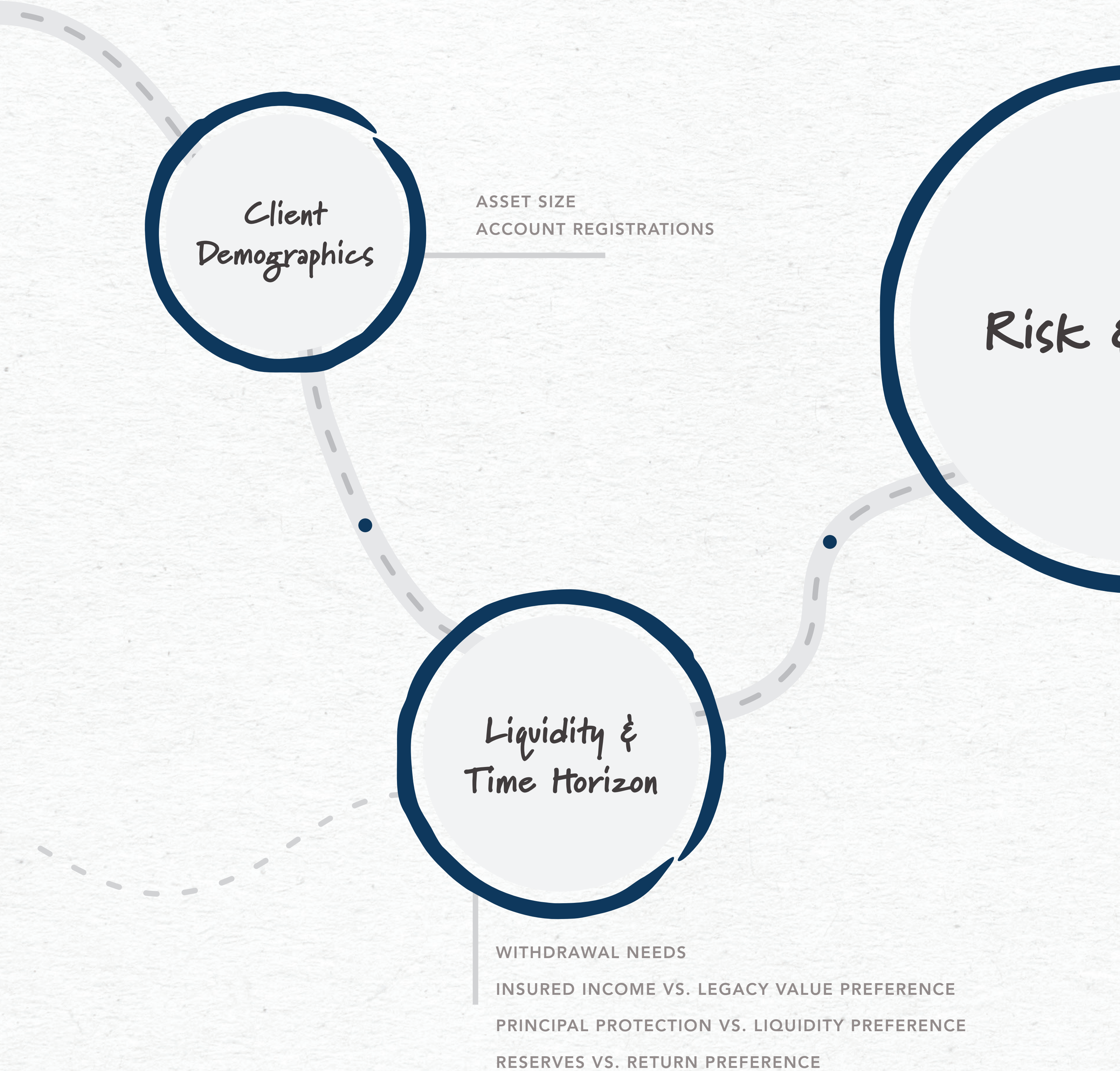
PRESTIGE
FINANCIAL ADVISORS

PORTFOLIO PLANNING PROCESS

Our portfolio planning process is a framework designed to systematically select and allocate to a variety of investment strategies based on your characteristics and objectives.

The Portfolio Planning Process

Many investors allocate their financial assets according to a single dimension: risk. Although risk is a primary consideration, there are other characteristics that can significantly impact your ability to meet your financial objectives. This framework is multi-dimensional, helping us understand your full financial picture. By understanding and balancing this comprehensive scope of considerations, our goal is to build an optimal portfolio mix that helps you most efficiently and effectively reach your financial goals.



