



FREEDOM
WEALTH
ALLIANCE®

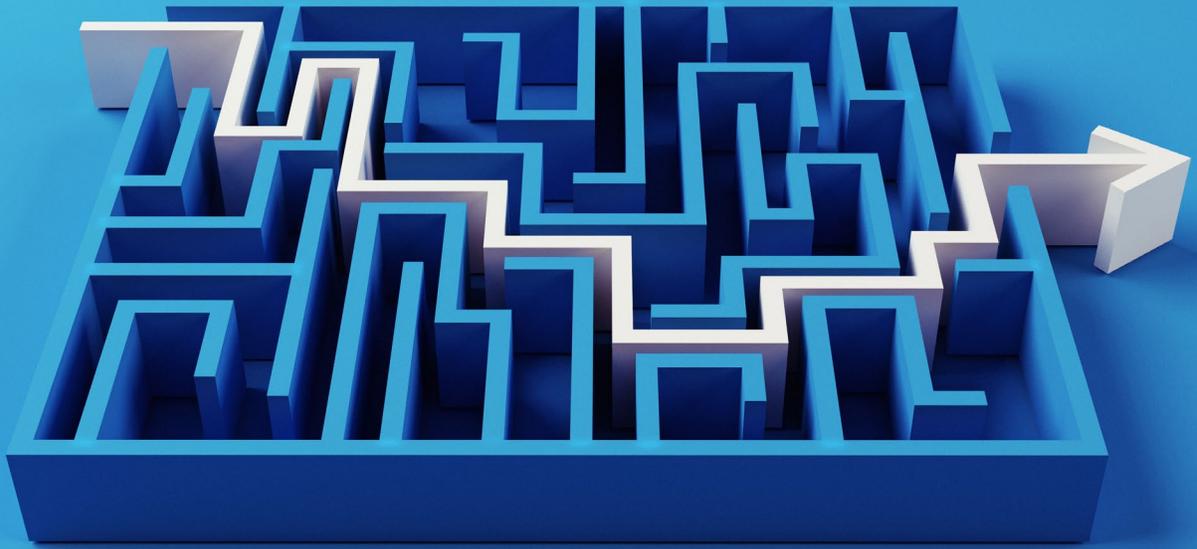
PORTFOLIO SELECTION PROCESS



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 FWA you have the flexibility to select one or a combination of our portfolios. You advisor will help guide you through this process.

1. Financial Goals

UNDERSTAND AND PRIORITIZE YOUR FINANCIAL GOALS

Short-Term Goals: 1-5 years

1.) _____ Cost: _____ Year: _____

2.) _____ Cost: _____ Year: _____

3.) _____ Cost: _____ Year: _____

Examples: Car, home remodel, family vacation, reduce debt

Medium-Term Goals: 5-10 years

1.) _____ Cost: _____ Year: _____

2.) _____ Cost: _____ Year: _____

3.) _____ Cost: _____ Year: _____

Examples: Education, larger home, vacation home, boat, new appliances

Long-Term Goals: 10+ years

1.) _____ Cost: _____ Year: _____

2.) _____ Cost: _____ Year: _____

3.) _____ Cost: _____ Year: _____

Examples: Retirement, estate planning

Retirement Details

Retirement Age: _____ Annual Retirement Spending: \$ _____

Annual Savings:
Income Sources (Annual):

Primary: _____

Other Goals:

Primary: _____

Spouse: _____

1.) _____

Spouse: _____

2.) _____

Social Security (Annual):

3.) _____

Primary: _____

Spouse: _____

Estate Goal: \$ _____

Concerns: _____

Additional Considerations: _____

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).

