



# **BUILDING YOUR FINANCIAL FUTURE**

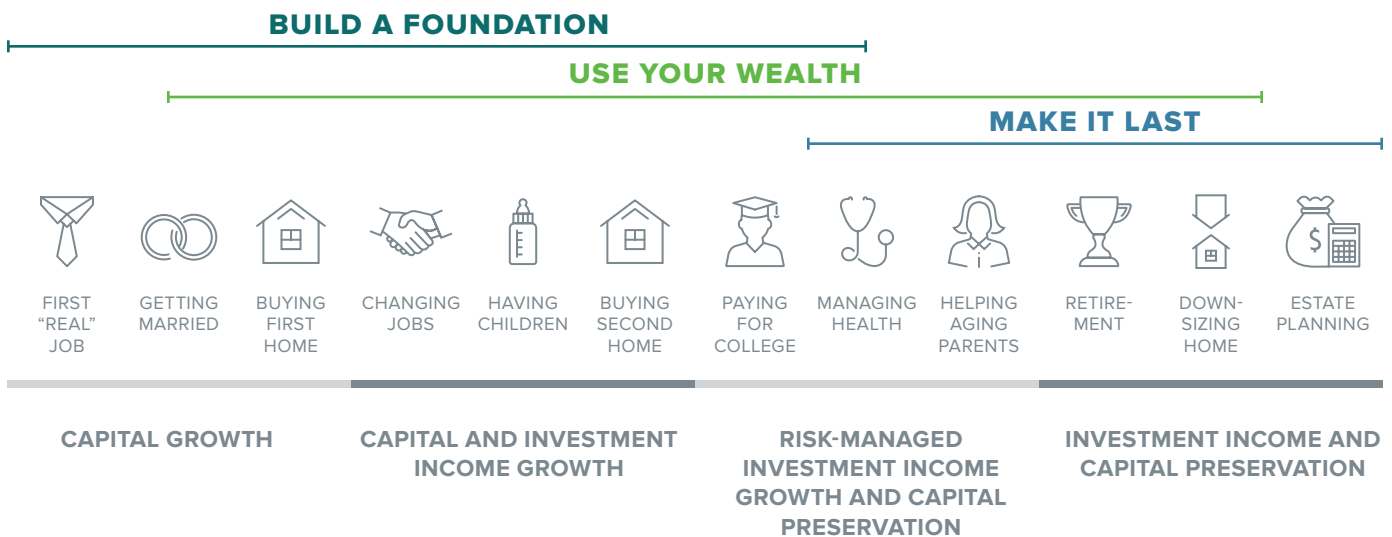
**DELIVERING SOPHISTICATED OPTIONS TO  
EXECUTE YOUR INVESTMENT STRATEGY**

# THE INVESTMENT FRAMEWORK

Finding the right investment strategies to meet your financial goals is a complex exercise. Working with your financial professional to select the best blend of investments is key, and that starts with discovering your unique financial goals and understanding these will change over time. The Wealth Management Platform is the robust, flexible advisory platform to help achieve your goals.

## INVESTOR'S JOURNEY

As your investment goals evolve, your financial professional will work with you and make adjustments to your strategy as you travel through your financial journey. Although everyone's path is unique, three major phases emerge through adulthood: *Build a Foundation*, *Use Your Wealth*, and *Make it Last*. Each stage requires thoughtful financial planning and strategic investment choices.




**BUILD A FOUNDATION**

The growth phase of your life, with increases in income, household participants, and larger, more permanent purchases in life.



**USE YOUR WEALTH**

The spending phase of your life, with increased demands on your time, more complexities in your life, and greater need for resources.



**MAKE IT LAST**

The sustaining phase of your life, focused on ensuring your money lasts longer and works smarter to provide you with confidence throughout your retirement.

# A COMPREHENSIVE SOLUTION

The Wealth Management Platform delivers options, flexibility, and a full suite of features for your financial professional to efficiently execute your investment strategy.



**ONLINE INVESTOR ACCESS**

View your accounts and performance online 24/7 at your leisure.



**QUARTERLY REPORTING**

Performance reporting generated quarterly.



**CUSTOMIZED PROPOSALS**

Comprehensive, yet clear proposal detailing your financial professional's specific recommendations for you.



**RESEARCH & DUE DILIGENCE**

In-house team analyzing a robust database of information to complete comparisons and make informed, confident decisions.



**ASSET ALLOCATION MODELS**

Variety of models to choose, tailored to your account, goals and objectives.

# A SELECTION OF INVESTMENT OPTIONS FOR YOU

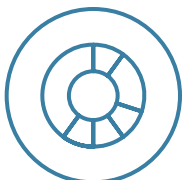
There are four advisory programs on the Wealth Management Platform.



