



Weston Banks Tactical Growth IRA Enhancer[®] Strategy

When it comes to your retirement, having the speed to come in and out of volatile markets is what separates the winners from the losers. New challenges have risen with the rise in technology and consistent “access to information.” With so many investments choices constrained by the buy and hold philosophy, how do you get a disciplined approach to your retirement goals?

THE ANSWER: **Use tactical managers that can go to cash when equity risk is rising.**



WESTON BANKS
WEALTH PARTNERS



THE WESTON BANKS IRA ENHANCER[®] STRATEGY

The IRA Enhancer[®] portfolios are designed to strive for significant protection against market downside and excess volatility and to seek upside results, with downside protection as the ultimate goal. The IRA Enhancer[®] portfolio managers can go to 100% cash when equity risk is rising.

The portfolios unique approach to managing risk uses disciplined, institutional-quality money management through wholly owned subsidiaries and select sub-advisers, each with a distinct philosophy and style. This IRA Enhancer[®] wrap program provides no traditional sales charges or transaction charges: just a simple, asset-based fee provides access to these forward thinking managers.

Product Highlights

- Pursues active asset allocation in promising sectors on a timely basis while seeking an emphasis on preserving capital during severe and extended market declines.
- Has the ability to adjust the allocation from fully invested to fully protected with the use of T-bills and other cash alternatives.



* This allocation is for long term investors that seek a higher return in the equity markets and aggressive growth is the main objective.

APPRECIATION

AthenaInvest™

- The portfolio utilizes patented behavioral market indicators to gauge and select broad market-exposure ETFs among various equity markets, market capitalization or cash each month. The portfolio invests in long or leveraged positions within US small, US large or international equities when market indicators are strong. In certain circumstances, the position may be leveraged up to twice the market to enhance returns. During weak conditions, the fund can hold up to 100% in cash.

AthenaInvest™ ANNUAL RETURNS

Trailing Returns	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Global Tactical	46.3%	-5.8%	23.2%	14.1%	-0.5%	30.2%	22.2%	2.7%	15.0%	53.7%	20.5%
Portfolio Benchmark	15.2%	10.8%	21.0%	11.7%	-42.2%	34.6%	12.6%	-7.3%	16.1%	22.8%	4.2%

F-Squared

- The F-Squared AlphaSector Strategies were designed to participate in rising markets while placing an emphasis on preserving capital during severe and extended market declines. These portfolios can be allocated anywhere from 100% to 0% in equities.
- The strategies employ a proprietary quantitative model that has the flexibility to allocate to any combination of the nine primary sectors of the S&P 500, a combination of sectors and cash equivalents, or 100% cash equivalents.
- The model doesn't make market calls, it makes sector calls. Sectors are traded using a binary model – either IN or OUT of the portfolio. Model signals are evaluated weekly, with constituent changes made at that time.

F-Squared ANNUAL RETURNS

Trailing Returns	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
AlphaSector Premium Index	-	-	-	-	32.31%	17.72%	1.69%	15.51%	32.87%	9.86%
Portfolio Benchmark	-	-	-	-	26.46%	15.06%	2.11%	16.00%	32.39%	13.69%

Good Harbor

- Portfolios in the Good Harbor U.S. Tactical Core composite are managed using the Good Harbor Tactical Allocation Model. The Good Harbor model is a long only strategy seeking to outperform the S&P 500 by allocating investments across various asset classes, including domestic stocks, domestic bonds, and money market instruments. The strategy is not restricted to a minimum percentage in stocks or bonds and may at times be fully invested in either asset class.
- The underlying premise of the strategy is that equity prices are driven by investor risk premiums and that these premiums vary with the business cycle. By combining momentum measures, economic data and yield curve dynamics, the model seeks to assess these risk premiums in order to participate in equities during sustained rallies and move defensively when weaker market conditions are anticipated. The strategy rebalances approximately monthly. Portfolios in the Good Harbor U.S. Tactical Core composite have increased market exposure through the use of leveraged index products.

Good Harbor ANNUAL RETURNS

Trailing Returns	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
U.S. Tactical Core	14.52%	-3.81%	10.68%	-0.36%	-0.07%	47.27%	12.92%	12.73%	5.77%	24.60%	-21.66%
Portfolio Benchmark	10.88%	4.91%	15.79%	5.49%	-37.00%	26.46%	15.06%	2.11%	16.00%	32.39%	13.69%

Dorsey Wright

- Dorsey Wright's moderate Tactical Tilt Portfolio uses a proprietary methodology to "tilt" the portfolios toward high Relative Strength assets. The portfolio has boundaries for asset class distribution, which establish minimum and maximum allocation thresholds for each class. Dorsey Wright uses relative strength analysis to rank major asset classes and allocate assets, within those boundaries, toward areas with the highest Relative Strength. In this fashion, the "Tactical Tilt" strategy allows the portfolio to facilitate a defensive posture when necessary, and an offensive posture when existing market trends support such a case. The portfolio is designed to be adaptive to changing market trends, and accesses each asset class via sector rotation strategies with exchange traded funds or notes.

Dorsey Wright ANNUAL RETURNS

Trailing Returns	2012	2013	2014
Moderate Tactical Tilt	11.11%	25.03%	13.57%
Portfolio Benchmark	8.19%	14.71%	8.11%

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buy any securities, commodities or exchange traded products. This document does not comply to be a complete description of the securities or commodities, markets or developments to which reference is made.

Performance quoted represents past performance, which is no guarantee of future results. Investment returns do not include Prospera Financial or Weston Banks Wealth Partners' advisory fee. The IRA Enhancer's total fee will range between 1.25% - 2.00%.

