

Investment Strategies

When constructing portfolios, we believe it's important to go beyond traditional asset allocation and include strategy diversification as well. Below is a description of each strategy. Providers are assigned to each category based on the role they play in the portfolio.

		WHY	WHAT	EXPECT
CORE MARKETS	Core Market Exposure	To participate in potential global or domestic economic growth	Broad market exposure—primarily stocks and bonds with up to 15% allocated to other asset classes or strategies	Portfolios rise and fall with the market, with deep declines on occasion Global portfolios may perform differently than domestic portfolios because there are currency impacts as well as regional market differences
TACTICAL STRATEGIES	Enhanced Return Focus	To take advantage of opportunities to deliver higher returns	Concentrated equity in single-class strategies or credit strategies that attempt to outperform a diversified market index	May outperform or underperform diversified equity portfolios for years at a time
	Limit Loss Focus	To limit participation in extended market downturns while enabling larger participation in equities most of the time	Variable equity allocation strategies based on estimated risk of loss	While these strategies attempt to contain large losses, they will typically miss out on sudden market rebounds or rising markets due to a 'false alarm'
DIVERSIFYING STRATEGIES	Bonds & Bond Alternatives	To diversify equity risk with low variability of returns	Traditional fixed-income portfolios or other low-volatility strategies that may be diversified beyond traditional fixed income	Lower upside and downside market participation
	Equity Alternatives	To diversify equity risk and have larger impact on returns by providing a source of alpha in times of market crises	Long or short exposure to multiple asset classes typically through trend-following managed futures or Global Macro* strategies	Will typically provide alpha in times of market crises; may outperform or lag equity markets, sometimes for years at a time

*Global Macro strategies will generally invest, either by going long or short, across a range of asset classes (e.g., equities, fixed income, currencies, commodities) based on macroeconomic, political or other broad trends. Depending on the manager, their process can be systematic or fundamental and they can choose to implement their views with derivatives or individual positions.

CAREFULLY SELECTED INVESTMENT SOLUTION PROVIDERS

We provide a robust offering of investment solution providers—strategists and managers—mapped to the relevant approach within our investment framework. Solutions include boutique firms, tax-advantaged strategies, ETFs and mutual funds. All providers undergo rigorous, ongoing due diligence to be included on our platform.

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TACTICAL STRATEGIES	Enhanced Return Focus							
								
DIVERSIFYING STRATEGIES	Limit Loss Focus							
								
DIVERSIFYING STRATEGIES	Bonds & Bond Alternatives							
								
DIVERSIFYING STRATEGIES	Equity Alternatives							

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Investing involves risk including the potential loss of principal. There is no guarantee that a diversified portfolio will outperform a non-diversified portfolio in any given market environment. No investment strategy, such as asset allocation, can guarantee a profit or protect against loss in periods of declining values. Commodities and futures trading is speculative and volatile and involves a high degree of risk. Trading in commodities and futures is not appropriate for all persons, as the risk of loss is substantial. Therefore, except for those considered to be bona fide hedgers, only risk capital should be used in futures trading. Mutual funds invest in a variety of investments, including equities, fixed income, securities, real estate securities, commodities and managed futures. There are general risks associated with these investments. These include but are not limited to security selection risk, asset class risk and risk inherent in various investment strategies that each mutual fund may employ. DoubleLine® is a registered trademark of DoubleLine Capital LP. All rights in the Model Portfolios are owned by and vest in AlphaSimplex Group, LLC ("AlphaSimplex"). "AlphaSimplex" and "AlphaSimplex Group, LLC" are service marks of AlphaSimplex and are used with permission. AssetMark, Inc. is an investment adviser registered with the Securities and Exchange Commission. Aris and Savos Investments are divisions of AssetMark. Altegris Advisors, LLC is an affiliate of AssetMark. AssetMark Brokerage™, LLC, member FINRA, is an affiliate of AssetMark, Inc. and shares its address. ©2016 AssetMark, Inc. All rights reserved.

21928 | C31087 | 08/2016 | EXP 8/31/17

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