

4G[®] ADVISORY PORTFOLIOS

goals-based



CONTACT US

The 4G[®] Advisory Portfolios were developed by Independent Financial Professionals
(see back page for important notes and disclosures)

STAGES OF RETIREMENT PLANNING



INVESTMENT OBJECTIVE:
Grow wealth to help provide a successful retirement.



INVESTMENT OBJECTIVE:
Ensure wealth is accessible for income goals during retirement.



INVESTMENT OBJECTIVE:
Guard wealth against catastrophic losses that may derail retirement plans.



INVESTMENT OBJECTIVE:
Continue to build wealth and give to loved ones and/or charities.

Your financial journey will likely include four stages of retirement planning: Grow, Guard, Get, and Give. The 4G[®] portfolios are based on the goals of each stage and address their unique demands. With the 4G[®] portfolios, your investments will be actively managed by a team of fiduciaries, which means they are required to act in your best interest. Let the 4G[®] portfolios help you accumulate, preserve, distribute, and eventually transfer your wealth to others.

INVESTMENT COMMITTEE APPROACH*

A team of fiduciaries meets regularly to:

- Select investments
- Review market conditions
- Discuss economic and political commentary
- Monitor the portfolios
- Evaluate the investment watch list
- Update the portfolios, as needed

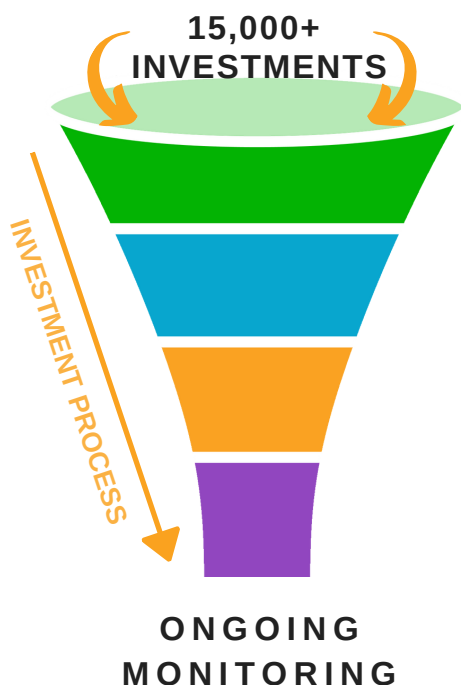


INVESTMENT SELECTION

The committee filters through the investable universe for investments that meet strict criteria:

- Managed by well-established firms
- In good standing with regulators
- Minimum of \$100 million in assets
- Fund style consistent with asset class
- Long-term tenure of the manager
- Consistent performance over various market cycles
- Steady risk-adjusted returns above their peer group
- Reasonable expenses for the strategy

By monitoring each investment and making adjustments, the committee hopes to keep top investments in each sleeve.



SLEEVE FRAMEWORK

The 4G[®] Advisory Portfolios use an innovative "sleeve" framework. Each sleeve has a specific purpose as described below. The sleeves are then combined according to the unique goals of each portfolio.

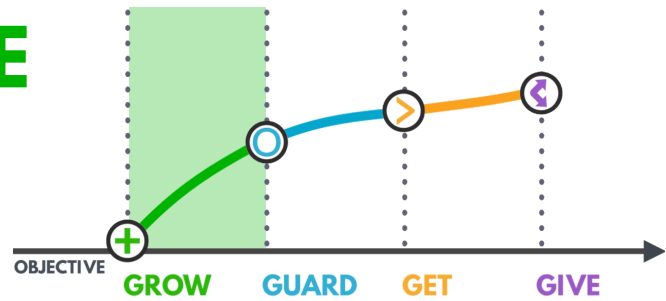
- **Equity Sleeve** – actively managed and low-cost index stock funds designed to maximize growth. The strategy is to spread evenly into: Growth Funds, Growth & Income Funds, International Funds, and Aggressive Growth Funds.
- **Fixed Income Sleeve** – flexible, high quality bond funds designed to work with the equity sleeve to lower volatility and act as a buffer to market fluctuations.
- **Hedged Sleeve** – funds designed to protect the portfolio by employing risk-mitigation strategies. The funds in this sleeve are nimble and may go to all cash but then jump back in when the time is favorable.
- **Liquidity Sleeve** – high-yielding, short-term income funds designed to provide a reserve of cash for income in retirement.

You and your advisor will use a short questionnaire to identify your investment stage and goals. The results will recommend a specific portfolio and combination of sleeves.