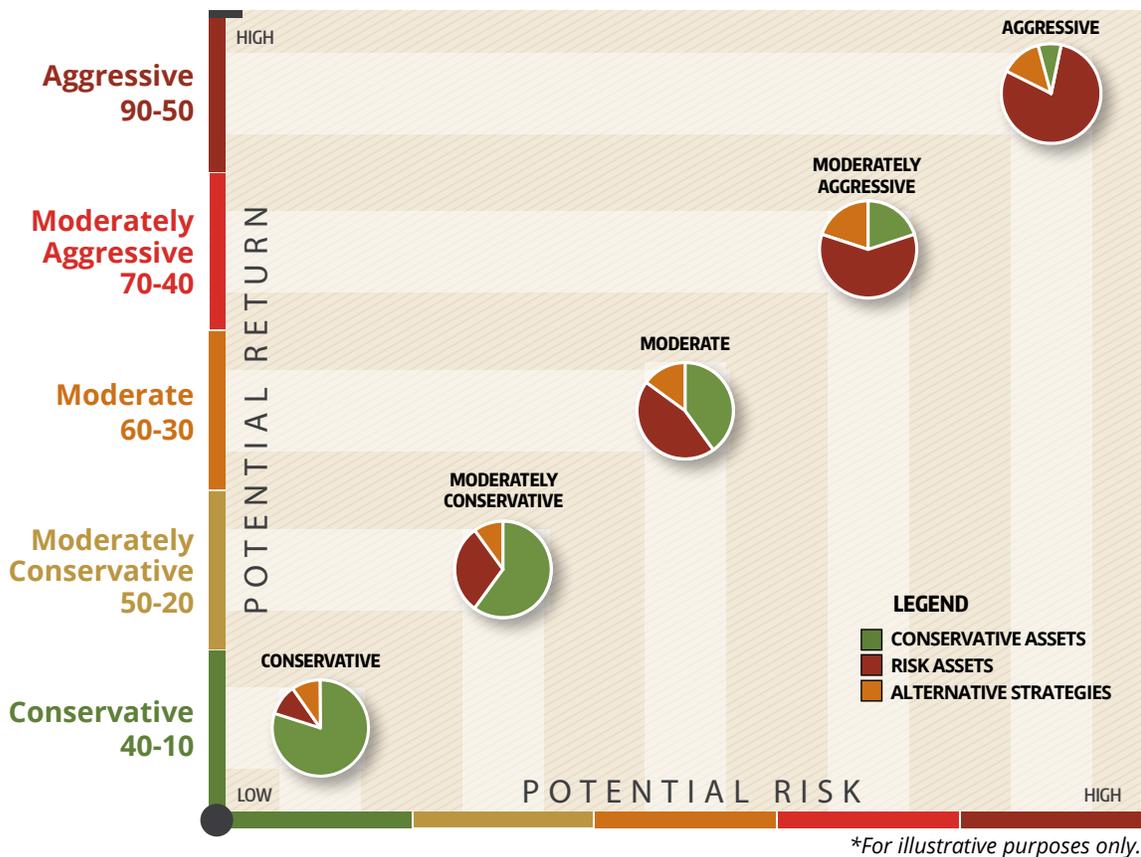
Our advisors know how to pinpoint your risk number and identify an investment strategy to match it. We also know that life circumstances change over time and our financial advisors will be there to help you adjust your objectives along the way.

Select the Appropriate Investment Risk Category

At Freedom Wealth Alliance, we offer a number of portfolios with different risk and return objectives. To help map your Individual Risk Number to an appropriate level of investment portfolio risk, we classify risk into five different categories: Aggressive, Moderately Aggressive, Moderate, Moderately Conservative and Conservative. All FWA portfolios are managed to one of these five risk categories.

Each FWA portfolio has its own dynamic IRN, and each risk category has its own IRN range. For each risk category, we set pre-defined levels of minimum and maximum risk that the portfolios can take. This range allows our Investment Committee to adjust risk up and down in the portfolios, depending on the market environment. Throughout changing market conditions, we remain disciplined in managing to our clients' stated investment objectives.

Next, using your IRN, select the appropriate risk category and investment portfolio.



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 the other.

At Freedom Wealth Alliance, our clients have access to our core FlexTrend, Global Opportunities, Passive Allocation and Simple Allocation portfolios. We also offer a number of specialty portfolios for unique client needs.

Let's walk through four different Management Styles on the next page.

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

FLEXTREND PORTFOLIOS

Our FlexTrend Portfolios are managed based on the belief that market stress can occur quickly, and portfolio drawdowns can be severe. In our FlexTrend portfolios, the portfolio manager can significantly reduce exposure to highly volatile risk assets in an attempt to reduce the negative impact on portfolio values.

