

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 growth-oriented investors across all risk and return objectives.

METHODOLOGY: The portfolio is a multi-asset, unconstrained, tactical strategy that seeks upside potential while also seeking to limit large drawdowns. The strategy is designed to maximize returns through investing in any combination of sectors, asset classes, styles, and sub-sectors as determined by our quantitative model. The portfolio utilizes a proprietary, quantitative relative strength and momentum ranking process. This process targets opportunistic investments that have the best potential to achieve the portfolio's risk/return objectives, as indicated by the quantitative model. This portfolio provides a complement to, or a replacement of, a buy and hold asset allocation portfolio.

DIVIDEND INCOME

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

METHODOLOGY: The portfolio seeks long term capital appreciation through growth and income while also seeking to limit large drawdowns. The strategy is designed to provide opportunities for profit across market cycles through investing in dividend focused and multi-asset income ETFs and mutual funds in any combination of sectors, asset classes, styles, and sub-sectors as determined by our quantitative model. These models seek to hold the top dividend paying stocks. This portfolio provides a complement to, or a replacement of, a buy and hold asset allocation portfolio.

HORIZON INCOME

INVESTOR SUITABILITY: Conservative to moderately conservative investors. This model is designed for investors seeking current income and capital appreciation in a lower volatility portfolio. .

METHODOLOGY: Horizon Income trades multi-asset income securities designed for conservative to moderate investors. The portfolio seeks to provide long-term growth of income along with moderate long-term capital appreciation. The goal of this portfolio is to outpace the Bloomberg Barclays US Corporate High Yield Total Return Bond Index. This model typically contains holdings in one or multiple sectors of the multi-income market at any given time. Holdings rotate among various multi-income asset classes including, but not limited to equity securities of any market capitalization, short-, medium-, and long-term bonds, high-yield bonds, corporate bonds, convertible bonds, treasuries, and occasionally international bonds and preferred securities.

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: ETrade (EAS), Pershing Advisor Solutions, LLC (PAS), TD Ameritrade (TDA), Envestnet, Orion (OPS)

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