

ALL AMERICAN**INVESTOR SUITABILITY:** For investors with all risk and return objectives.

METHODOLOGY: All American portfolios are a blend of equity and multi-income investments. These portfolios are unconstrained, with each model holding different mutual funds, and the equity portion focused on specific sectors. These models can go up to 100% cash and/or cash equivalents within its equity position to minimize loss in a market downturn.

ALL WEATHER**INVESTOR SUITABILITY:** For conservative-moderate investors nearing or in retirement who are concerned with the preservation of their capital, yet still desire income and growth.

METHODOLOGY: All Weather portfolios are diversified, multi-income portfolios designed to objectively seek lower volatility investments and consistent absolute return. This portfolio is monitored to seek to assure positions are not under-performing other possible alternatives and can go up to 100% in cash and/or cash equivalents within its equity position to minimize loss in a market downturn.

ALP**INVESTOR SUITABILITY:** For investors with all risk and return objectives.

METHODOLOGY: Active Lifestyle Portfolios (ALPs) are a blend of equity and multi-income investments. These portfolios are unconstrained with each model typically holding 3-7 different mutual funds and the equity portion focused on specific sectors. These models can go up to 100% cash and/or cash equivalents within its equity position to minimize loss in a market downturn.

DIVIDEND INCOME**INVESTOR SUITABILITY:** For investors who seek growth and income with all risk and return objectives.

METHODOLOGY: Dividend Income portfolios are blended to combine equity and multi-income strategies and participate in most areas of the market and sectors. The mutual funds in these portfolios seek to hold the top dividend paying stocks, are designed to provide opportunity across market cycles, and can go up to 100% cash and/or cash equivalents within its equity position to minimize loss in market downturns.

HORIZON INCOME**INVESTOR SUITABILITY:** For conservative-moderate investors seeking current income in a lower-volatility portfolio, an opportunity for capital appreciation and greater risk-adjusted returns.

METHODOLOGY: The Horizon Income portfolio is an unconstrained portfolio and typically contains holdings in one or two sectors of the multi-income market at any given time. This portfolio rotates sectors periodically and can get defensive during market downturns by reallocating assets into defensive areas.

ILP-ETF**INVESTOR SUITABILITY:** For investors seeking a less active approach to investment management with a long-term investment time horizon to allow growth potential.

METHODOLOGY: Investor Lifestyle Portfolios ETFs (ILP-ETFs) are blended to combine multi-income and equity program strategies. These portfolios seek high ranking investments and move out of under-performing investments in an effort to meet long-term performance objectives. The ILP-ETFs can go up to 100% cash and/or cash equivalents within its equity position to minimize loss in a market downturn.

ILP-MF**INVESTOR SUITABILITY:** For investors who seek a less active approach to investment management with a long-term investment time horizon to allow growth potential.

METHODOLOGY: Investor Lifestyle Portfolios Mutual Funds (ILP-MF) are blended to combine equity and multi-income strategies. These portfolios seek high ranking investments and moves out of under-performing investments in an effort to meet long-term performance objectives. ILP-MF portfolios can go to 100% cash and/or cash equivalents within its equity position to minimize loss in a market downturn.

ULTRA AGGRESSIVE**INVESTOR SUITABILITY:** For high-risk tolerance investors seeking to maximize returns and capital gains through an aggressive investment approach with a long-term investment time horizon.

METHODOLOGY: The Ultra Aggressive portfolio invests in 100% equity investments, trading exchange-traded funds (ETFs). This portfolio rebalances periodically based on market movement, and can, or will, also rotate sectors on a periodic basis. Ultra Aggressive seeks income growth, and can go up to 100% cash and/or cash equivalents in equity positions to minimize loss in a market downturn.

VIPER 2**INVESTOR SUITABILITY:** For investors with all risk and return objectives.

METHODOLOGY: Viper 2 portfolios are blended and unconstrained, typically holding 3-7 different exchange-traded funds (ETFs) and/or mutual funds, with the equity portion focused on specific sectors. These portfolios can go up to 100% cash and/or cash equivalents within its equity position to minimize loss in a market downturn.

AVAILABLE PLATFORMS:

Most of our models are available on Trust Company of America (TCA), Pershing Advisor Solutions, LLC (PAS), TD Ameritrade (TDA), other platforms may be available.

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