



FREEDOM
WEALTH
ALLIANCE®

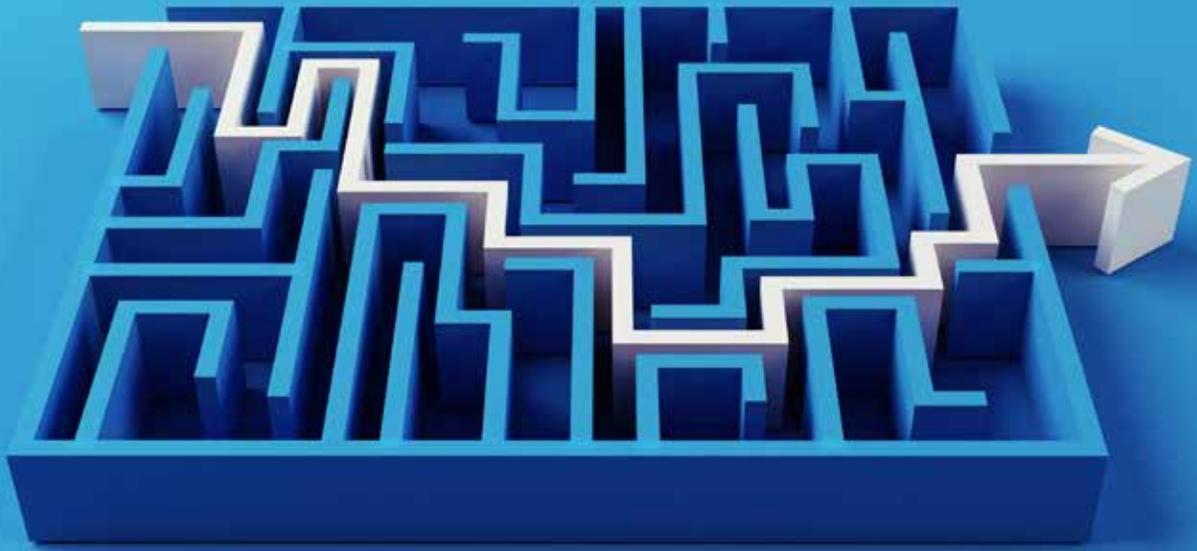
PORTFOLIO SELECTION PROCESS



freedomwealthalliance.com

LIVE WELL | LIVE FREE®

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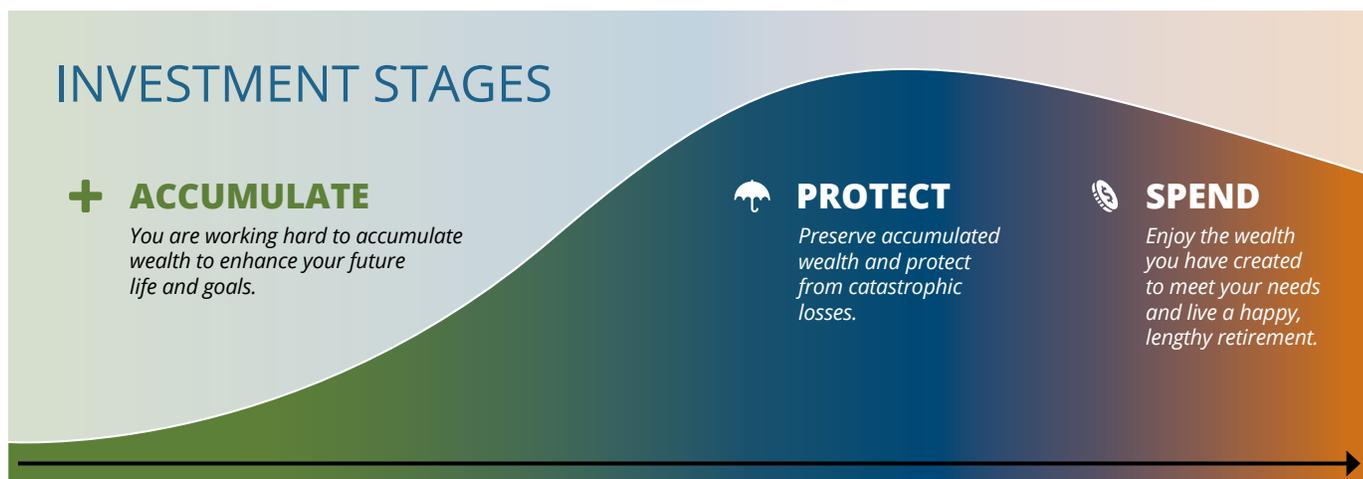
HOW WE SIMPLIFY THE INVESTMENT SELECTION PROCESS

