

# Balanced Income Builder Portfolio, Series 51

## Investment Objective

The Balanced Income Builder Portfolio, Series 51 (Trust) seeks current income as the primary objective, with the potential for capital appreciation as a secondary objective.

## Key Considerations

- **Growth & Income:** The portfolio is an approximate 50/50 blend of dividend-paying U.S. listed equities<sup>1</sup> and tactically selected fixed-income exchange traded funds (ETFs) that seeks to provide the potential for capital appreciation along with consistent income.
- **Low Correlation:** The portfolio is strategically balanced, as of date of deposit, between U.S. equities and fixed-income ETFs seeking to provide enhanced diversification<sup>2</sup> through low correlation.
- **Asset Allocation:** The proper asset allocation may help investors manage market volatility by helping to improve a portfolio's risk-adjusted returns. When used as part of a client's overall investment strategy, the Trust provides a single investment allocation spanning across multiple segments of the market, as of date of deposit.

<sup>1</sup> Certain common stocks included in the Trust portfolio are issued by real estate investment trusts (REITs).

<sup>2</sup> Diversification neither assures a profit nor eliminates the risk of experiencing investment losses.

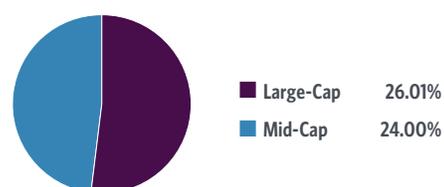
## Portfolio Allocation

Breakdowns and weightings are as of 4.17.2025 and subject to change.

### FIXED-INCOME SECTOR WEIGHTINGS

Corporate Investment Grade	12.98%
Mortgage-Backed Securities	10.00%
Corporate High Yield	8.00%
Floating Rate / Senior Loan	7.02%
U.S. Treasury	4.01%
Inflation Protection	3.98%
International	2.00%
Municipal High Yield	2.00%
<b>Fixed-Income ETFs Total</b>	<b>49.99%</b>

### CAPITALIZATION BREAKDOWN

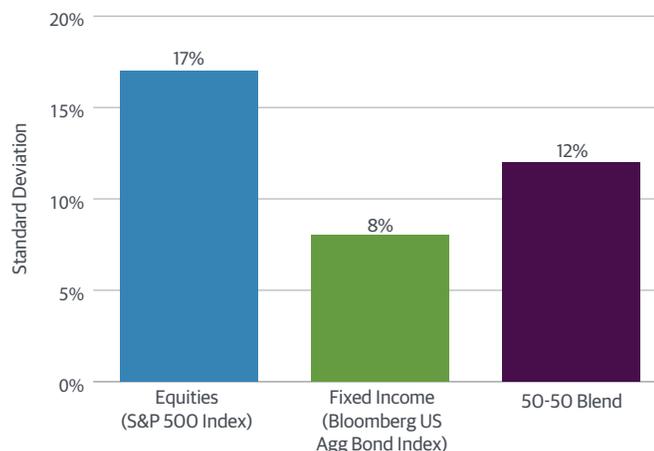


The capitalization breakdown excludes fixed-income ETFs and represents 50.01% of the overall portfolio.

## Balanced Exposure for Income and Lower Volatility

A balanced portfolio typically combines equity and fixed-income asset classes to diversify and potentially reduce risk, especially in more volatile markets. Because equities and fixed-income securities often perform differently, and also may react differently to volatility, the combination of the two asset classes may offer investors upside potential, while helping to minimize volatility and potentially improve overall risk/return. The Balanced Income Builder Portfolio provides access to approximately 50% U.S. equities and 50% fixed-income ETFs, as of date of deposit.

### Equity vs Fixed Income vs Blend Risk Profile



Source: Morningstar, 4.1.2022 - 3.31.2025. **Past performance is no guarantee of future results.** There is no guarantee that the trends and projections noted above will continue or come to fruition and they are subject to change. Standard deviation is a statistical measure of the historical volatility of an investment, usually computed using the most recent 36-monthly returns and then annualized. More generally, it is a measure of the extent to which numbers are spread around their average. The higher the number, the more volatility is to be expected. The chart is for illustrative purposes only and it is not meant to forecast, imply or guarantee the future performance of any Guggenheim Investments product. Equities are represented by the S&P 500 Index. Fixed-Income is represented by the Bloomberg US Agg Bond Index. Index definitions on next page. The 50-50 Blend is 50% Equities and 50% Fixed Income.

## PORTFOLIO HOLDINGS

Holdings, breakdown, and weightings are as of 4.17.2025 and subject to change.

