



VARIABLE ANNUITY OPTIMIZATION (VAO) OPTION

A variable annuity optimization (VAO) account leverages our sophisticated analytical processes to accurately define variable annuity subaccounts that are notorious for style drift. We then use these results to rebalance our VAO portfolios with greater clarity and precision. By doing so we can create diverse portfolios suited for current economic conditions and an investor's risk temperament, and that provide optimal returns based on a risk/return profile with managed downside risk.

The VAO option is ideal for investors that either already own a variable annuity or who are obtaining a variable annuity through an insurance company with whom we are established as a third-party investment advisor. We will structure a portfolio using the approved list of subaccounts within the respective variable annuities.

Because most annuity companies offer a select universe of investment choices, this option supports two investment strategies: Strategic Equity and Asset Allocation approach.

Primary Benefits

- ✓ Professional Research
- ✓ Greater Insight into and Information About VA Subaccounts
- ✓ 15+ Year Track Record
- ✓ \$50,000 Minimum

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Variable Annuity Optimization Strategies

We manage the variable-annuity products of the following insurance companies. Please refer to our website, www.tpfg.com, for a complete list of the contracts we manage within each insurance company.

Investment Options

Asset Allocation

This strategy is for the investor who wants the stability of bonds with the return potential of equities. An account leveraging this strategy holds a combination of equities and bonds with a ratio that usually slides within 70% to 30% weighted toward the advantaged market. This strategy integrates all asset classes depending on their risk and return characteristics. Its goal is to provide performance that falls within the top 25% of combined fixed-income and equity returns available within the annuity sub-account universe.

Strategic Equity

This strategy is for the investor who is seeking a diversified equity portfolio. An account using this strategy is comprised of US equity securities and may hold international positions as well. Occasionally, fixed-income investments can be included if market conditions warrant. The goal of this strategy is to be in the top 25% of equity returns available within the annuity sub-account universe. Investors in this strategy should have a time horizon of five to eight years and be willing to assume a higher degree of volatility and risk of capital.

Investing in any securities involves a risk of loss.

VAO Partners

		
		
		

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