We believe the strong relationships our advisors have with their clients allows for a better understanding of potential changes in their financial situations. On occasion, our advisors may recommend changes in portfolios that most appropriately reflect the new circumstances.

When we provide advisory services, we act as a fiduciary for our clients. We take managing our clients' wealth very seriously. Our **four-step process** has been designed around helping clients better understand, and feel comfortable with, the potential risk and reward of their investments.

- 1) Understand and Prioritize Your Financial Goals.** Through these discussions, we can get a better sense of what you have set this money aside for. Whether it's a secure retirement, or a home on the ocean, we will work together to help you work towards your personal goals.
- 2) Determine Your Investment Objective and Risk Profile.** This process will help clearly define your risk comfort level, and the risk your portfolio should take for potential returns, given your financial goals.
- 3) Select a Management Style.** We appreciate that clients have different investment philosophies, and we offer a number of portfolios to help address these views. Our advisors will help you choose *your right fit* across our different Management Styles.
- 4) Select the Appropriate Portfolio.** At Freedom Wealth Alliance, you have the flexibility to select one or a combination of our portfolios. Your advisor will help guide you through this process.

UNDERSTAND AND PRIORITIZE YOUR FINANCIAL GOALS



Over a lifetime of investing, the demands placed on your investments will change based on specific goals during your lifetime or as you transition between different life stages.

Understanding and prioritizing financial goals can influence specific investment choices. Goal-based planning is especially useful when satisfying multiple or even competing goals. Important areas to consider when goal planning often include:

COMMON LIFE EVENTS

- New child/grandchild
- Receipt of inheritance
- Death of family member
- Retirement
- New job/promotion or loss of employment
- Change of marital status
- Sale/purchase/renovation of home
- Major event – trip/wedding/graduation

COMMON CONCERNS

- Retirement income planning/longevity
- Education funding
- Income tax planning
- Health/long-term care planning
- Estate/legacy planning
- Major purchase/lease
- Survivor benefit planning
- Planning for parents

Whether your goals are simple or complex, our portfolio solutions may prove both personal and customizable. Available strategies and styles are therefore flexible as well as sophisticated, delivering thoughtful execution in pursuit of your important goals.

Financial Goals: _____

2. Investment Objective & Risk Profile



DETERMINE YOUR INVESTMENT OBJECTIVE AND RISK PROFILE

We help you define your risk tolerance with a specific number.

Think of it like your sleep number.

Your Individual Risk Number (IRN)

We start with a simple questionnaire and insightful discussions between you and your advisor. Together, we can help determine the level of investment risk and return objectives that may be the most appropriate for you. At the end of this process, you will receive an Individual Risk Number (IRN).