Symbol	Company Name
<b>Common Stocks (42.01%)</b>	
<b>Communication Services (7.99%)</b>	
T	AT&T, Inc.
CMCSA	Comcast Corporation
OMC	Omnicom Group, Inc.
VZ	Verizon Communications, Inc.
<b>Consumer Staples (6.02%)</b>	
MO	Altria Group, Inc.
GIS	General Mills, Inc.
PEP	PepsiCo, Inc.
<b>Energy (6.01%)</b>	
CVX	Chevron Corporation
OKE	ONEOK, Inc.
PSX	Phillips 66
<b>Financials (8.00%)</b>	
BX	Blackstone, Inc.
PRU	Prudential Financial, Inc.
RF	Regions Financial Corporation
TROW	T. Rowe Price Group, Inc.
<b>Health Care (8.01%)</b>	
BMJ	Bristol-Myers Squibb Company
CVS	CVS Health Corporation
MRK	Merck & Company, Inc.
PFE	Pfizer, Inc.
<b>Industrials (1.99%)</b>	
UPS	United Parcel Service, Inc.

Symbol	Company Name
<b>Materials (2.00%)</b>	
AMCR	Arcor PLC
<b>Utilities (1.99%)</b>	
FE	FirstEnergy Corporation
<b>Exchange Traded Funds (49.99%)</b>	
BKLN	Invesco Senior Loan ETF
STIP	iShares 0-5 Year TIPS Bond ETF
IGSB	iShares 1-5 Year Investment Grade Corporate Bond ETF
FLOT	iShares Floating Rate Bond ETF
LQD	iShares iBoxx \$ Investment Grade Corporate Bond ETF
JMBS	Janus Henderson Mortgage-Backed Securities ETF
JNK	SPDR® Bloomberg High Yield Bond ETF
SPTL	SPDR® Portfolio Long Term Treasury ETF
ANGL	VanEck Fallen Angel High Yield Bond ETF
HYD	VanEck High Yield Muni ETF
EMLC	VanEck J.P. Morgan EM Local Currency Bond ETF
<b>Real Estate Investment Trusts (8.00%)</b>	
<b>Real Estate (8.00%)</b>	
EQR	Equity Residential
GLPI	Gaming and Leisure Properties, Inc.
DOC	Healthpeak Properties, Inc.
O	Realty Income Corporation

# Balanced Income Builder Portfolio, Series 51

## PORTFOLIO SUMMARY

<b>Inception Date</b>	4.21.2025
<b>Termination Date</b>	4.21.2027
<b>Initial Offer Price</b>	\$10.00
<b>Number of Issues</b>	36
<b>Historical Annual Dividend Distribution<sup>3</sup></b>	\$0.4699
<b>Distributions</b>	25th day of each month commencing on 5.25.2025, if any

## SALES CHARGES AND ESTIMATED EXPENSES

The sales charges (S/C) and estimated expenses are based on a \$10 per unit offering price.

	Standard	Fee/Wrap <sup>4</sup>
Deferred S/C <sup>5</sup>	2.25%	-
Creation and Development (C&D) Fee	0.50%	0.50%
Total S/C	2.75%	0.50%
Estimated Organization Expenses <sup>6</sup>	0.19%	0.19%
Estimated Annual Fund Operating Expenses <sup>7</sup>	0.32%	0.32%

## TICKETING INFORMATION - CUSIPS

<b>Cash</b>	40178H765
<b>Reinvest</b>	40178H773
<b>Fee/Cash</b>	40178H781
<b>Fee/Reinvest</b>	40178H799
<b>Ticker</b>	CGBIAX

<sup>3</sup> The Historical Annual Dividend Distribution (HADD) is as of the day prior to trust deposit and subject to change. There is no guarantee the issuers of the securities included in the Trust will declare dividends or distributions in the future. The HADD of the securities included in the Trust is for illustrative purposes only and is not indicative of the Trust's distribution rate. The HADD is the weighted average of the trailing twelve-month distributions paid by the securities included in the portfolio and is reduced to account for the effects of fees and expenses, which will be incurred when investing in the Trust. The HADD will vary due to certain factors that may include, but are not limited to, a change in the dividends paid by issuers, a change in Trust expenses or the sale or maturity of securities in the portfolio. <sup>4</sup> Fee/Wrap-based accounts will not be assessed the deferred sales charge for eligible purchases and must purchase units with a Fee-based CUSIP. For unit prices other than \$10, percentage of the C&D fee will vary. <sup>5</sup> The deferred sales charge (DSC) is a fixed amount and will be deducted in monthly installments on the last business day commencing August 2025 and ending October 2025 or upon early redemption. For unit prices other than \$10, percentages of C&D fees, and DSCs will vary but in no event will the maximum sales charge (S/C) exceed the total S/C. Early redemption of units will still cause payment of the DSC. However, an initial sales charge, which is equal to the difference between the maximum S/C and the sum of any remaining deferred S/C charges and C&D, will be charged if the price paid for units exceeds \$10 per unit. <sup>6</sup> Estimated Organization Expenses are assessed on a fixed dollar amount per unit basis, therefore, actual organization costs may be more or less than estimates. For additional information on organizational costs and potential caps, please see the prospectus. <sup>7</sup> Trust operating expenses include fees for administration, bookkeeping, the trustee, sponsor, and evaluator. This expense also includes an estimated Trust operating expense based upon an estimated trust size. If the Trust does not reach or falls below the estimated size, the actual amount of the operating expenses may exceed the amount reflected. Please see "Fees and Expenses" in the Trusts prospectus for additional information.