## ADVISOR MANAGED PORTFOLIOS

**DIVERSE OPTIONS. SELECTED BY YOUR FINANCIAL PROFESSIONAL.  
MINIMUMS STARTING AT \$50,000.**

- Your financial professional acts as portfolio manager—creating and managing your model allocations, guiding investment product selections, and reallocating as needed for your goals
- Powerful modeling and trading tools allow for easy execution, rebalancing and ongoing portfolio management
- Access to a wide spectrum of investments to design a custom portfolio



## GENESIS MODEL PORTFOLIOS

**TARGETED ALLOCATIONS. EXPERTLY CONSTRUCTED.  
MINIMUMS STARTING AT \$5,500.\***

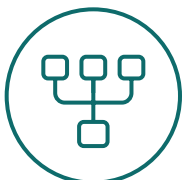
- Third-Party Strategists creating and managing turnkey model allocations
- Defined Strategic, Dynamic, or Tactical investment methodologies
- Mutual Fund and/or ETF-based models



## SEPARATELY MANAGED ACCOUNTS

**INDIVIDUAL PORTFOLIOS. PROFESSIONAL MANAGEMENT.  
MINIMUMS STARTING AT \$100,000.**

- Greater potential for tax efficiency for tax-loss harvesting
- Access to high-quality investment managers and flexibility in asset allocation construction
- You own the individual securities held within the portfolio, and your assets are not comingled with other investors' assets



## UNIFIED MANAGED ACCOUNTS

**MULTIPLE MANAGERS. SIMPLIFIED ADMINISTRATION.  
MINIMUMS STARTING AT \$5,500.**

- Ability to use all programs in one account
- Consolidated reporting and one 1099
- Enhanced tax-loss harvesting across managers and asset types

# INVESTMENT PRODUCT OPTIONS

Depending on your risk tolerance assessment results, you have access to multiple investment vehicles within the four programs.



## STOCKS

Common stocks are issued by corporations in an effort to raise capital. When you purchase common stock in a corporation, you purchase partial ownership of that company. Each share of stock entitles you to a proportionate amount of the company's assets and earnings. When the company earns profits, you may benefit either through increased per-share pricing, dividends, or both. Conversely, when a company performs poorly, stock prices may decrease.



## MUTUAL FUNDS

Mutual Fund investors pool their assets with those of other investors to collectively purchase a large number of individual securities. As a mutual fund investor, you do not own the individual securities held in the fund; you own "shares" of the fund. Each share entitles you to a proportional interest of the fund's income and capital gains—and the fund's losses are reflected in your share price.



## BONDS

Bonds are a debt security and are similar to an IOU in that an investor is lending money to the bond issuer. Various entities (including corporations, the US Treasury, foreign governments and municipalities) issue bonds to raise funds. In return for their loan, bond investors receive a specified rate of interest during the life of the bond. Each bond has a maturity date. On this date, the bond matures and the investor is repaid the face value of the bond (the principal). However, due to a number of factors, bond prices will fluctuate prior to maturity.



## ETFs

Exchange-Traded Funds (ETFs) are a group or "basket" of securities that attempts to track the performance of a specific stock or bond index. Unlike mutual funds, ETFs are listed on an exchange. ETF prices fluctuate—and they can be bought or sold—throughout the market's open hours. As a result, the purchase or sale price for an ETF may be more or less than its net asset value (NAV).

# RISK TOLERANCE QUESTIONNAIRE

The Risk Tolerance Questionnaire (RTQ) is designed to help your financial professional assess your risk tolerance and investment objective. The questions of the RTQ are assigned numerical weights to reflect each one's comparative importance in overall risk determination. Completing the questionnaire in its entirety will allow your financial professional to better evaluate your profile.

Client	Registered Representative Name and Number
Statement of Investment Selection (SIS) Number (Optional)	

## RISK TOLERANCE QUESTIONNAIRE

### Question 1: (Purpose of Investment)

For these funds, which of the following closely aligns with your current financial goal?

- |   |    |
|---|----|
| <input type="checkbox"/> Sustaining current income and account preservation         | 0  |
| <input type="checkbox"/> Sustaining current income with possible growth opportunity | 10 |
| <input type="checkbox"/> Growing account value, not tied to current income needs    | 20 |
| <input type="checkbox"/> Aggressive growth, maximizing accumulation                 | 30 |

### Question 2: (Investment Horizon)

How long do you plan to keep these funds invested in order to achieve your financial goal?

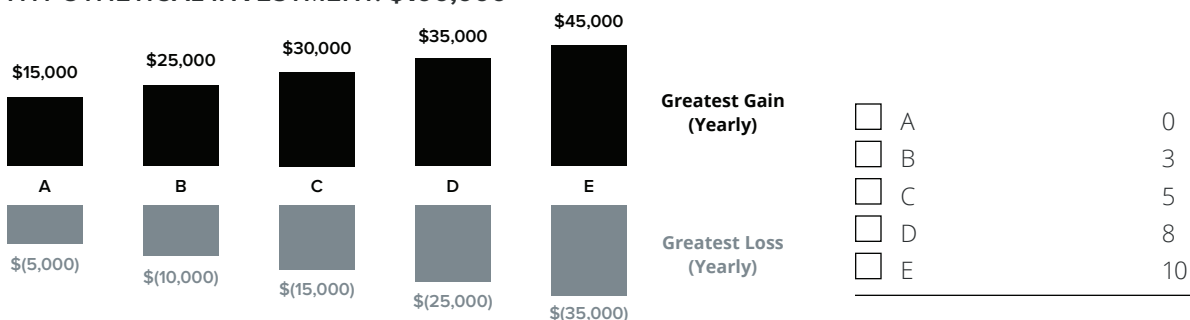
- |  |    |
|--|----|
| <input type="checkbox"/> Less than 1 year      | 0  |
| <input type="checkbox"/> 1 to 2 years          | 3  |
| <input type="checkbox"/> 3 to 5 years          | 8  |
| <input type="checkbox"/> 6 to 10 years         | 15 |
| <input type="checkbox"/> 11 to 20 years        | 23 |
| <input type="checkbox"/> Greater than 20 years | 30 |

