

# Our 6-Step Approach to Your Investment Success

1 Research



3 Risk Tolerance



4 Monitoring



2 Investment Selection



5 Opportunistic Rebalancing



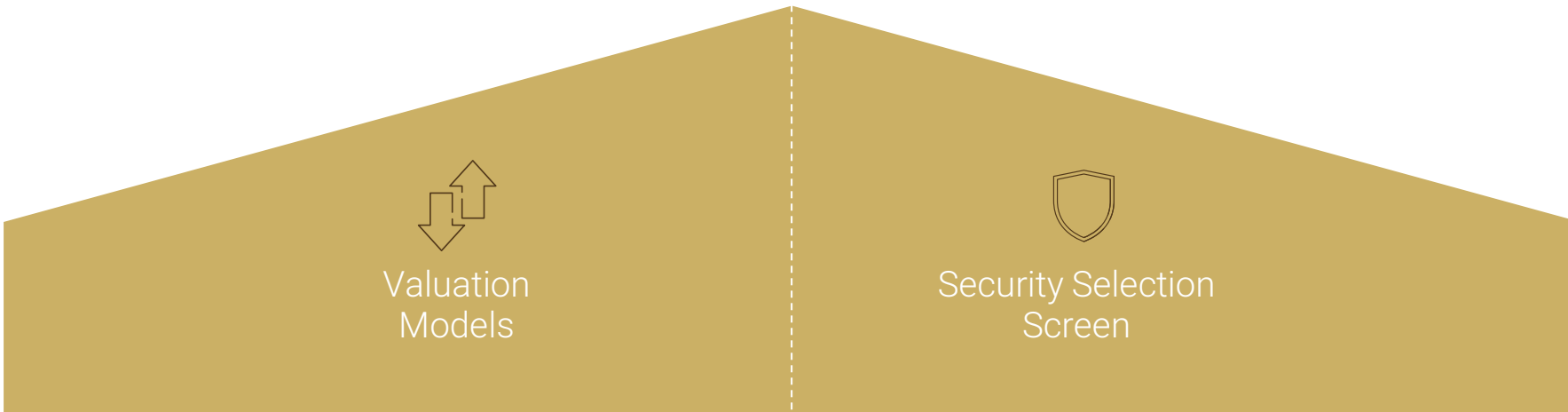
6 Tax-Smart Investing

# Research

Top Down



# Portfolio Construction



Bottom Up

Tens of thousands of  
**stocks worldwide**

**7500+** Mutual  
Funds in the US

**7500+** Exchange-traded  
funds (ETFs) Globally

# Investment Selection

HOW DO YOU  
DETERMINE  
WHEN TO...

