



INCOME BUILDER

Bridging Income & Growth

OUR INCOME BUILDER PORTFOLIO is designed to generate steady income with room for growth. This strategy targets a portfolio yield of ~4% and seeks to deliver consistent cash flow without compromising long-term potential.



DONALDSON

CAPITAL MANAGEMENT



Is Income Builder Right for You?

Income Builder is our most income-focused strategy. It is designed for those who want reliability today and the potential for growth tomorrow.

- Built for people who need consistent income—like retirees or anyone covering everyday expenses without dipping into savings.
- Ideal for those who enjoy spotting opportunities and believe in the long-term strength of quality companies.

Balanced Benefits for Steady Investors

- Income Builder is designed to generate a **steady cash flow**, targeting a portfolio yield of approximately 4% to help cover essential expenses such as housing, healthcare, and daily living costs.
- By investing in undervalued, dividend-paying companies, Income Builder offers the potential for **long-term capital growth** as these stocks recover over time.
- Adding Income Builder to a growth-focused portfolio may provide **balance and resilience**, especially during periods of market stress, when high-dividend stocks may behave differently than traditional growth equities.
- Income Builder has **strategic flexibility**, appealing to both income-focused investors seeking dependable returns and contrarian investors looking to capitalize on market dislocations and recovery opportunities.



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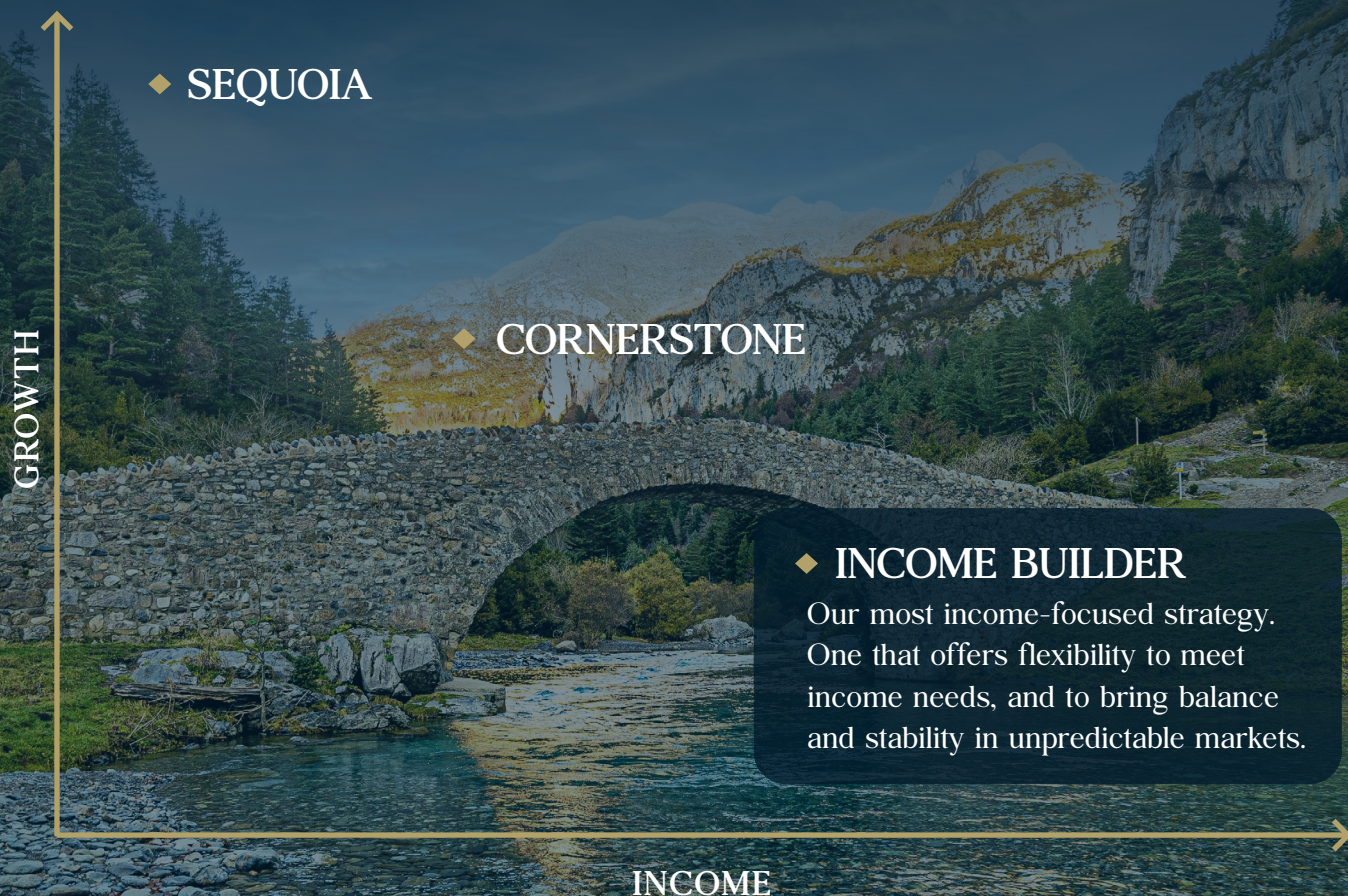
How Does Income Builder Work?

- Income Builder focuses on strong, established companies that pay regular dividends. These types of companies often react differently to market ups and downs compared to fast-growing stocks.
- These businesses may be temporarily overlooked by the market, which means they offer higher income now and the chance to grow in value over time as their stock prices recover.
- That makes Income Builder a helpful addition to a growth-focused portfolio—bringing balance and stability when markets are unpredictable.



- 1 Start with Yield**
We begin by selecting companies that offer attractive dividend yields, aiming for an overall portfolio yield of about 4%.
- 2 Prioritize Financial Strength**
We look for companies with strong balance sheets and consistent free cash flow to support and grow dividends over time.
- 3 Focus on Stability**
Our candidates are typically large, well-established companies with a proven history of paying dividends.
- 4 Diversify Thoughtfully**
We spread investments across sectors and include exposure to long-term economic trends, avoiding too much concentration in any one area.

A Landscape of Opportunity



While Income Builder aims to provide cash flow and stability, there is a full panorama of DCM portfolios designed to fit any specific need and risk tolerance.



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