*Request a copy of our 4G[®] Investment Policy Statement for specific details

+ GROW STAGE

INVESTMENT OBJECTIVE:
Grow wealth to help provide a successful retirement.



ACCUMULATION

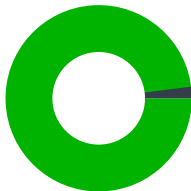
If your retirement is more than ten years away, you may want to consider the GROW stage. Your focus during this stage of the investment journey should be on growing your assets. Keep adding to sound investments to allow your assets time to accumulate through standard market cycles.



4G[®] GROW PORTFOLIOS:

● Equity ● Fixed Income ● Hedged ● Cash

Aggressive



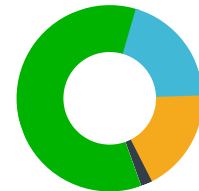
98% Equity
2% Cash

Moderate Aggressive



80% Equity
10% Fixed Income
8% Hedged
2% Cash

Moderate



60% Equity
20% Fixed Income
18% Hedged
2% Cash

Your answers on the 4G[®] Advisory Portfolio Questionnaire will reveal your risk tolerance and which portfolio is right for you. The GROW stage includes three risk-adjusted portfolios. More aggressive portfolios may experience higher returns over time but will likely have higher volatility and short-term losses. More conservative portfolios may lower the likelihood of severe losses but may also result in lower returns over time.

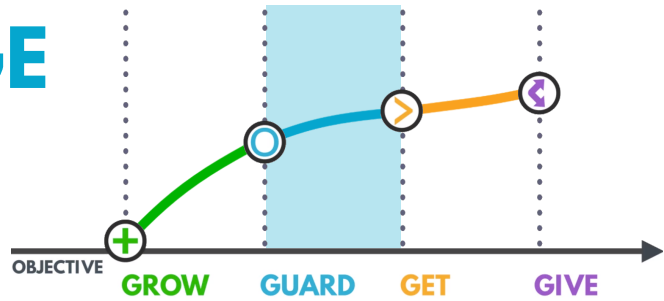
The percentages above are examples only and may change at the discretion of the investment committee as market conditions dictate.

NOTE: Investing in securities (including the models advertised herein) involves risk of loss. Further, depending on the different types of investments there may be varying degrees of risk. Clients and prospective clients should be prepared to bear investment loss including loss of original principal.

GUARD STAGE

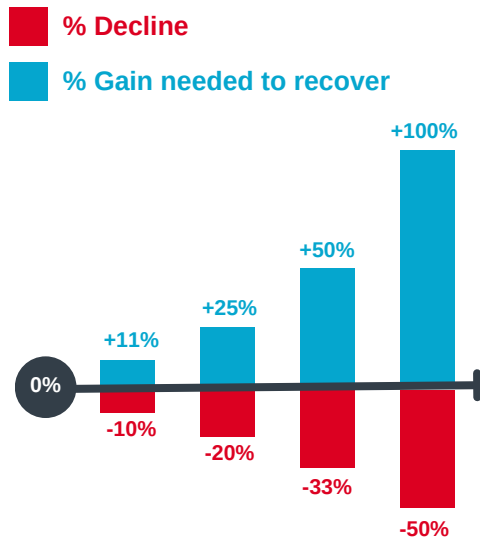
INVESTMENT OBJECTIVE:

Guard wealth against catastrophic losses that may derail retirement plans.



PRESERVATION

If you plan to begin taking retirement income within the next 10 years, you may want to consider the GUARD stage. Your focus during this stage of the investment journey should be on preserving your assets. The amount your accounts don't lose can be as important as the amount they grow.



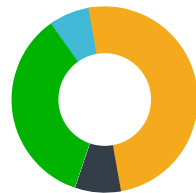
The 4G[®] GUARD portfolios work to protect your wealth during market volatility while still pursuing growth. As you can see in the table above, a decline on your investment requires a greater gain in order to break even.

The GUARD portfolios are built to mitigate these risks, which will hopefully give you confidence and reduce impulsive decisions. To seek protection and stability to the portfolios, the Hedged Equity Sleeve is added to the Equity and Fixed Income sleeves.

