

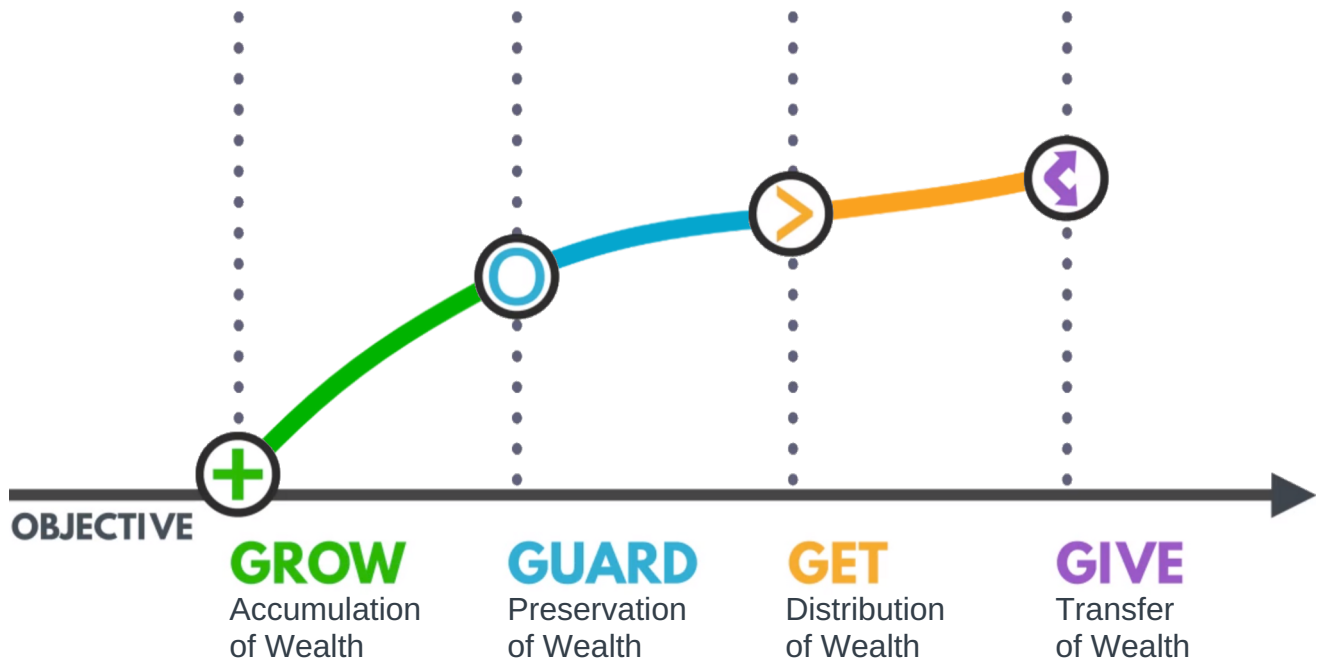
# 4G ADVISORY PORTFOLIOS

*goals-based*



CONTACT US

# 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:

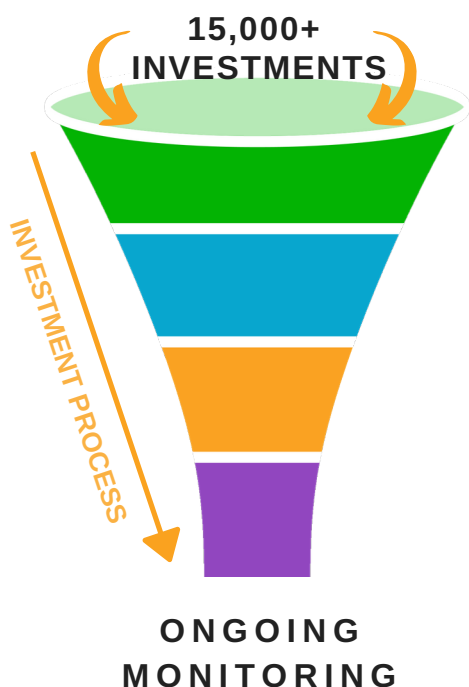
- Select investments
- Review market conditions
- Discuss economic and political commentary
- Monitor the portfolios
- Evaluate the investment watch list
- Update the portfolios, as needed

## 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 and holds investments with a common asset class. The sleeves are then combined according to the unique goals of each portfolio.

