

Personalized DI All Cap SMA



Equity index strategy designed to offer a high level of personalization



Investment objective

The Personalized Direct Indexed (DI) All Cap SMA seeks to provide long-term capital growth from U.S. stocks while delivering personalized investment outcomes by incorporating client-directed customization, e.g., tax management, Environmental, Social and Governance (ESG) considerations, and custom screens. The strategy is designed to track the performance of the Russell 3000® Index.






At-a-glance

Portfolio manager	Michael Yip, CFA® Nick Zylkowski, CFA®
Inception date	3/1/2021
Benchmark	Russell 3000® Index
Minimum account size	\$250,000
Typical holdings range	300–600

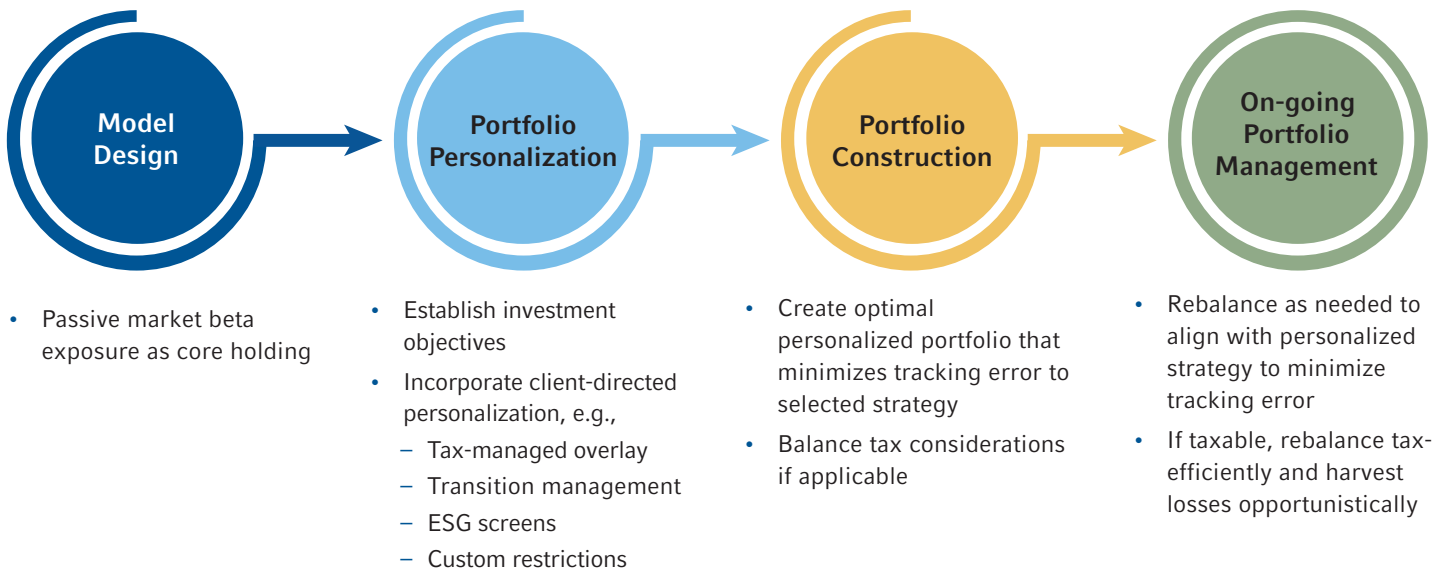
For whom is this SMA potentially suitable?

- Investors seeking a high level of personalization, e.g., tax management, ESG considerations, market exposure, return objectives.
- Investors seeking a professionally-managed index portfolio at an attractive cost.

Customizing the Personalized DI All Cap SMA to your unique needs and preferences

	Ongoing tax management to maximize after tax returns
	Develop an optimal tax-efficient transition plan
	Align your ESG preferences and your investments
	Diversify a concentrated stock position
	Limit purchases in stocks or industries you already own

Russell Investments portfolio personalization process



Ask your financial professional to learn more.

With Russell Investments' separately managed accounts, you can leverage a sophisticated investment approach and in-depth manager research backed up by Russell Investments' 50+ years of experience providing investment solutions to global institutional investors. Connect with your financial advisor to learn how you can benefit from this same investment approach and personalize your wealth-building strategy to meet your desired outcomes.

DISCLOSURES

Personalized DI All Cap SMA is a product of Russell Investment Management, LLC ("RIM") and offered through RIM's Personalized Managed Accounts ("PMA") program. It represents a composite of model portfolios provided by RIM, in which each composite reflects model portfolios of RIM and third-party investment advisors selected by RIM. When the model is implemented, PMA is a separately managed account program of individually owned securities that can be tailored to meet investor's investment objectives. RIM partners with third-party money managers to offer diversified, single or multi-asset managed accounts that can be customized to the investor's investment objectives, circumstances and preferences, such as (but not limited to), market exposure, risk management, tax management, environmental, social and governance considerations, and return objectives. Excluding any allocations to pooled investment vehicles, if any, each investor's account is managed separately from other investor accounts, allowing for a personalized experience to deliver unique investment outcomes.

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or more separately managed accounts is not a complete investment program and involves risk; principal loss is possible. The principal value of the account is not guaranteed at any time.

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Russell 3000® Index: Index measures the performance of the largest 3000 U.S. companies representing approximately 98% of the investable U.S. equity market.

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MSCI World ex USA Index: Index captures large and mid cap representation across 22 of 23 Developed Markets countries—excluding

the United States. With 1,008 constituents, the index covers approximately 85% of the free float-adjusted market capitalization in each country.

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