Contrarian

FEATURES

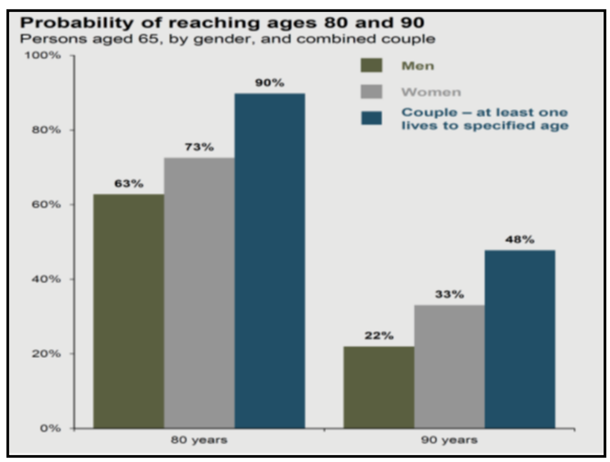
- Long time horizon strives to give opportunity to increase risk appetite
- Equity exposure is static, but opportunities in various markets can be exploited over time
- Emphasis on long-term total return by focusing on markets long-term value as opposed to short-term volatility
- Lower cost models also available

INVESTMENT HORIZON: LONG-TERM (7+ YEARS)

"Be fearful when others are greedy and greedy only when others are fearful." – Warren Buffett

FOCUSING ON VALUE THEMES ACROSS GLOBAL MARKETS

Contrarian is an investment strategy designed with the goal of capturing long-term total returns by focusing on investments priced at great value. While Contrarian portfolios will participate in market like volatility, we believe there is a distinct difference between volatility and risk. Life expectancy is now close to 80 years, meaning if you retire at age 60 you should plan on making your assets last at least 20 years. Risk in that case is not market volatility or economic recessions. The TRUE risk is running out of money. By allowing a portion of your retirement assets to have a longer-term view, you get to take advantage of the power of compounding returns and the markets general tendency for positive returns over longer timeframes.



Source: J.P. Morgan Asset Management, SSA 2013 Life Table
Benchmark: Varies across risk profiles
Current expense ratio: 0.60-0.83 % dependent on Investment Objective
Investment Objectives: Moderate, Balanced, Growth, Aggressive

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. Value investments can perform differently from the market as a whole. They can remain undervalued by the market for long periods of time. No strategy assures success or protects against loss. Investing involves risk including loss of principle

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