Advisor Group
IN YOUR CORNER

WEALTH MANAGEMENT PLATFORM

STRATEGIES FOR YOUR FINANCIAL JOURNEY

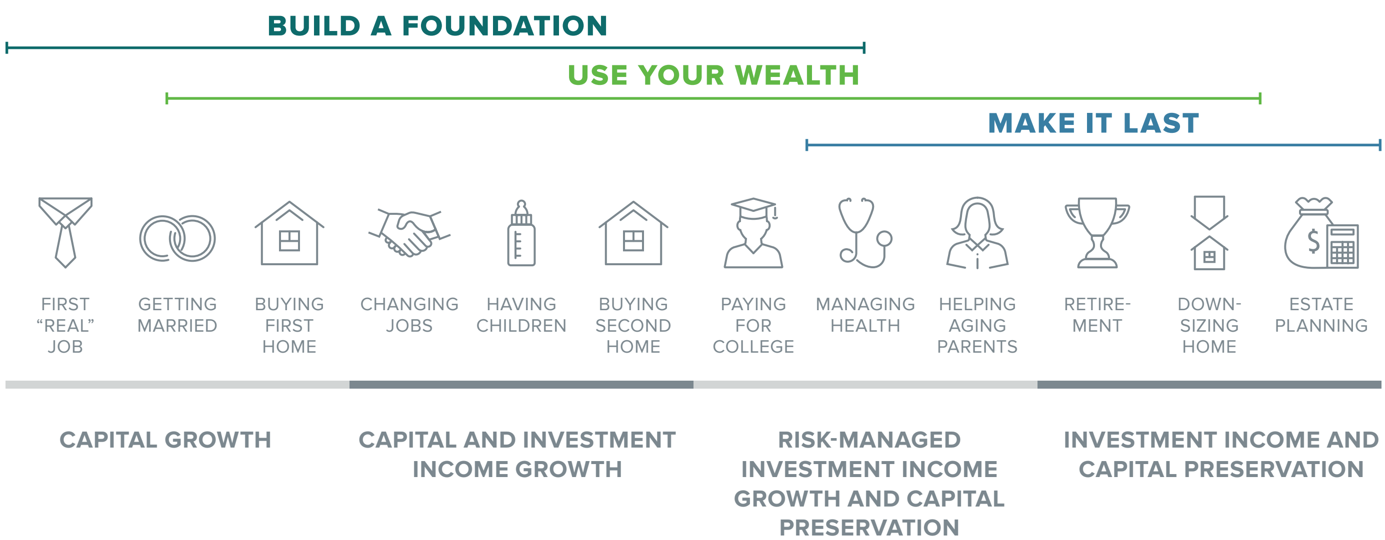
NAVIGATING WITH INDUSTRY-LEADING INVESTMENT PLANS

Finding the right investment solutions to meet your financial goals is a complex exercise. Working with your financial professional to select the best blend of investments is paramount.

Your financial professional recognizes that you have unique financial goals and obligations, and understands that these will change over your lifetime. Your financial professional is there to help you navigate through this financial journey—planning for your retirement, saving for your children's education, preparing for big expenditures, or some combination of all three.

WEALTH MANAGEMENT FOR YOU

As your investment goals evolve, your financial professional will work with you and make adjustments to your strategy, as you travel through your financial journey. Although everyone's path is unique, three major phases emerge through adulthood and each stage requires thoughtful financial planning and strategic investment choices: *Build a Foundation, Use Your Wealth,* and *Make it Last*.



BUILD A FOUNDATION

The growth phase of your life, with increases in income, household participants, and larger, more permanent purchases in life.

USE YOUR WEALTH

The spending phase of your life, with increased demands on your time, more complexities in your life, and greater need for resources.

MAKE IT LAST

The sustaining phase of your life, focused on ensuring your money lasts longer and works smarter to provide you with confidence throughout your retirement.

As you consider how your life will progress through these phases, your financial professional adds important value by offering:

- Objective investment strategies tailored to your individual goals.
- Efficient investment process supported by an expert team.
- Comprehensive research efforts to ensure managers produce the desired outcomes.

IS A GENESIS MODEL PORTFOLIO RIGHT FOR YOU?

