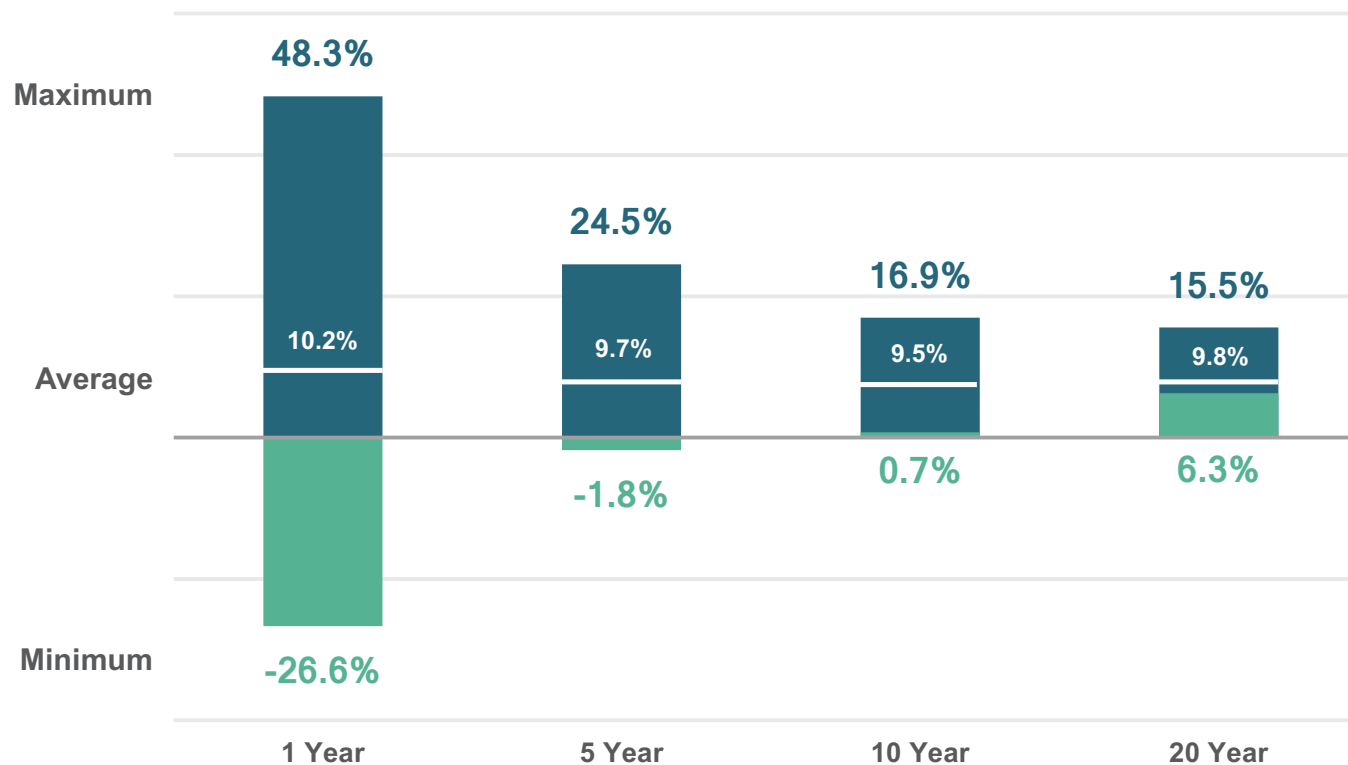


Time in the Market Matters

65% Stock, 35% Bond Allocation Over Any 12-Month Period 1972 – 2016

Historically, over one-year rolling periods, the range of returns even for a diversified portfolio can be rather wide. However, the longer you hold the portfolio, the narrower that range of outcomes becomes. Historically all 10- and 20-year periods from 1972 – 2016 have been positive. This is why having a long-term time horizon can be one of the keys to achieving your goals.



Source: DFA Returns 2.0, 2017. Index representation as follows: 65% Stocks (S&P 500 Index), 35% Bonds (5 Year US Treasuries); rebalanced annually. Indexes are unmanaged baskets of securities that are not available for direct investment by investors. Index performance does not reflect the expenses associated with the management of an actual portfolio. All investments involve risk, including the loss of principal and cannot be guaranteed against loss by a bank, custodian, or any other financial institution. Diversification neither assures a profit nor guarantees against loss in a declining market.

Investment advisory services provided by LWI Financial Inc. ("Loring Ward"). Securities transactions offered through its affiliate, Loring Ward Securities Inc., member FINRA/SIPC. R 17-046 (2/19)

Standardized Performance Data and Disclosures

Data Series	3 Months	1 Year	5 Years	10 Years	Since First Full Month	Std Dev Since First Full Month	Inception Date	Currency
65/35 2 index blend	1.67	8.45	9.98	6.60	8.81	12.16	Jan-26	USD
Five-Year US Treasury Notes	-2.47	1.92	0.91	4.01	5.14	4.35	Jan-26	USD
S&P 500 Index	3.82	11.96	14.66	6.95	10.04	18.77	Jan-26	USD

The S&P 500® Index is comprised of a broad and diverse group of stocks. Generally, these are the US stocks with the largest market capitalizations and, as a group, they represent approximately 75% of the total market capitalization of all publicly traded US stocks.

Five Year US Treasury Notes Index

Index is comprised of current 5 year maturity US Treasury Notes