& Return

- RISK CAPACITY VS. TOLERANCE
- REQUIRED VS. DESIRED RETURN
- PORTFOLIO PERSPECTIVE

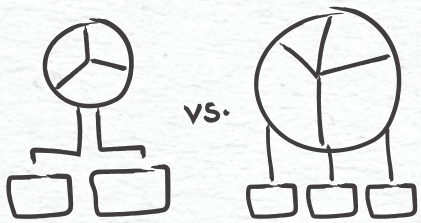
Tax Considerations

- TAX DIVERSIFICATION
- ASSET LOCATION
- TAX EFFICIENCY VS. PORTFOLIO DRIFT PREFERENCE
- TAX-FREE INCOME VS. DIVERSIFICATION PREFERENCE
- IMMEDIATE VS. FUTURE TAX LIABILITY PREFERENCE

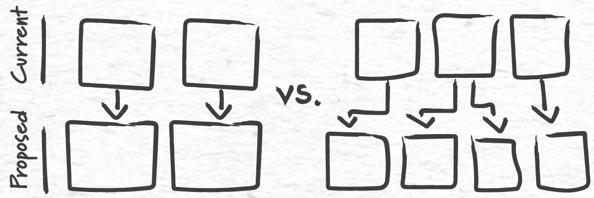
Portfolio Tilts

- UNCORRELATED STRATEGIES VS. PREDICTABILITY PREFERENCE
- FULL DIVERSIFICATION VS. FAMILIARITY PREFERENCE
- YIELD VS. GAIN PREFERENCE
- US VS. GLOBAL PREFERENCE
- ACTIVE VS. STRATEGIC MANAGEMENT PREFERENCE
- PRODUCT RESTRICTIONS VS. PORTFOLIO LIMITATIONS PREFERENCE

Client Demographics

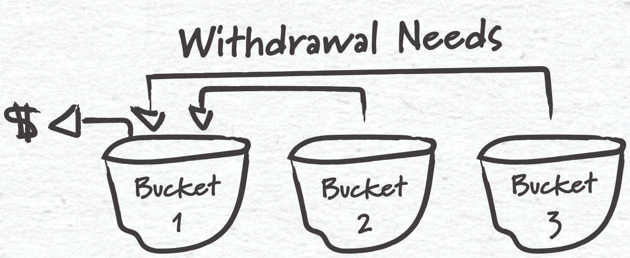


ASSET SIZE
With a larger overall portfolio, there is often the need for more sophisticated strategy-level diversification.



ACCOUNT REGISTRATIONS
The more account registrations (IRA, Roth IRA, etc.) represented in your portfolio, the easier it is to introduce additional strategy-level diversification.

Liquidity & Time Horizon



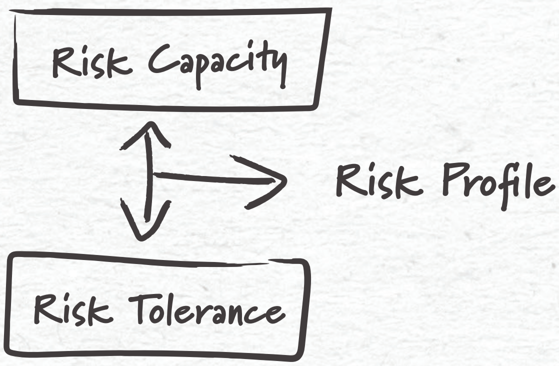
WITHDRAWAL NEEDS
One of our primary objectives is to maximize the sustainability and longevity of your financial resources, and therefore your portfolio allocation must consider the amount of income required to sustain your current and future needs.

INSURED INCOME VS. LEGACY VALUE PREFERENCE
If you prefer to have a greater portion of your income needs insured to last for life, this will generally reduce the long-term portfolio value received by your heirs.

PRINCIPAL PROTECTION VS. LIQUIDITY PREFERENCE
If you prefer a larger portion of your portfolio allocated to principal protected or guaranteed investments, this will involve less liquidity, holding period requirements, or possible surrender charges.

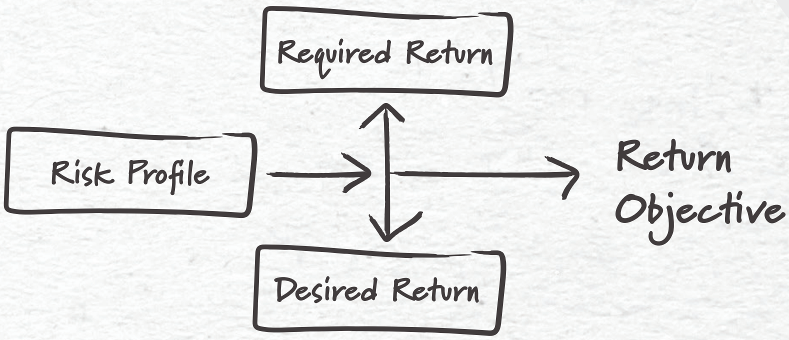
RESERVES VS. RETURN PREFERENCE
If you prefer a larger portion of your portfolio in reserve strategies, this will likely reduce your portfolio's total return over the long-term.