- + **Market Exposure:** Exposure to risk assets can be significantly reduced in periods of market stress. Allocation shifts between risk and conservative assets can change based on FWA's economic and market views.
- + **Considerations:** In market environments that have moderate corrections and subsequent strong rallies, these portfolios may underperform. During periods of high volatility, these portfolios may overweight cash in an attempt to reduce market risk.

GLOBAL OPPORTUNITIES PORTFOLIOS

Our Global Opportunities Portfolios are managed based on the belief that asset allocation drives the majority of portfolio performance over the long-term. These portfolios are generally managed with a *value-bias*, often reducing risk to areas where market valuations are extended and adding risk where market valuations are more attractive.

- + **Market Exposure:** Exposure to risk and conservative assets adjust moderately over time. Shifts in allocations within risk and conservative assets can change based on FWA's economic and market views. Utilization of alternative strategies may be used to hedge market exposures while the portfolio remains fully invested.
- + **Considerations:** These portfolios are generally fully invested with minimal cash levels. Due to the value-bias of these portfolios, the portfolios may underperform in periods where expensively valued markets continue to move higher regardless of fundamentals.

PASSIVE ALLOCATION PORTFOLIOS

Our Passive Allocation Portfolios are managed based on the belief that low-cost exposure to broad markets is the best way to manage wealth over the long-term. In our Passive Portfolios, we select lower cost, broad index-based investments to construct the portfolios.

- + **Market Exposure:** Exposure to risk assets and conservative assets remain mostly static over time.
- + **Considerations:** Investors in Passive Portfolios may have the highest sensitivity to market swings, without additional active management support in challenging markets.

SPECIALTY PORTFOLIOS

We recognize that our clients may have unique investment objectives and want to allocate a portion of their assets to non-traditional or outcome-oriented investment portfolios. Our Specialty Portfolios have been constructed to offer a wider range of investment options to pursue the diverse needs of our clients.

- + **Market Exposure:** These Specialty Portfolios allow a higher level of non-diversified concentration. These portfolios are intended to be used in conjunction with a well-diversified portfolio allocation.
- + **Considerations:** Our Specialty Portfolios include, but are not limited to: Capital Preservation, Global High Income, All Equity, Global Unconstrained.

*Always consult with your advisor before making any investment decisions.

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Management Style Choice

Management Style: _____ / _____

Why: _____



PORTFOLIOS

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

All portfolios offered by Freedom Wealth Alliance include the following:

- Globally-oriented, multi-asset portfolios.
- Professionally managed by the FWA Investment Committee backed by the team's comprehensive investment process.
- Deep manager due diligence on third-party investment managers.
- Optimized by asset class and security selection.
- Focused on total return, not just capital appreciation or income.
- Actively rebalanced to remain in-line with target objectives.

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

4.) Portfolio Model: _____

CORE PORTFOLIO OFFERINGS

MANAGEMENT STYLE	FLEXTREND	GLOBAL OPPORTUNITIES	SIMPLE ALLOCATION	PASSIVE ALLOCATION
Objectives	Actively managed, multi-asset portfolios with additional tactical strategies to help reduce risk in large, market selloffs.	Actively managed multi-asset portfolios, with moderate changes in allocations across asset classes and risk targets.	Typically holds a smaller number of investment options, primarily consisting of third-party managed asset allocation funds.	Provides exposure to traditional stock and bond markets with limited changes in allocation. Primarily utilize low cost ETFs and/or mutual funds.
Asset Classes/ Alternatives	Core/Non-Core Asset Classes, Alternative Strategies	Core/Non-Core Asset Classes, Alternative Strategies	Core/Non-Core Asset Classes, Alternative Strategies	Core Asset Classes
Active Trading	Higher	Moderate	Lower	Rebalancing Only
Tactical Risk Adjustments	Higher	Moderate	Lower	None
Portfolios Available	<ul style="list-style-type: none"> · Conservative · Moderately Conservative · Moderate · Moderately Aggressive · Aggressive <p><i>Tax-Sensitive portfolios available.</i></p>	<ul style="list-style-type: none"> · Conservative · Moderately Conservative · Moderate · Moderately Aggressive · Aggressive <p><i>Tax-Sensitive portfolios available.</i></p>	<ul style="list-style-type: none"> · Conservative · Moderately Conservative · Moderate · Moderately Aggressive · Aggressive <p><i>Available in FlexTrend and Global Opportunities management styles.</i></p>	<ul style="list-style-type: none"> · Conservative · Moderately Conservative · Moderate · Moderately Aggressive · Aggressive <p><i>Tax-Sensitive portfolios available.</i></p>

