AUTOMATED INVESTMENT PROGRAM

Forge your path to financial freedom with the integration of financial planning and investment advice.

This material has been distributed for informational purposes only and should not be considered as investment advice or recommendation of any particular security, strategy, or investment product. Please consult your tax and/or legal counsel for specific legal questions and concerns.

SCALE THE MOUNTAIN TO YOUR FINANCIAL SUCCESS

Our program provides globally diversified, low-cost portfolios, built by a team of expert investment management analysts, tax advisors, and financial planners. Intelligent algorithms drive automatic rebalancing and tax-loss harvesting strategies, paired with 24/7 account access and low fees to help achieve your financial goals.

PORTFOLIO DESIGN

- **Invest across domestic, international, and emerging markets.**
- **Portfolios include thousands of underlying stocks & bonds.**
- **Built with low-cost, tax-efficient mutual funds or ETFs.**

INTELLIGENT MANAGEMENT

- **Automatic trading features include:**
  - Portfolio rebalancing to maintain target risk exposures.
  - Tax loss harvesting.
  - Quickly investing new deposits.
- **Adjust your allocations as major life events occur.**

EASY ACCESS

- **Link outside accounts to seamlessly transfer funds.**
- **Set up one-time or recurring deposits and withdraws.**
- **See your accounts on any computer or mobile device.**

ACCOUNT TYPES

- **Taxable accounts:**
  - Individual & Joint brokerage.
  - UTMAs, other custodial.
- **Tax-advantaged accounts:**
  - Traditional, Roth, Rollover, SEP, and SIMPLE IRAs
- **Revocable Living Trust.**

CHOOSE THE PORTFOLIO THAT BEST FITS YOUR INVESTMENT STYLE

TRADITIONAL INVESTING

Factor-Based Portfolios

Leading academics produced groundbreaking work on fundamental concepts like asset pricing, risk, and diversification. The concepts identified market factors that invest for company size, value, and profitability premiums. Several of these academics would later be recognized as Nobel laureates in economic sciences.

Indexed Portfolios

Passive strategies use funds that reflect the composition of major market indices (e.g., S&P 500). Index investing assumes the best stocks will naturally occupy a greater share of the overall market.

SOCIALLY RESPONSIBLE INVESTING

ESG Portfolios

Impact investing supports companies that are environmentally conscious and support their employees and communities while meeting environmental, social, and corporate governance requirements.

Faith-Based Portfolios

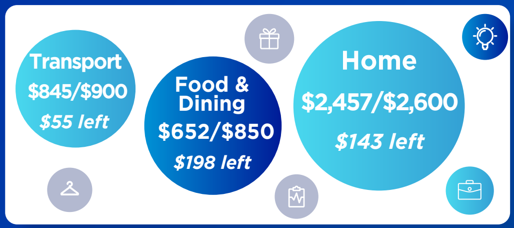
Underlying investments are selected based on religious or moral values and typically exclude stocks that are associated with gambling, tobacco, and alcohol.

MANAGE THE NOW, EMPOWER THE FUTURE

Investing without a financial plan is like climbing a mountain without a rope. With our automated investment program, you gain access to industry leading software, and our team of Certified Financial Planners®, Certified Public Accountants, and Investment Advisors.

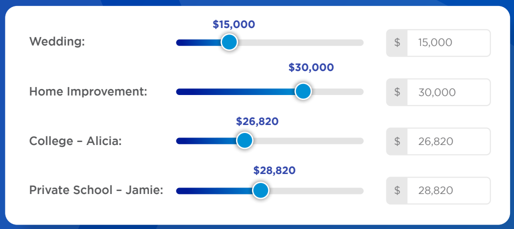
GET ORGANIZED

- Integrate online accounts in one easy to use dashboard.
- Categorize spending and create custom budgets.
- Track your investments and total net worth.
- Prioritize future needs, wants, and wishes.



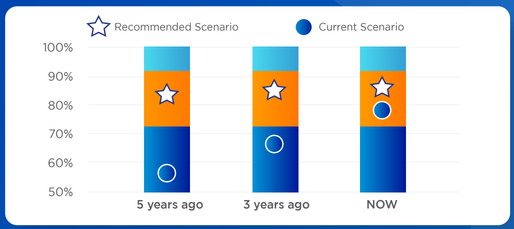
PLAN YOUR FUTURE

- Prepare for life's major moments.
- Answer the tough "what-if" questions in the Play Zone®.
- Explore insurance options to manage risk.
- Evaluate retirement and social security strategies.

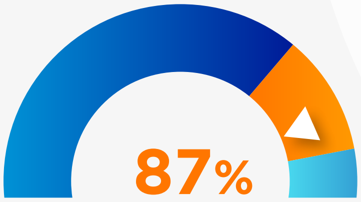


ENJOY THE VIEW

- Life changes, refine your plan to stay in the confidence zone.
- Create an estate plan, leave a legacy.
- Track your progress through time.



HAVE CONFIDENCE IN YOUR PLAN



Probability of Success
In Confidence Zone

Access your own suite of solutions using MoneyGuidePro®, the #1 financial planning software 11 years in a row.*

- Stress Test your plan against various market conditions.
- Create multiple plan options to determine the best option.
- See how plan changes would affect your outcomes in the Play Zone®.
- Review and discuss plan results with your advisor.

* Ranking from the Financial Planning Tech Survey 2018 (retrieved on May 25 2021)

DISCOVER WEALTH MANAGEMENT SOLUTIONS

Our Automated Investment Program incorporates mountaineering terminology to symbolize the ever-increasing needs of your financial journey. Like mountain climbing, over time, your financial goals become more complex and require planning and expert advice. As such, each service offering increases in scale both for investment management and financial planning support.

	BASE CAMP	ASCENT	APEX
Minimum To Invest	$5,000	$100,000	$100,000
INVESTING			
Global Diversification	✓	✓	✓
Factor, Indexed, ESG, and Faith-Based Portfolios	✓	✓	✓
Automated Portfolio Rebalancing	✓	✓	✓
Tax Loss Harvesting	✓	✓	✓
Enhanced Asset Class Construction		✓	✓
Refined Risk Targeting			★
PLANNING			
Integrated Planning & Performance Portals	✓	✓	✓
Personal Budgeting Tools & Calculators	✓	✓	✓
Outside Account Integration	✓	✓	✓
MoneyGuidePro Play Zone®	✓	✓	✓
Incorporate Financial Goals and Concerns	✓	✓	✓
Life Event Planning (e.g. Homes, College, Weddings)		✓	✓
Insurance Analysis		✓	✓
Social Security Optimization Strategies		✓	✓
Estate Planning			★
Comprehensive Financial Planning			★
SERVICING			
Web-Based Technology Support	✓	✓	✓
Access to Team of Advisors		✓	✓
Dedicated Advisor Relationship			★
Advisory Fee	0.25%	0.40%	Tiered by AUM*
Quarterly Minimum Fee	$10	$100	$375

* See Item 5 of ADV 2A

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START YOUR ADVENTURE TODAY

Step 1
Questionnaire

Answer a few simple questions to help us understand your investment goals, risk appetite, and time horizon.

Step 2
Portfolio Selection

Based on your responses, we will recommend a personalized investment portfolio. You can review and adjust the allocation if needed.

Step 3
Open Your Account

Set-up your log-in credentials, fund the account, and you are ready to invest.