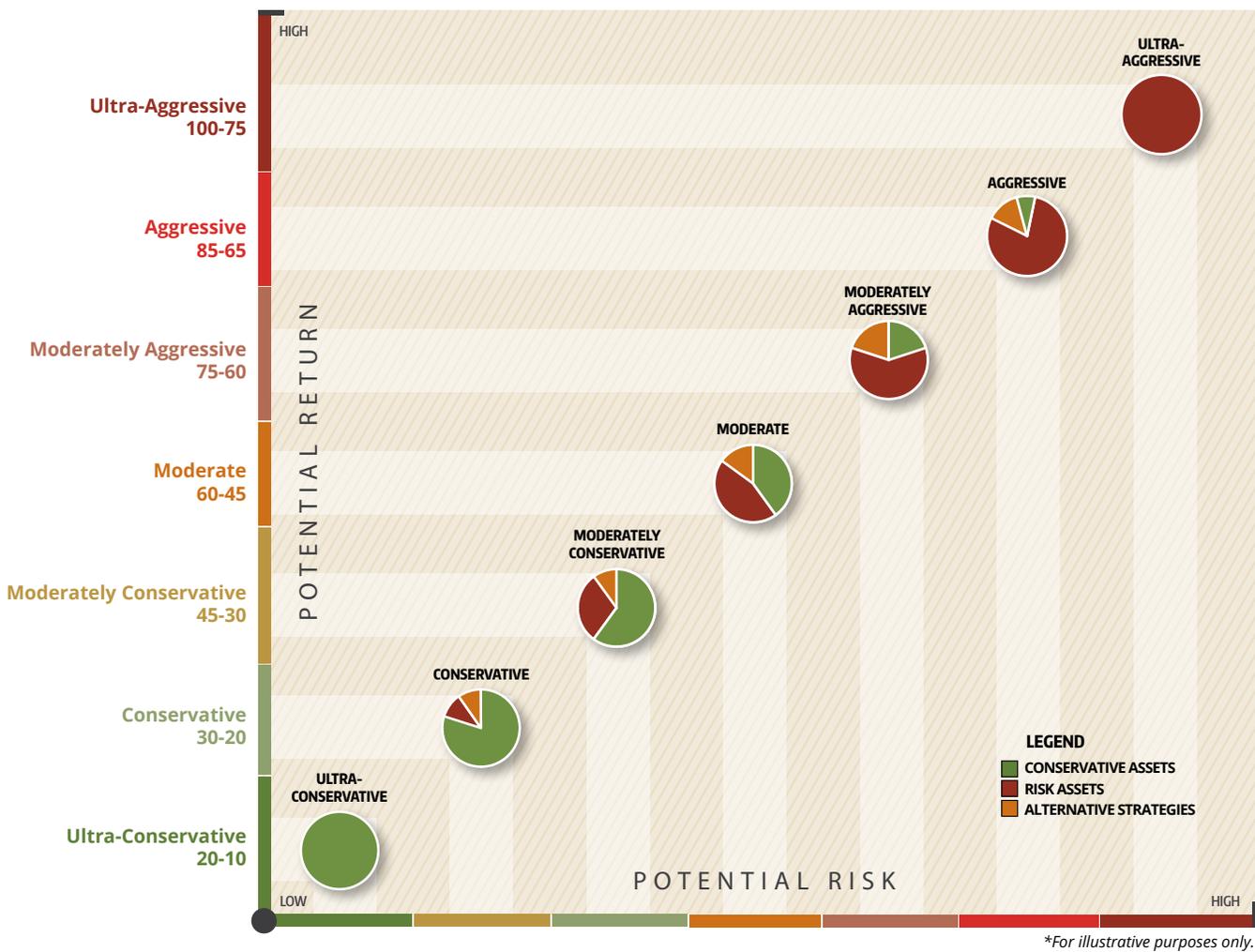
Our advisors know how to pinpoint your risk number and identify an investment strategy to match it. We also know that life circumstances change over time and our financial advisors will be there to help you adjust your objectives along the way.

Select the Appropriate Investment Risk Category

Identifying the appropriate amount of risk you are willing and able to take is an important part of the portfolio selection process. The definition of risk can be different for each individual, so we have established risk guidelines to help with this process. At Freedom Wealth Alliance, we classify risk levels across seven different categories from Ultra-Conservative to Ultra-Aggressive. Each risk category has a suggested Individual Risk Number (IRN) range that can help you map your own IRN to the appropriate risk category.

We offer several FWA investment portfolios with different management styles across the risk category spectrum. The combination of our portfolio risk management and your risk category assignment helps to keep our portfolio objectives aligned with your personal objectives.

Next, using your IRN, determine the appropriate risk category and proceed to select the appropriate investment management style.



2 Individual Risk Number & Risk Category Choice

HH IRN # _____ Risk Category: _____

Why: _____

3. Management Style



SELECT A MANAGEMENT STYLE

Backed by our experience, we incorporate elements of global asset allocation strategies, value investing, trend analysis, and tactical risk management to construct our portfolios.