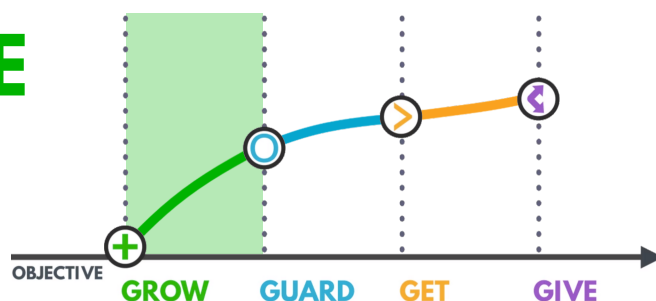
- **Equity Sleeve** – actively managed and low-cost index stock funds designed to maximize growth.
- **Fixed Income Sleeve** – flexible, high quality bond funds designed to work with the equity sleeve to lower volatility.
- **Hedge Equity Sleeve** – funds designed to protect the portfolio by employing risk-mitigation strategies.
- **Endowment Sleeve** – funds chosen to provide consistent income even as the market changes with an emphasis on stability of the principal.
- **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.

# **+ GROW STAGE**

## **INVESTMENT OBJECTIVE:**

Grow wealth to help provide a successful retirement.



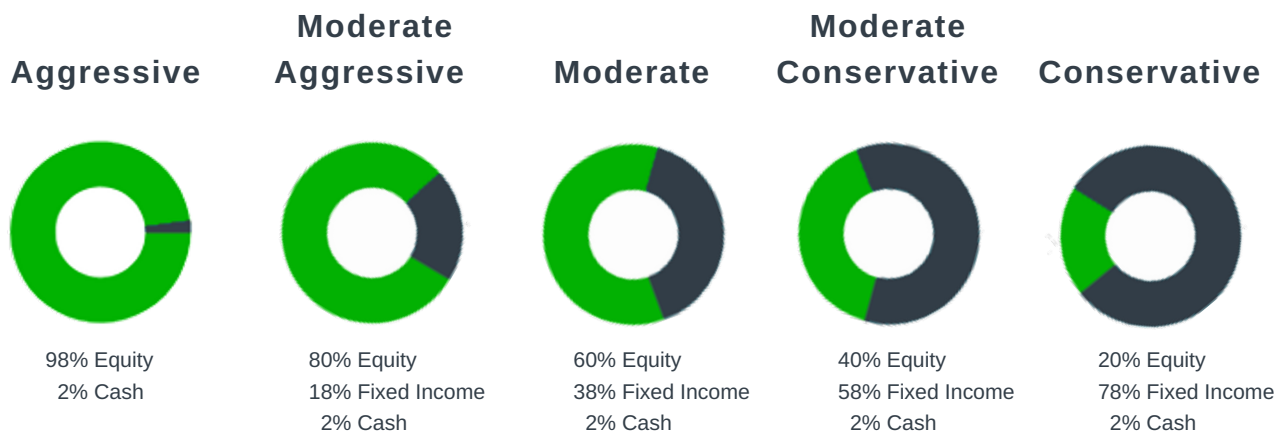
## **ACCUMULATION**

If your retirement is more than ten years away, you are in 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.

**Equity**  
SLEEVE  
+ **Fixed Income**  
SLEEVE  
**GROW STAGE**

## **4G GROW PORTFOLIOS:**

● Equity      ● Fixed Income & Cash



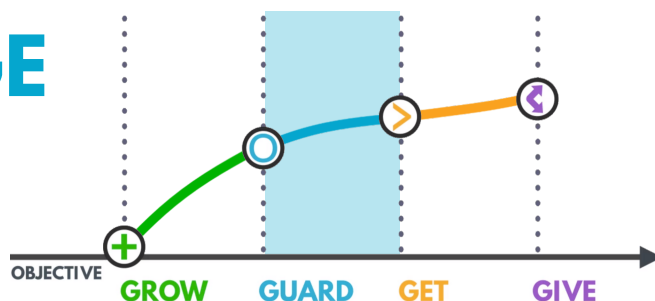
Your answers on the 4G Advisory Portfolio Questionnaire will reveal your risk tolerance and which portfolio is right for you. The GROW stage includes five risk-adjusted portfolios. More aggressive portfolios may experience higher returns over time but will likely have higher volatility and short-term losses. More conservative portfolios may lower the likelihood of severe losses but may also result in lower returns over time. The GROW portfolios use the Equity Sleeve and Fixed Income Sleeve for strategic, active allocation and flexibility across global markets.

