

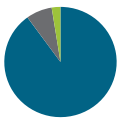


Investment Philosophy

- ◆ In the long run, markets are mostly efficient.
- ◆ The primary determinant of investment success is proper asset allocation.
- ◆ In the short term, investor psychology and behavior create opportunities to take advantage of fear and greed in markets.
- ◆ Behavioral mistakes can derail even the best investment plans and strategies – maintaining discipline is key.
- ◆ Portfolio management and financial planning working in tandem is critical for achieving successful outcomes.

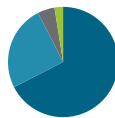
Navigator Series

The Navigator Series provides low-cost, efficient, market exposure suitable to a variety of investment objectives, ranging from capital preservation to long term growth. Five portfolios are offered that are designed to help you achieve your financial goals.



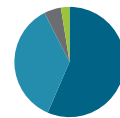
AGGRESSIVE GROWTH

Suitable for clients in the accumulation phase looking to participate in the long-term appreciation potential of the global stock market. This model emphasizes capital appreciation over income or capital preservation.



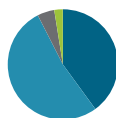
GROWTH

A capital appreciation focused portfolio with a 60-80% allocation to equities, with the remainder in diversifying asset classes such as fixed income and alternatives. This model offers a blend of capital appreciation and capital preservation, with an emphasis on capital appreciation.



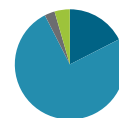
BALANCED GROWTH

A moderate risk portfolio with a 50-70% allocation to equities, with the remainder in diversifying asset classes such as fixed income and alternatives. This model offers a blend of capital appreciation and capital preservation.



MODERATE GROWTH

A diversified portfolio with a 30-50% allocation equities, with the remainder in diversifying asset classes such as fixed income and alternatives. This model offers a blend of capital preservation and capital appreciation, with an emphasis on capital preservation.



CAPITAL PRESERVATION

A conservative portfolio with a fixed income allocation between 60-80%, with the remainder in equities and alternatives. This model emphasizes capital preservation over capital appreciation.



Income Series

The Income Series is catered toward clients who are looking for a low-risk, higher-yielding alternative to high-cost annuities and CDs.



STRATEGIC INCOME

A conservative portfolio focused on capital preservation and income.



ENHANCED INCOME

A conservative portfolio focused on capital preservation and income, while also seeking modest growth.

Advantage Series

The Advantage Series provides high-conviction, actively managed portfolios that seek to leverage in-house research to proactively manage risk and enhance long-term returns. These portfolios have wider asset allocation constraints than the Navigator Series and returns will deviate from their benchmark to a greater degree.



ADVANTAGE GROWTH

Seeks to generate capital appreciation with a 60-80% allocation to equities. This model leverages in-house macroeconomic and quantitative research, taking concentrated positions in sectors and geographies in pursuit of superior risk-adjusted returns.



ABSOLUTE RETURN

Seeks to generate returns above inflation with a conservative risk profile. This model leverages in-house macroeconomic and quantitative research, actively allocating capital across multiple asset classes to generate returns throughout a full business cycle.



PROFITABILITY ALPHA

A large market capitalization, U.S. equity strategy that aims to own companies that are more profitable than their peers. The initial screening process filters for a combination of profitability, growth, and low short interest. The names generated by the screen are then given a blended value and quality score using various ratios. The strategy aims to own the top 20 names, rebalanced semi-annually.



QUALITY DIVIDEND

A large market capitalization, U.S. equity, dividend-focused strategy. The initial screening process filters for a combination of yield, quality, low beta, and low short interest. The names generated by the screen are then given a blended value score using different valuations ratios. The strategy aims to own the top 20 names, rebalanced annually.

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