



UPSIDE EXPOSURE WITH A FOCUS ON DOWNSIDE PROTECTION

We believe making money is important, but protecting that money is just as important, if not more. Invest & ProtectSM is an active management strategy that seeks to “Invest” for gains in advancing markets and “Protect” capital in sideways to negative markets. The strategy emphasizes risk management and is driven by an objective, consistent investment process. This long-term focused strategy seeks to outperform benchmarks over a full market cycle, which it defines as a combination of one bull and one bear market. The bull market period is where traditional buy-and-hold strategies and benchmarks typically have the upper hand in performance because they stay invested 100% of the time. The bear market period is where active management strategies with a sell discipline typically have the performance upper hand because they do not stay invested 100% of the time. Invest & ProtectSM is not restricted to holding a minimum percentage in either stocks or bonds or other securities.

SUMMARY

- Active management with a sell discipline
- Tactical, total return strategy
- Driven by objective technical research
- Strong focus on risk management seeking protection of irreplaceable investment assets
- Rigorous, repeatable, rules-based investment process
- Emphasis on transparency and communication

COMMUNICATION


- ✓ Trade Notifications
- ✓ Monthly Statements
- ✓ Quarterly Market Videos
- ✓ Quarterly Performance Reports


CHARACTERISTICS


- Investment Objective: There are six available risk models ranging from Aggressive Growth to Income with Moderate Growth
- Investment Horizon: Minimum of 7 Years
- Investment Minimum: \$25,000
- Benchmark: There are six benchmarks that may be used, each of which may be comprised of the S&P 500*, Barclays US Aggregate Bond Index* and Goldman Sachs 91-Day Treasury Bill Index*


** All indices are unmanaged and may not be invested into directly.*

INVESTMENT PROCESS

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1 Continually bring together a large universe of asset classes and investments - Allowing for exposure to a wide range of investing opportunities
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2 Put each universe of asset classes and investments through a rules-based, relative strength weighted arm-wrestling contest – Removing emotions, judgement calls and individual subjective opinions from the investment process
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3 Create leaderboards by ranking the asset classes and investments from strongest to weakest – The process focuses its exposure at the top of these leaderboards and seeks to avoid exposure to the lowest rankings
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4 Each and every day the market is open, the research model is updated to determine if a change is needed.



No strategy assures success or protects against loss. This information is presented as an introduction to the portfolio strategy and 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.

