

Enhanced Allocation Strategy

Strategy Summary

The Enhanced Allocation Strategy (EAS) uses managed mutual funds and remains fully invested throughout all stock market phases. Our management of this strategy includes fund selection, analysis, monitoring and rebalancing. A range of allocations are offered to be used by investors with diverse risk profiles.

EAS portfolios are created using asset allocation models to achieve broad diversification of asset classes. There are 6 portfolios offered, each carefully designed to meet varying risk profiles and investment objectives ranging from conservative to aggressive growth.

Managed mutual funds are selected using research from multiple independent, third party analytics such as Fidelity, BlackRock, First Trust, Morningstar and others. Funds are analyzed using a combination of historical performance and risk diagnostics as well as forward looking research, all seeking to optimize returns while managing risk and volatility.

The portfolios are distributed between 3 different asset classes, Stocks, Bonds and Alternatives, and the



allocations are intended to align with an investor's risk tolerance and time horizon. Management of this strategy also provides for the flexibility to increase or decrease specific sector exposure according to perceived areas of opportunity in the marketplace at a given time.

Mutual fund holdings in this strategy remain fully invested throughout all market cycles and are consistently monitored based on risk, correlation, peer group performance and internal expenses, among other factors. Portfolios are rebalanced as needed to maintain target allocations and to manage opportunities in current markets.

Portfolio QUICK FACTS

Objective

- Capital appreciation across 6 distinct levels of risk

Investment Philosophy

- Asset Allocation is used to structure portfolio weightings
- Portfolios are implemented using actively managed mutual funds
- Portfolios remain fully invested throughout all stock market phases

Investor Profile

- Moderate to Aggressive risk tolerance
- Seeking broad diversification of asset classes
- Has sufficient liquidity in other investments to address short term needs

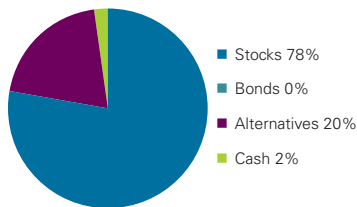
Management

- Funds are selected using independent, third party analytics such as Fidelity, BlackRock, First Trust, Morningstar and others
- Portfolios are monitored and rebalanced as determined by asset allocation targets and current market conditions

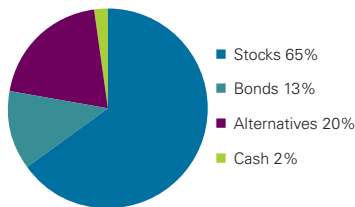
Enhanced Allocation Strategy Portfolios

* Portfolios as of 10/07/2015; subject to change at Portfolio Managers' discretion

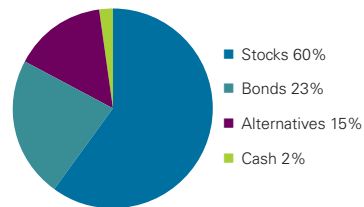
EQUITY



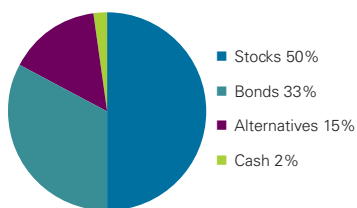
AGGRESSIVE GROWTH



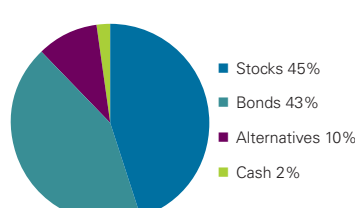
GROWTH



TOTAL RETURN



BALANCED



CONSERVATIVE