4G[®] GUARD PORTFOLIOS:

● Equity ● Fixed Income ● Hedged ● Cash

Risk-Mitigated Aggressive



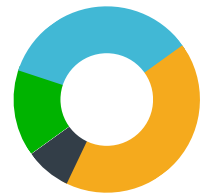
35% Equity
7% Fixed Income
50% Hedged
8% Cash

Risk-Mitigated Moderate



25% Equity
20% Fixed Income
47% Hedged
8% Cash

Risk-Mitigated Conservative



15% Equity
35% Fixed Income
42% Hedged
8% Cash

Your answers on the 4G[®] Advisory Portfolios Questionnaire will reveal your risk tolerance and which portfolio is right for you. The GUARD stage includes three risk adjusted portfolios.

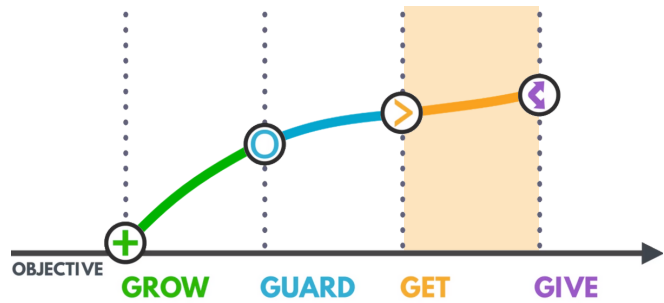
More aggressive portfolios may experience higher returns over time but will likely have higher volatility and short-term losses. More conservative portfolios may lower the likelihood of severe losses but may also result in lower returns over time. For more conservative Guard investors, the percentage of the Equity and Hedged sleeves are lowered with a higher percentage going into the Fixed Income sleeve.

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> GET STAGE

INVESTMENT OBJECTIVE:
Ensure wealth is accessible for income goals during retirement.

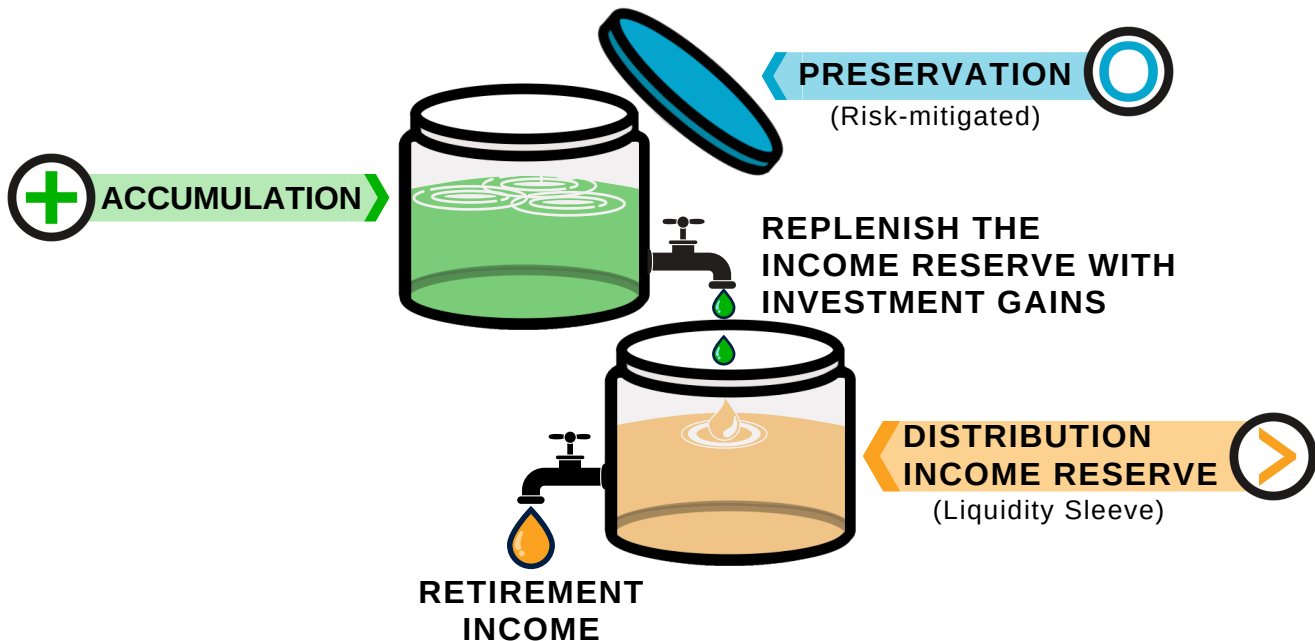


DISTRIBUTION

If you are taking retirement income, you are likely in the GET stage. Your focus during this stage of the investment journey should be on making sure you have enough income. You want your hard-earned wealth to meet your current and future needs, in addition to funding your dreams during a lengthy retirement.