International investing involves special risks, including currency risk, increased volatility, political risks and differences in auditing and other financial standards. Prices of emerging markets securities can be significantly more volatile than the prices of securities in developed countries, and currency risk and political risks are accentuated in emerging markets.

Diversification does not assure a profit nor protect against loss.

MANAGER EXPENSES

for the Weston Banks IRA Enhancer®

When the allocation percentages of the model managers change, total expenses to the investor change too. Meaning, the cost of reallocating between the managers increase and decrease the investor's fees as each manager's expenses are different. In essence, when the model moves into an "all on" leveraged position, the total expense ratios of the managers combined would be greater; conversely, when managers with little leverage are used, total manager expenses to the investor will be reduced.

Example 1-A

\$200,000 investment in Weston Banks IRA Enhancer® UMA

- 25% AthenaInvest Global Allocation .90 bps
- 25% AlphaSector Premium .65 bps
- 25% Good Harbor US Core .75 bps
- 25% Dorsey Wright Tactical Tilt .25 bps

Investment Managers' Total Fee: .63 bps

Example 1-B

A different allocation of the Weston Banks IRA Enhancer® UMA

- 40% AthenaInvest Global Allocation .90 bps
- 25% AlphaSector Premium .65 bps
- 35% Good Harbor. US Core .75 bps

Investment Managers' Total Fee: .78 bps

Weston Banks Wealth Partners Fee

Fees to Weston Banks Wealth Partners are fixed throughout the time the account is held with the custodian First Clearing, Inc. accordingly, and reviewed semi-annually.

The investor will be notified in January and July if break points have been maintained to reduce annual WBWP fee.

\$200,000-\$500,000	1 basis point
\$501,000-\$750,000	.75 basis points
\$751,000-\$1,000,000	.50 basis points
Greater than \$1mm	.30 basis points

Putting it all together

WBWP created the proprietary models and is the overlay manager which offers the WB IRA and the Weston Banks IRA Enhancer® UMA. As mentioned, each portfolio takes its monthly fee directly from the account through our trading and billing platform, Envestnet. The fee will be totaled together and taken in the middle of the month for the previous month end value. Here is an example of how the Weston Banks IRA Enhancer® UMA works:

Total Fee: Account Value of \$200,000 Manager fee in 1A (.63 bps) + WBWP fee (1 bp) = 1.13 / 12 = 1.63%

(\$200,000 X 1.63%) ÷ 12 = \$271.66 per month

DISCLOSURE

Weston Banks Wealth Partners is an independent firm of Prospera Financial. Prospera Financial does not accept orders and/or instructions regarding any account by e-mail, voice mail, fax or any alternate method. Transactional details do not supersede normal trade confirmations or statements. E-mail sent through the Internet is not secure or confidential. Prospera Financial reserves the right to monitor all e-mail with Weston Banks Wealth Partners.

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Because no investor may invest directly in an index, data for all Indexes represented in this material does not reflect the actual trading of any client account. No representation is being made that any client will or is likely to achieve results similar to those presented herein.

Information concerning portfolio allocations is representative of the target portfolio guidelines as of the publication date and does not necessarily reflect an actual client account. Actual client account composition may differ as a result of client-imposed investment restrictions, the timing of client investments, current market and economic conditions, and security availability. The investment manager may choose to substantially change asset class and individual security allocations at any time and without notice.

An investment utilizing our investment methodology involves risks, including the risk of loss of a substantial portion (or all) of the amount invested. There is no assurance that the investment process outlined in this document will consistently lead to successful results.

The portfolio may invest in ETFs which employ leverage, options, futures and other derivative instruments in order to amplify stock market movements or invert such movements. When the portfolio is invested in these ETFs, the portfolio will experience much greater volatility than does the underlying equity market.

The benchmark for Dorsey Wright AlphaSector Premium Fund, and Good Harbor are based on Standard & Poor's 500 Index (Total Return) ("S&P 500"). S&P 500 is a broad-based unmanaged index of 500 stocks, which is widely recognized as a representative of the equity market in general.

F Squared

F Squared defines the inception date for U.S. Equity, the AlphaSector Premium Index and the AlphaSector Rotation Index as October 2008. F-Squared's fees will be made available upon request and are disclosed in its publicly available Form ADV Part 2A. F-Squared receives compensation in connection with licensing rights to the AlphaSector Indexes to third parties, typically through a Model Manager Agreement. All information relating to an index is impersonal and not tailored to the specific financial circumstances of any person, entity, or group of persons.

Athena Global Tactical

Portfolio Benchmark composition: 100% MSCI ACWI The benchmark for the Athena Global Tactical ETFs portfolio is comprised of 100% MSCI ACWI. This benchmark was selected to generally represent a similar opportunity set of investments compared with the portfolio. The portfolio does not seek to replicate the composition, performance, or volatility of the benchmark or its constituent indices and can be expected to have investments that differ substantially from the securities included in Foreign investing involves risks not typically associated with U.S. investments, including adverse fluctuations in foreign currency values, adverse political, social and economic developments, less liquidity, greater volatility, less developed or less efficient trading markets, political instability and differing auditing and legal standards. Investing in emerging markets imposes risks different from, or greater than, risks of investing in foreign developed countries.

Good Harbor

Economic factors, market conditions and investment strategies will affect the performance of any investment and there are no assurances that it will match or outperform any particular benchmark. Portfolios in the composite utilize leveraged index products. You could incur significant use even if the long-term performance significantly from the performance of their underlying index or benchmark during the same period of time. The S&P 500 Total Return Index is the total return version of the S&P 500 index which includes the effects of reinvested dividends.

Dorsey Wright

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