*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 are in 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.

**Equity**  
SLEEVE  
**Fixed Income**  
SLEEVE  
**Hedge Equity**  
SLEEVE  
**+ Endowment**  
SLEEVE  
**GUARD STAGE**

## BACK IN THE BLACK: THE ARITHMETIC OF LOSS

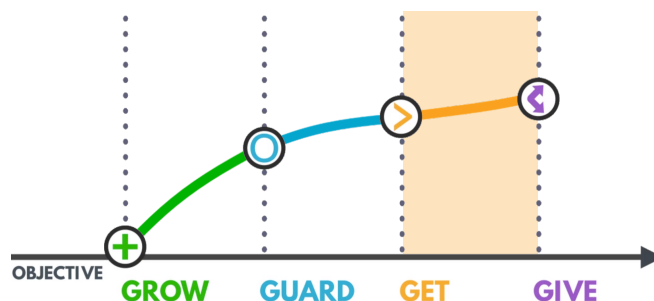
If Your Investment Declines...	To Get Back to Break-Even, You'll Need a Gain of
<b>-10%</b>	<b>+11.1%</b>
<b>-20%</b>	<b>+25.0%</b>
<b>-30%</b>	<b>+42.9%</b>
<b>-40%</b>	<b>+66.7%</b>
<b>-50%</b>	<b>+100.0%</b>

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 and the Endowment Sleeve are added to the Equity and Fixed Income sleeves.

## > GET STAGE

### INVESTMENT OBJECTIVE:

Ensure wealth is accessible for income goals during retirement.