There are a number of ways to manage portfolios, and we recognize that some clients prefer one management style over another.

At Freedom Wealth Alliance, our clients have access to multiple investment styles, each managed at different risk levels. The FWA Investment Committee provides management and oversight of our U.S. Core, Global Core, ETF Core, Income, FlexTrend and Global Opportunities portfolios. Our financial advisors are experienced in helping you determine which style is right for you based on your personal preferences and planning objectives.

Let's walk through our different investment management styles on the next page.

Asset allocation does not ensure a profit or protect against loss.

CORE ALLOCATION PORTFOLIOS

Our Core Allocation portfolios are managed on the belief that asset allocation is the primary driver of performance over the long term. The Core Allocation portfolios include:

U.S. Core: Primary focus on U.S. equity and bond markets. This style tends to move more in tandem with widely publicized U.S. market indexes.

Global Core: Primary focus on broad geographical diversification across U.S. and international equity and bond markets. This style is less correlated to U.S. markets.

ETF Core: Primary focus on asset allocation utilizing low-cost ETFs.

+ **Market Exposure:** Exposure to risk assets and conservative assets remain relatively static over time.

+ **Considerations:** Investors in our Core Allocation portfolios may have the highest sensitivity to market swings, without additional active management support in challenging markets.

INCOME PORTFOLIOS

Our Income portfolios focus on investing in higher income-generating asset classes across a global opportunity set. These portfolios may be suitable for investors seeking higher return from income generation and less from capital appreciation.

+ **Market Exposure:** The portfolios will be allocated to higher income-generating asset classes, which can include higher quality bonds, lower quality bonds, emerging markets debt, global dividend-paying equities, real estate-related securities and energy infrastructure securities.

+ **Considerations:** The portfolios generally have less core equity exposure than the other management styles. The portfolios are managed for income generation rather than capital appreciation and may underperform in strong, equity market environments.

FLEXTREND PORTFOLIOS

Our FlexTrend portfolios are tactically managed based on the persistence of U.S. equity and credit market price trends, rather than fundamentals. In a persistently positive market uptrend, the FlexTrend portfolios can increase risk exposure to attempt to participate in a bull market environment. In a persistently negative market downtrend, the FlexTrend portfolios can significantly reduce risk exposure to attempt to protect value in a bear market environment.

+ **Market Exposure:** Provides tactical exposure to U.S. equity and credit markets. Allocation shifts between risk and conservative assets are primarily driven by changing market price trends. Exposure to equities and credit can be significantly reduced in periods of market stress.

+ **Considerations:** The portfolios may underperform in markets that are not persistently trending in any one direction. The portfolios may also underperform in markets that experience quick changes in the direction of a trend.

GLOBAL OPPORTUNITIES PORTFOLIOS

Our Global Opportunities portfolios take an active, multi-strategy approach to investing across global markets, income-generating assets and alternative strategies. The portfolios are managed with a focus on fundamentals and valuations, often reducing risk when valuations appear extended and adding risk when valuations appear more attractive.

+ **Market Exposure:** The portfolios provide exposure to global core and non-core asset classes. Exposure to risk and conservative assets adjust moderately over time based on FWA's economic and market views. Alternative strategies may be used to attempt to hedge market exposures while the portfolio remains fully invested.

+ **Considerations:** Due to the valuation-bias and diversified nature of this management style, the portfolios may underperform in periods where expensively-valued markets continue to move higher regardless of fundamentals.

Always consult with your advisor before making any investment decisions.

3 Management Style Choice

Management Style(s): _____

Why: _____

4. Portfolios



Our clients have the comfort of knowing that there will be a long-term continuity of wealth management support from Freedom Wealth Alliance's team of experienced professionals.

PORTFOLIO SELECTION

At Freedom Wealth Alliance, our financial advisors are experienced guiding you through the portfolio selection process. This includes understanding your objectives, risk tolerance, investment preferences and financial planning considerations. With this in-depth knowledge, our advisors can help you select the most appropriate portfolio or blend of portfolios that uniquely meet your personal needs.