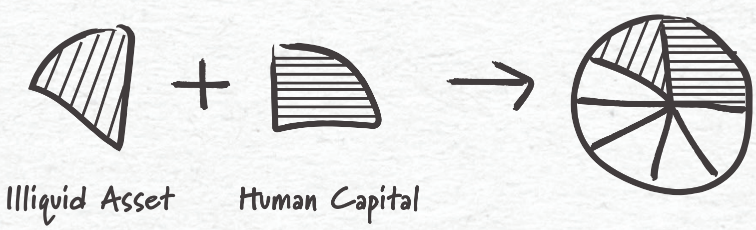
Risk & Return



RISK CAPACITY VS. TOLERANCE
Your ability vs. desire to take risk may differ, and must be reconciled to help ensure your overall portfolio allocation is in line with your Risk Profile.

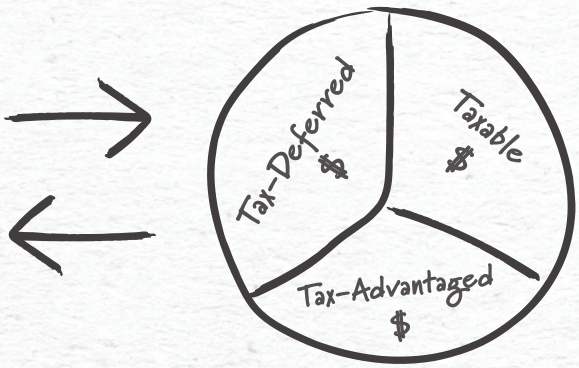
REQUIRED VS. DESIRED RETURN
The return you "need" to meet your objectives may differ from the return that you "want," but in either case, your Return Objectives should be consistent with your Risk Profile.

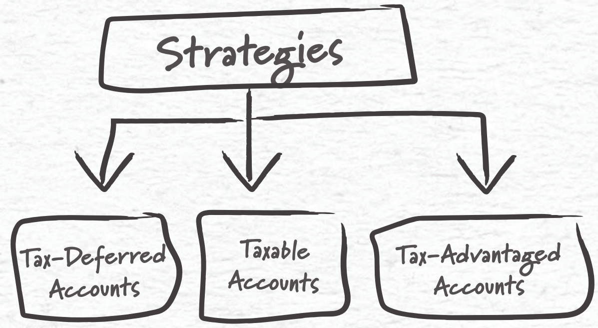




PORTFOLIO PERSPECTIVE
The risk profile and magnitude of any illiquid assets and human capital should influence your portfolio allocation decisions.

Tax Considerations





TAX DIVERSIFICATION

Depending on your current and anticipated future tax rates, your savings or spending strategies should consider the various account registrations in an effort to maximize your long-term after-tax wealth.

ASSET LOCATION

Certain strategies are better suited to be held in tax-deferred, taxable, or tax-advantaged ownership in an effort to maximize the after-tax returns.

TAX EFFICIENCY VS. PORTFOLIO DRIFT PREFERENCE

If you prefer to employ trading strategies that may potentially reduce your tax liability, this generally results in additional turnover and potential deviations from your target asset allocation.

TAX-FREE INCOME VS. DIVERSIFICATION PREFERENCE

If you prefer to include municipal bonds that may generate tax-free income, your portfolio's asset class and yield diversification may be limited.

IMMEDIATE VS. FUTURE TAX LIABILITY PREFERENCE

If you prefer to explore strategies that provide as much tax deferral and deductions as possible, this may result in larger future tax liability.

Portfolio Tilts

UNCORRELATED STRATEGIES VS. PREDICTABLITY PREFERENCE

If you prefer more sophisticated investment strategies that strive for reduced dependency on traditional markets, these investments will likely underperform stocks and bonds over certain time periods.

FULL DIVERSIFICATION VS. FAMILIARITY PREFERENCE

If you prefer to utilize an extremely broad selection of investment markets in an attempt to maximize your returns based on your level of risk, you may have less familiarity with certain portfolio holdings.

YIELD VS. GAIN PREFERENCE

If you prefer the stability of income-producing assets, this may limit your overall diversification leading to lesser total return.

US VS. GLOBAL PREFERENCE

If you prefer to have your portfolio allocated to assets that move similarly to US markets, this may limit your longer-term total returns relative to portfolios with global investments.

ACTIVE VS. STRATEGIC MANAGEMENT PREFERENCE

If you prefer a higher degree of active management, these active decisions will not always generate outperformance and may result in increased trading activity.

PRODUCT RESTRICTIONS VS. PORTFOLIO LIMITATIONS PREFERENCE

If you prefer that your portfolio restrict or include specific investment types, this may limit your portfolio return, risk, or other investment characteristics.

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