

# Who is GAMMA? About Us

We are an **independent, woman-owned investment firm**, run by a team of professionals with decades of institutional asset management experience.



GAMMA is the **marketplace connecting wealth advisors to personalized index solutions**, just like Amazon is for online retail or Airbnb is for lodging. Our platform is highly efficient with a single focus on delivering Custom Index SMAs, powered by technology, a wealth of data and institutional index management expertise.

Our mission is to bring **democratized access to Custom Index SMAs** so that they can be available more broadly at a reasonable cost. We believe that Custom Index SMAs are the next disruptive technology after ETFs.

As a **boutique firm with a single focus on custom index investing**, we deliver specialized investment expertise and a unique value proposition to our clients. We create solutions tailored to clients' needs, rather than push products on the shelf.

**Lorraine Wang, CFA**  
CEO, GAMMA Investing



## Custom Index SMAs Explained

Custom Index SMAs – also known as direct indexing – are separately managed accounts (“SMAs”) investing in a custom portfolio of securities that track the performance of an index. SMAs allow for customization based on a client’s goals, social values and tax management objectives. Given their advantages over ETFs, we anticipate a significant AUM growth into this category over the next decade.

### BENEFITS TO INVESTORS:

#### 1. TAX SAVINGS

Unlike ETFs, SMAs provide a great opportunity for investors to harvest losses during up or down markets and maximize after-tax wealth.

#### 2. LOWER FEES

Investment solutions based on GAMMA’s unique execution model generate cost advantages which are passed on to our clients.

#### 3. PERSONALIZATION

SMAs are tailored to meet the specific needs and objectives of each investor – unlike ETFs or mutual funds which are one-size-fits-all investments.

#### 4. POTENTIAL TO IMPROVE RETURNS

If investors have actively managed funds or SMAs with long-term underperformance relative to their benchmarks, they should consider switching to GAMMA’s Custom Index SMA platform to improve returns and save on taxes and fees.



## Custom Index SMAs Compared to ETFs and Mutual Funds

	Custom Index SMAs	ETFs	Mutual Funds
<b>Tax Management</b>	High	Moderate	Low
<b>Customization</b>	High	Low	Low
<b>Active Management</b>	High	Low	High

## Why GAMMA? Our Differentiators

Our one-of-a-kind Custom Index SMA capabilities empower wealth advisors to deepen relationships with existing clients, while broadening new client channels to grow their businesses.

### Holistic Custom Index SMA Capabilities

Our all-weather differentiated strategy offerings cover equities, fixed income and options; providing advisors with a one-stop shop for Custom Index SMAs that offers tools to build holistic portfolio solutions for their clients. Our custom strategies extend to size and style, factor-tilt, sector, industry and niche market segments. We also manage accounts investing in various types of fixed income and hybrid securities. In addition, options strategies for protection and income generation are also available. Tax-

managed solutions are implemented throughout the year to improve long-term wealth creation. We can do this en masse and at scale through a comprehensive and innovative investment platform with built-in intelligent algorithms.

### GAMMA’s Commitment

Our goal is to redefine the client experience with SMA investing by enabling advisors to quickly and easily access a broad array of cost-effective custom index solutions of institutional caliber.



### Contact Us Today:

**1-888-585-1755 • support@gammainvesting.com • www.gammainvesting.com**

GAMMA Investing LLC (“GAMMA”) is registered as an investment adviser with the SEC. GAMMA only transacts business in states where it is properly registered or is excluded or exempted from registration requirements. All expressions of opinion reflect the judgment of the author as of the date of publication and are subject to change.

Information contained herein does not involve the rendering of personalized investment advice but is limited to the dissemination of general information. A professional adviser should be consulted before implementing any of the strategies or options presented.

Past performance may not be indicative of future results. Therefore, no current or prospective client should assume that the future performance of any specific investment, investment strategy (including the investments and/or investment strategies recommended by the adviser) will be profitable or equal to past performance levels.

All investment strategies have the potential for profit or loss. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment will either be suitable or profitable for a client’s investment portfolio.

Economic factors, market conditions, and investment strategies will affect the performance of any portfolio and there are no assurances that it will match or outperform any particular benchmark.