information is not financial advice or an offer to buy or sell any product. The investment strategy or strategies discussed may not be suitable for all investors. Investors must make their own decisions based on their specific investment objectives and financial circumstances.

Advisory services are offered through Aptus Capital Advisors, LLC, a Registered Investment Advisor (RIA) registered with the Securities and Exchange Commission. Registration does not imply a certain level of skill or training. More information about the advisor, its investment strategies and objectives, is included in the firm's Form ADV Part 2, which can be obtained, at no charge, by calling (251) 517-7198. Aptus Capital Advisors, LLC is headquartered in Fairhope, Alabama.