



FEATURES

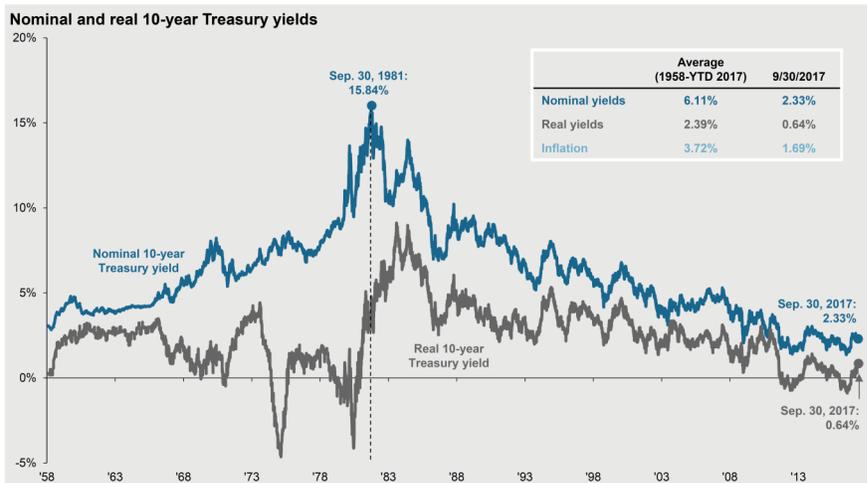
- Focuses on income producing investments at a reasonable value
- Flexibility to increase or decrease market exposure in response to changing conditions
- Utilizing mostly low-cost vehicles with tactical active managers in areas where value could be added

INVESTMENT HORIZON: INTERMEDIATE/ LONG TERM (5-7 YEARS)

*“Know what you own and know why you own it.”
- Peter Lynch*

FOCUSING ON THE INTERSECTION OF YIELD AND VALUE

Income focuses on investments with yields higher than benchmark averages while keeping an eye on where value exists in the market. This tactical portfolio can shift between income producing equities and fixed income investments and we’ll utilize low-cost passive or active strategies to achieve the best risk/reward benefit for the portfolio. We believe that the journey and the destination matter to our clients. Income strives to make the journey to a higher yielding portfolio manageable.



Source: BLS, Federal Reserve, FactSet, J.P. Morgan Asset Management.

Benchmark: 20% S&P 500 Index/80% Barclays Aggregate Bond Index

Current expense ratio: 0.45%

Investment Objectives: Moderate

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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.

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