FWA MANAGED PORTFOLIOS

Portfolios offered by Freedom Wealth Alliance include the following:

- Globally-oriented, multi-asset allocation frameworks.
- Oversight by the FWA Investment Committee.
- Deep investment due diligence on third-party investment managers.
- Optimization across asset class and security selection.
- A focus on total return, not just capital appreciation or income.
- Dynamic rebalancing to remain in-line with target objectives.

Multiple portfolios can be thoughtfully combined in a single account* to customize the client experience or to simply diversify across different management styles.

**Account minimums may apply.*

Rebalancing a portfolio may cause investors to incur tax liabilities and/or transaction costs and does not assure a profit or protect against loss.

FWA MANAGED PORTFOLIOS

MANAGEMENT STYLE	CORE ALLOCATION		
	U.S. CORE	GLOBAL CORE	ETF CORE
Objectives	Primarily invested in core U.S. equity and bond markets, with limited exposure to international markets.	Primarily invested in core U.S. and international equity and bond markets.	Primarily invested in core U.S. and international equity and bond markets.
Client Preference	Prefer performance that tracks closer to that of U.S. markets.	Prefer a broader, global investment opportunity set. Willing to accept performance that is different than that of core U.S. markets.	Prefer lower cost exposure to equity and bond markets without the need for active management.
Asset Classes / Alternatives	Core Asset Classes	Core Asset Classes	Core Asset Classes
Active Trading	Lower	Lower	None
Tactical Risk Adjustments	None	None	None
Portfolios Available <i>*Tax-Sensitive portfolios available.</i>	<ul style="list-style-type: none"> · Ultra-Aggressive · Aggressive · Moderately Aggressive · Moderate* · Moderately Conservative* · Conservative 	<ul style="list-style-type: none"> · Ultra-Aggressive · Aggressive · Moderately Aggressive · Moderate · Moderately Conservative · Conservative 	<ul style="list-style-type: none"> · Ultra-Aggressive · Aggressive · Moderately Aggressive · Moderate* · Moderately Conservative* · Conservative

MANAGEMENT STYLE	DYNAMIC ALLOCATION		
	INCOME	FLEXTREND	GLOBAL OPPORTUNITIES
Objectives	Primarily invested in higher income-generating asset classes.	Primarily provides tactical exposure to U.S. equity and credit markets. Seeks to participate in persistently positive trending markets and protect value in persistently negative trending markets.	Primarily provides diversified exposure to global markets and investment strategies. Tactical positioning is primarily driven by fundamental and valuation dislocations across asset classes.
Client Preference	Prefer higher income generation over capital appreciation potential.	Prefer to participate in up markets, but with the potential to protect value in deeper market selloffs. Willing to accept potential underperformance in non-trending market environments.	Prefer an actively-managed, global, multi-strategy portfolio. Willing to accept performance that is different than that of U.S. markets.
Asset Classes / Alternatives	Core/Non-Core Asset Classes	Core Asset Classes, Alternative Strategies	Core/Non-Core Asset Classes, Alternative Strategies
Active Trading	Lower	Moderate	Moderate
Tactical Risk Adjustments	Lower	Higher	Moderate
Portfolios Available	<ul style="list-style-type: none"> · Aggressive · Moderately Aggressive · Moderate · Moderately Conservative · Conservative · Ultra-Conservative 	<ul style="list-style-type: none"> · Aggressive · Moderately Aggressive · Moderate · Moderately Conservative · Conservative 	<ul style="list-style-type: none"> · Aggressive · Moderately Aggressive · Moderate · Moderately Conservative · Conservative

Stock investing involves risk including loss of principal.

The payment of dividends is not guaranteed. Companies may reduce or eliminate the payment of dividends at any given time.

An investment in Exchange Traded Funds (ETF), structured as a mutual fund or unit investment trust, involves the risk of losing money and should be considered as part of an overall program, not a complete investment program. An investment in ETFs involves additional risks such as not diversified, price volatility, competitive industry pressure, international political and economic developments, possible trading halts, and index tracking errors.

