

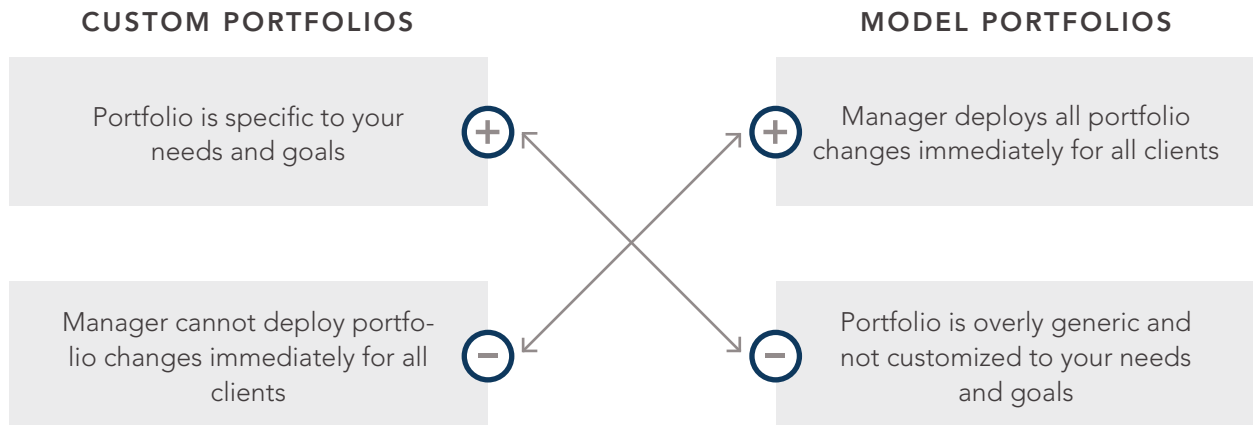
THE QUADRANT PLAN

The Quadrant Plan provides a structured process of allocating your total portfolio based on your unique goals and priorities.



Portfolio Building Blocks

There are no perfect investments, but there are near-perfect portfolios. Many investment managers create custom portfolios for each client, while others assign clients to one of several "model portfolios." The reality is that each of these avenues has benefits and shortcomings, making them imperfect.



The whole is greater than the sum of its parts. Our Quadrant Plan approach seeks to integrate the benefits of both custom portfolios and model portfolios. We offer a variety of investment strategies, which we consider building blocks for your portfolio. Our investment strategies intentionally complement one another by maintaining a unique focus with targeted investment exposure. The Quadrant Plan framework allows us to tailor a mix of portfolios to your specific situation.

SOLID STRUCTURE

Each component is specifically assembled for quality construction



SQUARE MEAL

Each food group provides essential nutrients for a healthy body



SEAMLESS COMPOSITION

Each musician produces distinctive sounds to compose delightful music



COORDINATED TEAM

Each player performs an essential function for a successful team



Portfolios with Purpose

Many investors use an Investment Policy Statement (IPS) to guide, document, and formalize their investment management process, which includes identifying three key investment characteristics:



**RETURN
OBJECTIVES**



**RISK
TOLERANCE**



**INVESTMENT
CONSTRAINTS**

The Quadrant Plan components reflect the four distinct return objectives that are traditionally made available through an IPS. How you prioritize these return objectives is based on your financial situation, and defines the purpose of your portfolio. Our Quadrant Plan approach helps you identify your financial planning goals and, as a result, ensure your portfolio has an appropriate emphasis in each of these four areas:

YIELD

The income yield, such as dividends or interest, generated by your investments providing cash flow and accessibility.

PROTECTED

The ability of an investment to keep pace with inflation while focusing on principle protection, stability, or downside protection.

BALANCED

The total of all return sources provided by an investment portfolio, generally delivered through broad diversification.

GROWTH

The return that results from increasing prices or capital appreciation of an investment, ultimately resulting in long-term accumulation.

Strategy-Level Diversification

Many investors believe that diversification among securities and financial markets adds value to their portfolio. We believe this concept should be taken a step further by diversifying your portfolio through different types of investment management approaches, introducing strategy-level diversification. The Quadrant Plan allocates your portfolio's underlying accounts into the four quadrants, resulting in a customized combination of investment strategies and types:

YIELD

High-income and generally liquid assets, such as bonds and other fixed income securities.

PROTECTED

Downside-protected investments, such as CDs, fixed annuities, structured products, buffer products, and money markets.

BALANCED

Diversified, broad market exposure that includes stocks, bonds, and often alternative investments.

GROWTH

Growth-oriented strategies and investments, including stocks and certain uncorrelated assets.



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