BUY

SELL

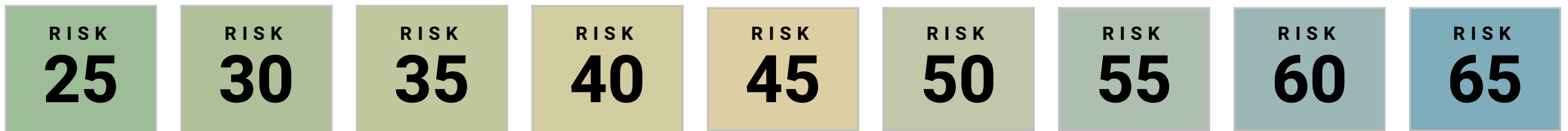
HOLD

Example of P/E Ratios



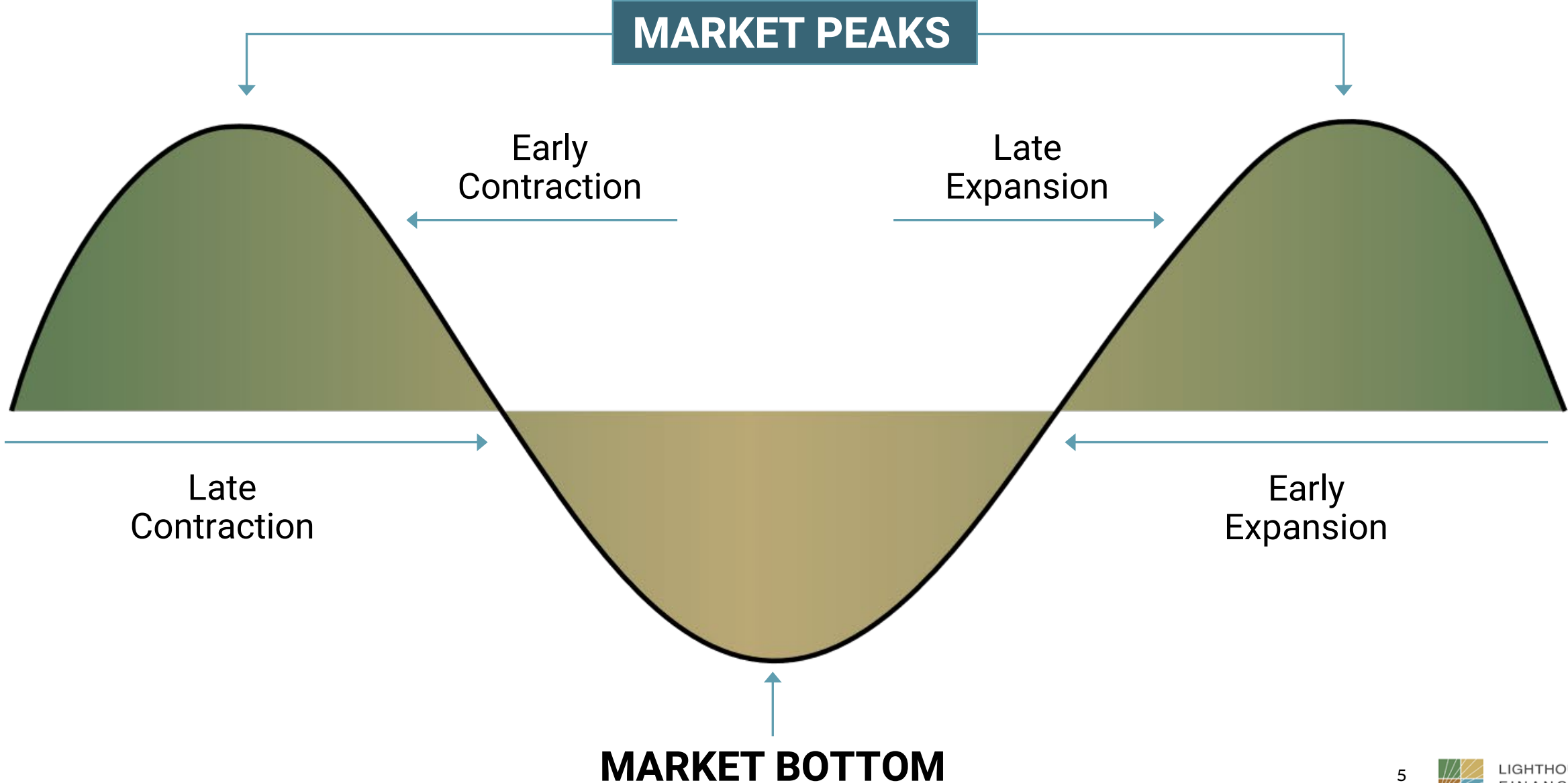
# Risk Tolerance

We combine our depth of investment knowledge, investment philosophy, and cutting-edge technologies to build smart investment strategies designed to help you succeed.



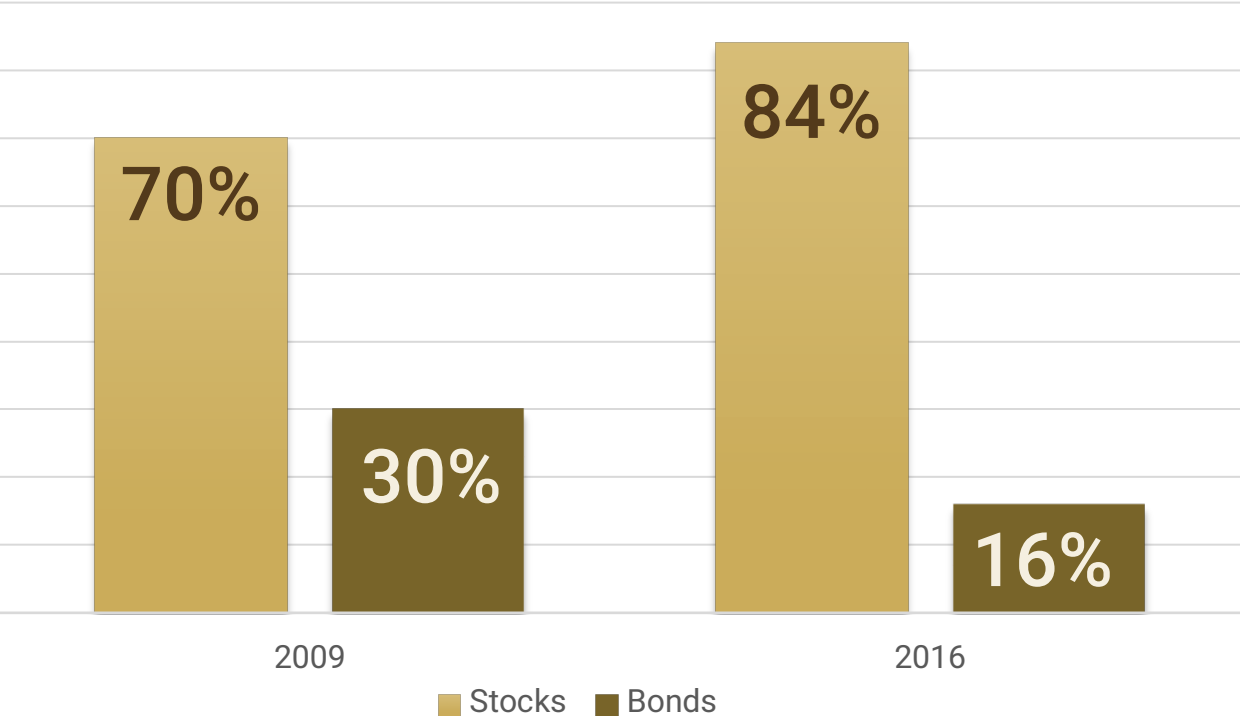
The old way of assessing risk, stereotyping investors and building investment strategies, simply doesn't work in today's markets.