**INDEX DEFINITIONS:** The **Bloomberg U.S. Aggregate Bond Index** is a broad-based benchmark that measures the investment grade, U.S. dollar denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM passthroughs), ABS, and CMBS. The **S&P 500® Index** is designed to measure the performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries.

The **Balanced Income Builder Portfolio, Series 51** is a **Unit Investment Trust**.

**RISK CONSIDERATIONS:** As with all investments, you may lose some or all of your investment in the Trust. No assurance can be given that the Trust's investment objective will be achieved. The Trust also might not perform as well as you expect. This can happen for reasons such as these: • Securities prices can be volatile. The value of your investment may fall over time. Market values of the Trust's securities fluctuate in response to various factors affecting an issuer. Events such as war, terrorism, natural and environmental disasters and public health emergencies are impossible to predict and may adversely affect the economy which may negatively impact the performance of the Trust and the Trust's ability to achieve its investment objectives. • The Trust invests in shares of ETFs, which are subject to various risks, including management's ability to meet the fund's investment objective. Shares of ETFs may trade at a premium or discount from their net asset value (NAV) in the secondary market and the Trust may receive a price that is less than the ETF's NAV. • The ETFs are subject to annual fees and expenses, including a management fee. Unitholders of the Trust will bear these fees in addition to the fees and expenses of the Trust. • The Trust is subject to an ETF's index correlation risk. • The value of the fixed-income securities in the ETFs will generally fall if interest rates, in general, rise. No one can predict whether interest rates will

rise or fall in the future. • An ETF or an issuer of securities held by an ETF may be unwilling or unable to make principal payments and/or to declare distributions in the future, may call a security before its stated maturity, or may reduce the level of distributions declared or may suspend dividends. This may result in a reduction in the value of your units. • The financial condition of an ETF or an issuer of securities held by an ETF may worsen, resulting in a reduction in the value of your units. • Economic conditions may lead to limited liquidity and greater volatility. • Certain ETFs held by the Trust invest in mortgage-backed securities. Mortgage-backed securities represent direct or indirect participations in, or are secured by and payable from, mortgage loans secured by real property and can include single- and multi-class pass-through securities and collateralized mortgage obligations. Unscheduled or early payments of principal and interest on the underlying mortgages may make the securities' effective maturity shorter than anticipated. Rising interest rates tend to extend the duration of mortgage-backed securities, making them more sensitive to changes in interest rates, and may reduce the market value of the securities. In addition, mortgage-backed securities are subject to prepayment risk, the risk that borrowers may pay off their mortgages sooner than expected, particularly when interest rates decline. This can reduce the ETFs', and therefore the Trust's, returns because the ETFs may have to reinvest that money at lower prevailing interest rates. • Certain ETFs held by the Trust invest in securities that are rated below investment-grade ("junk" bonds) by one or more rating agencies; these are speculative and subject to greater market and credit risks, and the risk of nonpayment or default is higher. • Securities issued by small- and mid-cap companies which involve more investment risk due to limited product lines, markets or financial resources and may be more vulnerable to adverse general market or economic developments. • The Trust may be susceptible to potential risks through breaches

in cybersecurity. • The Trust is subject to risks arising from various operational factors and their service providers. Although the Trust seeks to reduce operational risks through controls and procedures, there is no way to completely protect against such risks. **Please see the Trust prospectus for more complete risk information.**

Unit Investment Trusts are fixed, not actively managed and should be considered as part of a long-term strategy. Investors should consider their ability to invest in successive portfolios, if available, at the applicable sales charge. UITs are subject to annual fund operating expenses in addition to the sales charge. Investors should consult an attorney or tax advisor regarding tax consequences associated with an investment from one series to the next, if available, and with the purchase or sale of units. Guggenheim Funds Distributors, LLC does not offer tax advice.

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**Read the Trust's prospectus carefully before investing. It contains the Trust's investment objectives, risks, charges, expenses and other information, which should be considered carefully before investing. Obtain a prospectus at GuggenheimInvestments.com.**

Guggenheim Funds Distributors, LLC

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