Investing in mutual funds involves risk, including possible loss of principal.

4

Model Portfolio Choice

Model Portfolio(s): _____



OUR INVESTMENT PROCESS

Our investment process is led by the Freedom Wealth Alliance Investment Committee. The Investment Committee consists of experienced investment professionals with complimentary skill sets.

FWA's Investment Committee follows a comprehensive and disciplined investment process to support investment decisions in our clients' portfolios. The Investment Committee incorporates global macroeconomic analysis, detailed investment research and quantitatively-driven technical analysis. This helps to identify investment opportunities and to manage risk across the portfolios.



OUR INVESTMENT UNIVERSE

The FWA Investment Committee leverages its experience and takes into account multiple factors when constructing our portfolios. Through qualitative and quantitative analysis, we carefully blend Conservative Assets, Risk Assets and Alternative Strategies to create well-diversified portfolios. This helps us achieve the delicate balance between risk and return objectives.

DEFINING CONSERVATIVE ASSETS > RISK ASSETS > ALTERNATIVE STRATEGIES

CONSERVATIVE ASSETS	RISK ASSETS	ALTERNATIVE STRATEGIES
<ul style="list-style-type: none"> ✓ U.S. Treasuries ✓ Higher Quality Government, Corporate and Securitized Bonds ✓ Higher Quality Municipal Bonds ✓ Cash ✓ Other Lower Volatility Investments 	<ul style="list-style-type: none"> ✓ Global Equities ✓ Global Real Estate ✓ Global High Yield Bonds ✓ High Yield Municipal Bonds ✓ Commodities ✓ Foreign Currencies ✓ Other Higher Volatility Investments 	<ul style="list-style-type: none"> ✓ Long/Short Equity ✓ Unconstrained Bond ✓ Hedged Strategies ✓ Managed Futures ✓ Tactical Allocation ✓ Other Non-Traditional Investment Strategies

Bonds are subject to market and interest rate risk if sold prior to maturity. Bond values may decline as interest rates rise. Bonds are subject to availability and change in price.

Investing in Real Estate Investment Trusts (REITs) involve special risks such as potential illiquidity and may not be suitable for all investors. There is no assurance that the investment objectives of this program will be attained.

Summary *Let's review your choices and preferences.*

1.) Priority Goals: _____

2.) HH IRN: _____ Risk Category: _____

3.) Management Style(s): _____

4.) Model Portfolio(s): _____

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[Explore our website freedomwealthalliance.com](http://freedomwealthalliance.com) **Connect with us on:** [linkedin.com](https://www.linkedin.com) [facebook.com](https://www.facebook.com)

About Freedom Wealth Alliance

Freedom Wealth Alliance has over 100 years of combined experience in Retirement Planning, Financial Planning, defensive money management and complex financial strategies. We collaborate with your other advisors to develop tailored strategies with the goal of accumulating, managing, and preserving wealth for families and small businesses.

*Our goal is to offer you a confident approach to Living Well and Living Free,
however you define it!*

*As an investment advisor representative of Freedom Wealth Alliance, a Registered Investment Advisor, we are held to a fiduciary standard of care for all advisory clients and are fully committed to putting our clients' best interest first above our own.

Asset management does not ensure a profit or protect against loss.

There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk.

Alternative investments may not be suitable for all investors and should be considered as an investment for the risk capital portion of the investor's portfolio. The strategies employed in the management of alternative investments may accelerate the velocity of potential losses.

International investing involves special risks such as currency fluctuation and political instability and may not be suitable for all investors. These risks are often heightened for investments in emerging markets.



VISIT OUR WEBSITE

Great resources are always at your fingertips. With articles, videos, news, market updates and classes available for you anytime you need them, we've built our website with you in mind.

[Visit freedomwealthalliance.com](http://freedomwealthalliance.com) to explore.

DOWNLOAD OUR FREE APP

We've built a handy mobile app that allows you to ask us questions on-the-go and to receive helpful notifications from our office.

[Visit freedomwealthalliance.com/about](http://freedomwealthalliance.com/about) to download.