SPECIALTY PORTFOLIOS

MANAGEMENT STYLE	ALL EQUITY	GLOBAL UNCONSTRAINED	GLOBAL HIGH INCOME	CAPITAL PRESERVATION
Objectives	Seeks long-term attractive returns by primarily investing in equity-type securities. This portfolio is suitable for those investors that can withstand higher volatility for the potential of higher returns over the long term.	Actively managed multi-asset portfolio, with wider flexibility to invest in non-core asset classes and alternative strategies, within a broader risk spectrum.	Seeks an above average yield by primarily investing in higher income generating asset classes. This can include, but is not limited to, dividend-paying stocks, high yield bonds, emerging markets debt, real estate securities and MLPs.	The portfolio is managed in a conservative manner, primarily investing in higher quality, lower volatility fixed income securities.
Asset Classes/ Alternatives	Equity-Focused	Core/Non-Core Asset Classes, Alternative Strategies	Income Generating Asset Classes	Conservative Asset Classes and Alternative Strategies
Active Trading	Moderate	Moderate	Lower	Lower
Tactical Risk Adjustments	Lower	Moderate	Lower	Lower
Portfolios Available	<ul style="list-style-type: none"> · Aggressive 	<ul style="list-style-type: none"> · Aggressive 	<ul style="list-style-type: none"> · Moderately Aggressive · Moderate · Moderately Conservative 	<ul style="list-style-type: none"> · Conservative (Max IRN: 20)

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.



OUR INVESTMENT PROCESS

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.

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. Treasures ✓ 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 Municipal Bonds ✓ High Yield 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 will decline as interest rate rise and bond 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: _____

4.) Portfolio Model: _____

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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!*

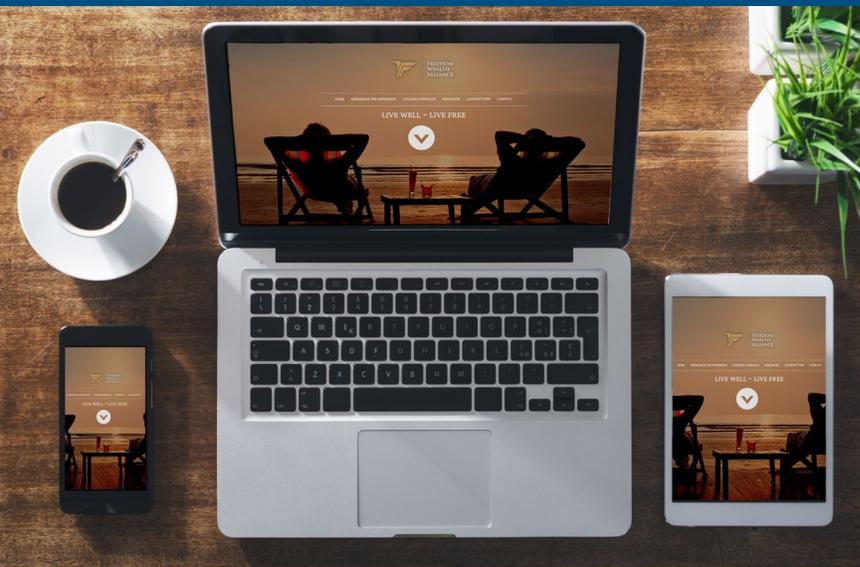
*As an investment advisor representative of Freedom Wealth Alliance, a Registered Investment Advisor, we are held to a fiduciary standard of care for all advisory clients and are fully committed to putting our clients' best interest first above our own.

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.



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+ DOWNLOAD OUR FREE APP

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