# Monitoring



# Opportunistic Rebalancing

Effects of Not Rebalancing Over Time



1

What is opportunistic rebalancing?

2

How do you keep your portfolio aligned to your goals?

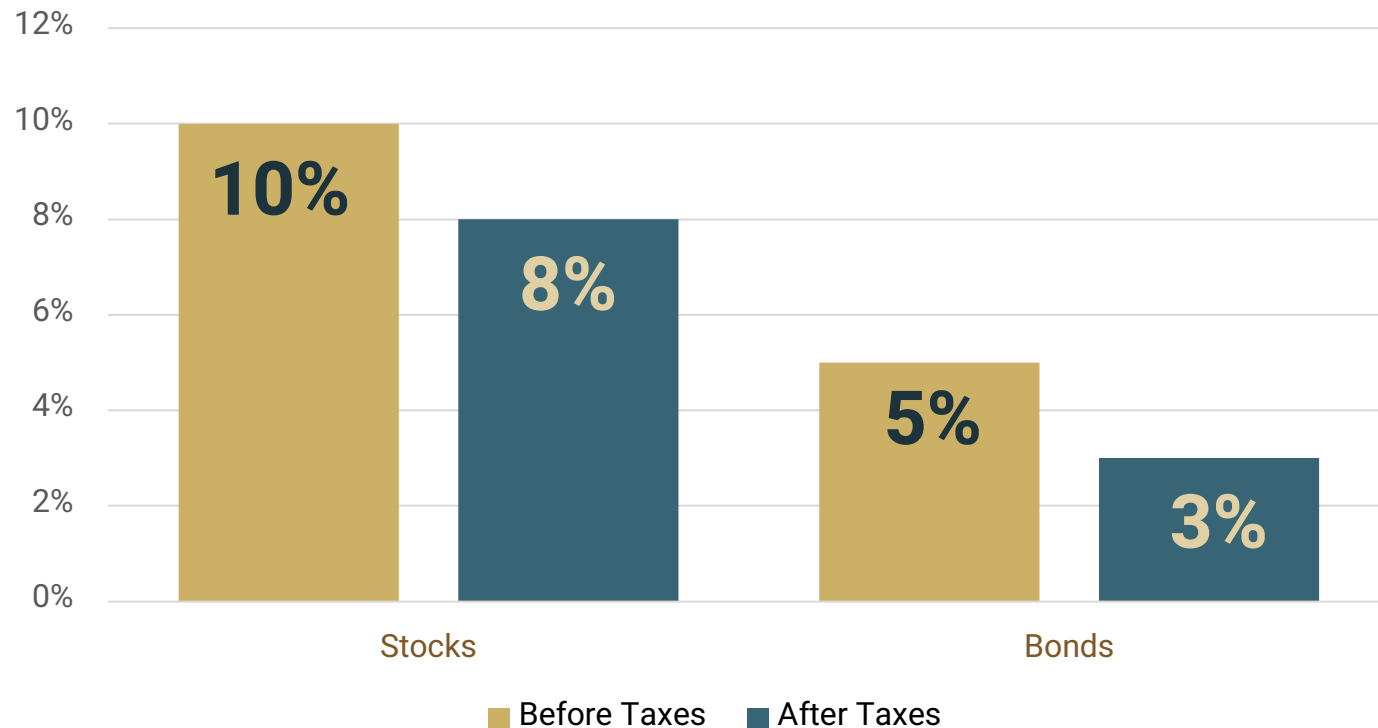
3

Why do you think rebalancing is important?

The chart's hypothetical illustration uses historical monthly performance from Jan 1996 to Dec 2016 from Morningstar/Ibbotson Associates; stocks are represented by the S&P 500 Index and MSCI EAFE Index, bonds are represented by the Bloomberg US Govt. Credit TR Index Value Unhedge, and US 30-day T-bills. Chart is for illustrative purposes only and is not indicative of any investment. Past performance is no guarantee of future results.

# Tax-Smart Investing

How are you making the most of tax-smart investment management techniques?



*“Taxes can cost the average investor at least **2%** in annual returns, or more if they are not tax-conscious”*

This chart is for illustrative purposes only and does not represent actual or future performance of any investment option. Returns include the reinvestment of dividends and other earnings. Stocks are represented by the Ibbotson Large Company Stock Index. Govt bonds are represented by the 20-yr US gov't bond, cash by the 30-day US Treasury bill, and inflation by the Consumer Price Index. The data assumes reinvestment of income and does not account for transaction costs. An investment can't be made directly in an index. Taxes Can Significantly Reduce Returns data, Morningstar, Inc. 10/1/17.

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