Equity
SLEEVE
Fixed Income
SLEEVE
Hedged
SLEEVE
+ Liquidity
SLEEVE
GET STAGE

THE DISTRIBUTION STRATEGY



The 4G[®] GET portfolios are designed to provide income now and throughout retirement. A minimum of three years of income is placed in the Distribution Income Reserve, which is invested in the Liquidity Sleeve. The remaining portion is invested in the other sleeves, with investment gains replenishing the reserve. By taking income from the reserve, you can avoid having to sell investments when the market is down. Instead, the accumulation portion can stay fully invested, allowing time to recover and replenish the income reserve after a market recovery.

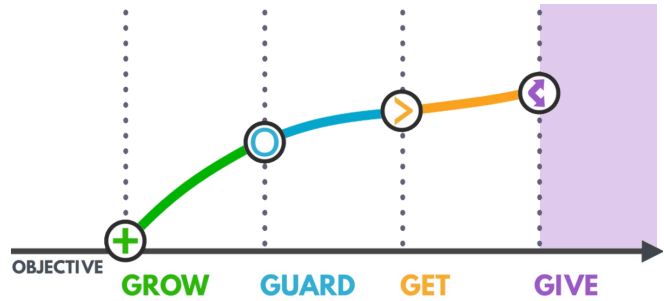
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GIVE STAGE

INVESTMENT OBJECTIVE:




Continue to build wealth and give to loved ones and/or charities.



TRANSFER

If your retirement needs and goals are already met, you may have entered the GIVE stage. Your focus during this stage of your investment journey is planning for the easy, successful transfer of your assets. You may want to work with an estate-planning attorney, CPA, and your advisor to set up a plan for giving to your heirs and favorite charities.

SPELL OUT YOUR WISHES

 <p>WILL & TRUST</p> <p>Establish a trust and/or will which spell out your wishes</p>	 <p>LEGACY GIFT</p> <p>Set up a generation skipping gift to benefit your grandchildren</p>	 <p>CHARITABLE IMPACT</p> <p>Make a charitable impact by giving to a charity, church, or organization.</p>
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The GIVE stage is an opportunity to plan your financial legacy and give yourself comfort in knowing your wishes are in place. Whether you want to give to loved ones right away, donate to charity, or ease the transition after your death, your financial professionals can help you put a plan in place for your estate. Your plan could include gifts, trusts, and even donor-advised funds to benefit your favorite charity, church, or organization.

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PARTIES INVOLVED IN THE 4G[®] ADVISORY PORTFOLIOS

Your trusted financial professional, acting in their capacity as an Investment Advisor Representative, has offered you an opportunity to invest in the actively managed 4G[®] Advisory Portfolios. In addition to providing a valuable service to you as a client, your advisor has chosen to partner with larger firms for better economics and to satisfy regulatory requirements.

- The 4G[®] Advisory Portfolios were developed by Independent Financial Professionals (IFP), who also act in a supervisory role for your advisor.
- The trading platform is provided by Fidelity Custody and Clearing Solutions and its broker-dealer National Financial Services LLC (NFS).
- Administration and Compliance is provided by of Cambridge Investment Research Advisors, Inc. (CIRA).
- Business Continuity: The 4G[®] Investment Committee is comprised of Fiduciaries who are part of IFP and are appointed with CIRA. This provides real protection to you, the client. If something unforeseen were to happen to your advisor, the portfolios would continue to be monitored and actively managed without business interruption.

DISCLOSURE

The 4G[®] Advisory Portfolio strategies are subject to general market risk and risks related to currency fluctuations and economic conditions. Each strategy's underlying investments fluctuate in price and may be sold at a price lower than the purchase price resulting in a loss of principal. Investors may lose money.

The underlying investments are neither FDIC insured nor guaranteed by the U.S. Government. There may be times where all investments are unfavorable and depreciate in value. An individual investor's circumstances and risk tolerance should all be factored in to determine if any of these investments are suitable. Past performance is not indicative of future results.

NOT GUARANTEED | CLIENTS MAY LOSE MONEY | NOT A DEPOSIT
NOT FDIC INSURED | NOT BANK GUARANTEED
PAST PERFORMANCE NOT INDICATIVE OF FUTURE RESULTS
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

Securities are offered through Registered Representative of Cambridge Investment Research, Inc., a broker-dealer, member of FINRA/SIPC. Advisory services through Cambridge Investment Research Advisors, Inc., a Registered Investment Adviser.