Once you understand the stages of your journey and have determined your investment strategy, your financial professional can help build the right approach to managing your assets. Genesis Model Portfolios may be an option for you, depending on the complexity of your financial picture. Your financial professional has access to strategists that create Genesis Model Portfolios, delivering industry-leading investment plans.

INVESTMENT OBJECTIVES

BUILD A FOUNDATION // Grow asset base with active and passive strategies

USE YOUR WEALTH // Manage risk with tactical allocations

MAKE IT LAST // Focus on income with growth opportunities

ACTIVE ALLOCATION
PASSIVE MANAGEMENT
TAX MANAGED

- BlackRock
- Buckingham Strategic Partners
- Capital Group | American Funds
- Envestnet PMC
- Fidelity Investments
- First Trust
- J.P.Morgan Asset Management
- John Hancock Investment Management
- New Frontier
- Russell Investments
- Goldman Sachs Asset Management
- Vanguard

DOWNSIDE MANAGED
HEDGED
TACTICAL

- Astor Investment Management — Fundamentally Driven.
- Beacon Capital Management
- Capital Group | American Funds
- Clark Capital Management Group
- frontier asset management
- Horizon Investments
- J.P.Morgan Asset Management

INFLATION-FOCUSED
TARGETED DISTRIBUTION
PURCHASING POWER

- Astor Investment Management — Fundamentally Driven.
- Beacon Capital Management
- BlackRock
- Capital Group | American Funds
- Caprin
- First Trust
- Goldman Sachs Asset Management
- Horizon Investments

DISCLOSURE INFORMATION

Investments in the underlying securities or strategies (including strategies labeled as conservative and defensive) offered by the VISION2020 Wealth Management® program involve risk, including the potential loss of principal invested. Professional money management and strategies such as asset allocation, diversification, and processes cannot assure a profit or guarantee against loss. This investment program may not be suitable for all investors.

Investing in mutual funds involves risk. When redeemed, an investor's shares may be worth more or less than the original amount paid. Mutual funds all have different investment objectives, risks and fees and charges which may have an adverse impact upon the overall performance of the account.

In general, the bond market is volatile, bond prices rise when interest rates fall and vice versa. This effect is usually pronounced for longer-term securities. Any fixed-income security sold or redeemed prior to maturity may be subject to a substantial gain or loss.

International investing involves special risks not present with U.S. investments due to factors such as increased volatility, currency fluctuation, and differences in auditing and other financial standards. These risks can be accentuated in emerging markets.

In general, frequent trading of the underlying portfolio investments tends to create additional expenses due to commissions paid by the Genesis Model Portfolio Strategist, which can impact overall portfolio performance.

Additionally, frequent trading and rebalancing may cause a taxable event for investors where the portfolio is not held as a part of a qualified plan. Prior to implementing any personalized investment strategy, investors should discuss their investment objectives, risk tolerance, time horizon and liquidity needs with their financial advisor.

This information is not intended to be a substitute for specific, individualized tax advice as individual situations will vary. VISION2020 Wealth Management Corp. or the broker-dealer do not provide tax advice.

An ongoing management fee is charged to investors who choose to invest in this model. The deduction of this fee will impact the overall account returns.

Securities and investment advisory services are offered through Advisor Group, Inc. subsidiaries, FSC Securities Corporation, KMS Financial Services, Inc., Royal Alliance Associates, Inc., SagePoint Financial, Inc., Triad Advisors, LLC, and Woodbury Financial Services, Inc., broker-dealers, registered investment advisers, and members of FINRA and SIPC. Securities services are offered through Investacorp, Inc., Securities America, Inc., and Securities Service Network, broker-dealers and members of FINRA and SIPC. Advisory services are offered through Arbor Point Advisors, LLC, Investacorp Advisory Services, Inc., Ladenburg Thalmann Asset Management, Inc., Securities America Advisor, Inc., SSN Advisory, Inc., and Triad Hybrid Solutions, LLC, registered investment advisers. Advisor Group, Inc. is a holding company. Advisor Group, Inc. is separately owned and other entities and/or marketing names, products or services referenced here are independent of Advisor Group, Inc. Advisory programs offered by FSC Securities Corporation, Royal Alliance Associates, Inc., SagePoint Financial, Inc., and Woodbury Financial Services, Inc., are sponsored by VISION2020 Wealth Management Corp, an affiliated registered investment adviser.

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