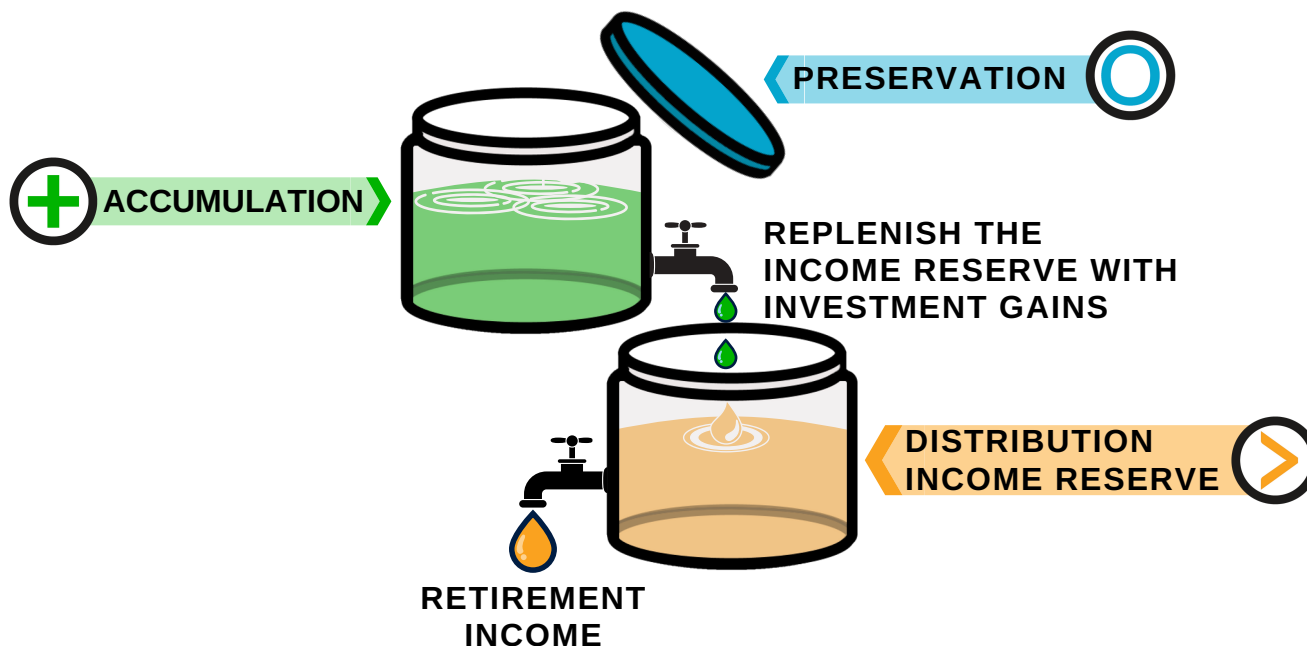


## DISTRIBUTION

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  
Hedge Equity SLEEVE  
Endowment SLEEVE  
+ Liquidity SLEEVE  
**GET STAGE**

## THE DISTRIBUTION STRATEGY



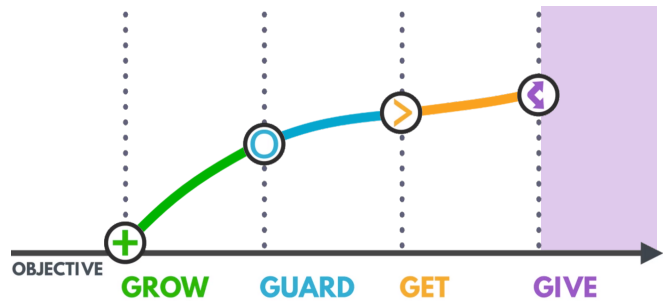
The 4G GET portfolios are designed to provide income now and throughout retirement. Three years of income is placed in the Distribution Income Reserve, which is invested in the Liquidity Sleeve. The remaining portion is invested in the other sleeves, with investment gains replenishing the reserve. By 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.



## GIVE STAGE

### INVESTMENT OBJECTIVE:

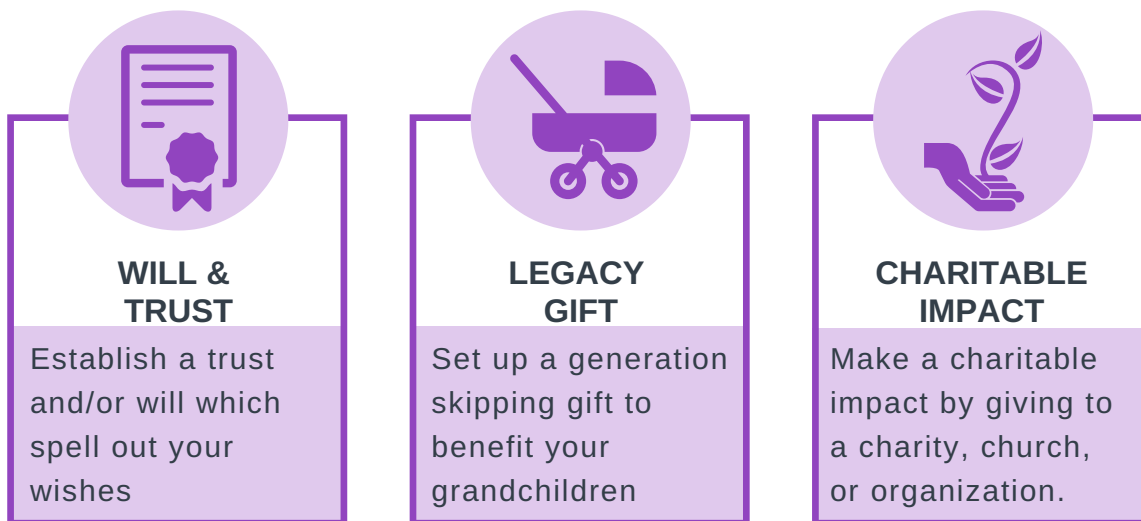
Continue to build wealth and give to loved ones and/or charities.



## 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



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.

## 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

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