PURSUE YOUR FINANCIAL GOALS

Model Wealth Portfolios

LPL Financial

INVESTMENT STRATEGIES FOR THE ROAD AHEAD

Your financial advisor has the tools and experience to help you evaluate your situation and adapt your investment plan, when necessary, as your financial situation evolves.

YOUR CHANGING PATH MAY REQUIRE HELP WITH NAVIGATION

The balance between income and expenses can change rapidly based on your stage in life. While we all wish for the day when the balance shifts toward more income and fewer expenses, reality finds that both figures rarely move in the direction we want them to. Variables such as education, housing, children, and health can dramatically alter your current and future financial conditions.

In addition, items not under your control, such as inflation or economic downturn, can erode assets that you have worked long and hard to protect. Through the use of a platform called Model Wealth Portfolios, you and your financial advisor can target each stage of your financial life cycle.

Are you investing to pursue the retirement lifestyle you envision for yourself and your loved ones? Are you aiming to achieve personal or business goals today, or looking to create a lasting legacy? The answers to these important questions help define the objectives that will serve as the foundation for building your portfolio.

Dynamic Market Conditions Require a Dynamic Platform of Options

Your advisor has access to a suite of portfolio strategists, each of whom offers a unique philosophy, process, and market outlook. These experienced portfolio strategists understand the importance of discipline when investing to address a specific goal. They follow well-defined, repeatable processes for building and managing portfolios, consider the long-term risk/return expectations for the investments they include, and employ sophisticated screening methods that help them narrow their options. These factors, combined with continual portfolio monitoring, form a framework for keeping your portfolio on track to pursue its objectives. Your financial advisor is able to assess your needs, and by working with the portfolio strategists on the platform, create a portfolio strategy that is customized to your level of comfort and unique investment objectives.

Under the Hood of Your Portfolio

Behind the scenes, the LPL Financial Overlay Portfolio Management Group works closely with portfolio strategists and your advisor to ensure that your portfolio maintains its intended investment objective, and rebalances to maintain the most current model allocations. They also provide seamless execution of your personal transactions, such as systematic deposits and withdrawals, and tax management.

Rebalancing may carry tax consequences. No strategy assures success or protects against loss.

SELECT YOUR INVESTMENT DESTINATION

In partnership with your financial advisor, you can choose an investment strategy that aligns with your financial goals. The following questions will help you think about your goals and provide you with an overview of the breadth of what your advisor can access through Model Wealth Portfolios.

Capital Appreciation

Capital Appreciation is for clients whose primary focus is to accumulate assets over time.

- Are you focused on growing your investment principal to meet a specific goal?
- Would you like to acquire a home, send a child to college, or save for retirement?

Income Generation

Income Generation is for clients whose primary objective is to withdraw assets from their portfolio to manage current expenses, without depleting their initial investment.

- Are you focused on generating income from your assets in order to support your living requirements?
- Are you interested in investment solutions with lower volatility and moderate capital growth?

Risk Aware

Risk Aware is for clients whose primary objective is the preservation of their accumulated assets.

- Do you find yourself anxious about the volatility of the market?
- Would you prefer to preserve the money you've invested rather than receive aggressive return?

* All strategies are not available among all investment objectives or strategists. Consult with your financial advisor to select the appropriate portfolio. No strategy assures success or protects against loss.

GET STARTED

Model Wealth Portfolios can help you pursue your goals through an asset management strategy that provides a disciplined investment process powered by your financial advisor.

Ask your financial advisor about Model Wealth Portfolios today.

About LPL Financial

LPL Financial is the leading independent broker/dealer in the country,* with a history of helping individuals and businesses pursue their financial goals for more than 40 years. LPL offers access to independent, non-proprietary investment products, which are intended to serve the client's best interests. With headquarters in Boston, San Diego, and Charlotte, LPL provides premier service and support to financial advisors nationwide.

*As reported by Financial Planning magazine, June 1996–2015, based on total revenues.

There is no assurance that Model Wealth Portfolios are suitable for all investors or will yield positive outcomes. The purchase of certain securities may be required to effect some of the strategies. Investing involves risks including possible loss of principal.

To the extent you are receiving investment advice from a separately registered independent investment advisor, please note that LPL Financial is not an affiliate of, and makes no representation with respect to, such entity.

Not FDIC/NCUA Insured	Not Bank/Credit Union Guaranteed	May Lose Value	Not Guaranteed by any Government Agency	Not a Bank/Credit Union Deposit

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