

FEATURES

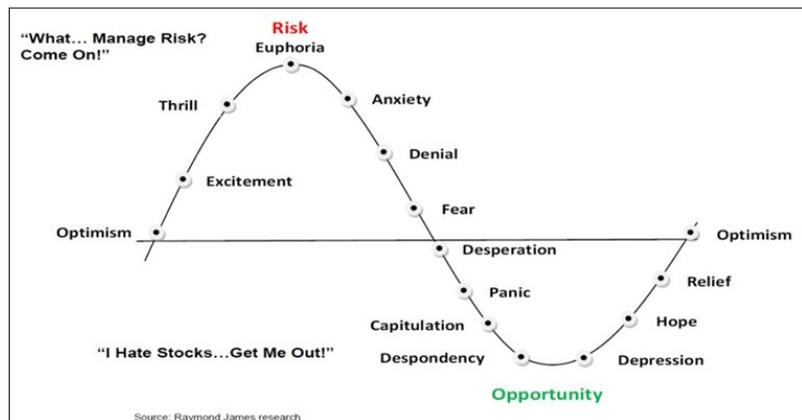
- Focuses on short/intermediate term, rather than long-term, market trends
- Level of risk determined by client risk profile and time horizon
- Flexibility to increase or decrease market exposure in response to changing conditions
- Emphasis on minimizing overall portfolio costs
- Tax-Aware models also available

INVESTMENT HORIZON: INTERMEDIATE TERM (2-4 YEARS)

“Bull markets are born on pessimism, grow on skepticism, mature on optimism, and die of euphoria.” – John Templeton

FOCUSING ON THE CYCLICALITY OF THE MARKETS

All-Weather focuses on the cyclical nature of markets as the portfolios attempt to adapt by emphasizing growth opportunities in favorable conditions and stressing capital protection in challenging ones. Tactical portfolio moves are performed when positive fundamentals/technical/valuations of an opportunity align to improve portfolio risk/return profiles. We recognize that in the short-term active management investment strategies can go out of favor and costs can erode portfolio gains. Therefore, we employ an all low-cost product strategy in the All-Weather portfolios which seeks to avoid short-term active manager performance drag.



Benchmark: Varies across risk profiles

Current expense ratio: 0.05-0.10% dependent on Investment Objective

Investment Objectives: Conservative, Moderate, Balanced, Growth, Aggressive

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Asset allocation does not ensure a profit or protect against a loss. This information is presented as an introduction to the portfolio strategy and is for educational purposes. As such, it is not intended as a solicitation or offer. Prospective investors should contact his/her advisor for more detailed portfolio information and the product's suitability in meeting your financial investment objectives.

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 or prospective client's investment portfolio.