### Question 3: (Risk & Reward)

How much potential risk and reward are you willing to invest in with these funds?

Every investment has an opportunity for both risk and reward. The image below represents a one-year hypothetical risk and reward scenario for five portfolios with incremental levels of risk and reward.

#### HYPOTHETICAL INVESTMENT: \$100,000

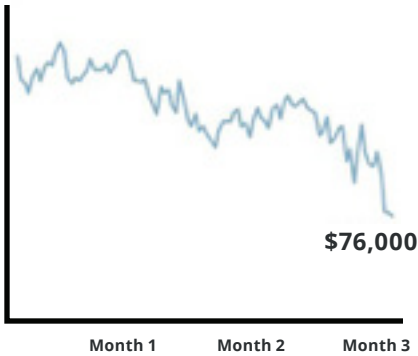


#### Question 4: (Reaction in Adverse Market)

How would you react to a significant fall in the value of the stock market?

If your hypothetical investment of \$100,000 experienced a sudden and unexpected drop of 24% over a three-month period, what would your reaction be?

#### HYPOTHECTICAL INVESTMENT: \$100,000



- |                          |                                    |    |
|--------------------------|------------------------------------|----|
| <input type="checkbox"/> | Sell All, Avoid Further Risk       | 0  |
| <input type="checkbox"/> | Sell Some, Reduce Exposure to Risk | 3  |
| <input type="checkbox"/> | Sell None, Remain Invested         | 7  |
| <input type="checkbox"/> | Buy More, Opportunity is Present   | 10 |
- 

#### Question 5: (Measuring Investor Patience)

How soon would you need these funds to recover after experiencing a sudden meaningful loss in value?

- |                          |                    |    |
|--------------------------|--------------------|----|
| <input type="checkbox"/> | 0 to 6 months      | 0  |
| <input type="checkbox"/> | 6 months to 1 year | 3  |
| <input type="checkbox"/> | 1 to 3 years       | 7  |
| <input type="checkbox"/> | 3 years or more    | 15 |
- 

#### Question 6: (Client Comfort with Uncertainty)

How would you respond to the following statement?

I am comfortable investing during times of uncertainty.

- |                          |                   |    |
|--------------------------|-------------------|----|
| <input type="checkbox"/> | Strongly disagree | 0  |
| <input type="checkbox"/> | Disagree          | 3  |
| <input type="checkbox"/> | Agree             | 7  |
| <input type="checkbox"/> | Strongly agree    | 10 |
- 

### RTQ SCORECARD

Use this scorecard after completing the Risk Tolerance Questionnaire. The total point score is then used on the Point Scale below to determine the client's Risk Tolerance.

#### YOUR SCORE

#### POINT SCALE

1 THROUGH 20  
21 THROUGH 40  
41 THROUGH 60  
61 THROUGH 80  
81 THROUGH 100

#### PURPOSE

CAPITAL PRESERVATION  
CURRENT INCOME  
BALANCED  
CAPITAL GROWTH  
MAXIMUM GROWTH

#### RISK TOLERANCE

CONSERVATIVE  
MODERATELY CONSERVATIVE  
MODERATE  
MODERATELY AGGRESSIVE  
AGGRESSIVE

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## IMPORTANT INVESTOR INFORMATION

Investments in the underlying securities or strategies and portfolios offered by the Wealth Management Platform involve risk, including the potential loss of principal invested. Professional money management and strategies such as asset allocation cannot assure a profit or guarantee against loss.

This investment program may not be suitable for all investors. The investment styles and varying types of securities used by each manager expose investors to various levels of risk. Investors should understand that every asset class/strategy used by participating managers in these programs is subject to a variety of risk factors, such as market fluctuations that may affect some or all of the underlying securities within the portfolio. Prior to implementing any personalized investment strategy, investors should discuss their investment objectives, risk tolerance, time horizon, and liquidity needs with their financial professional. In general, frequent trading of the underlying portfolio investments tends to create additional expenses due to commissions paid by the Managers, which can impact overall portfolio performance. Additionally, frequent trading may cause a taxable event for investors where the portfolio is not held as a part of a qualified plan.

This information is not intended to be a substitute for specific individualized tax advice as individual situations will vary. VISION2020 Wealth Management Corp. or the broker-dealer do not provide tax advice. There is no guarantee that a diversified portfolio will outperform a non-diversified portfolio in any given market environment.

An ongoing management fee is charged to investors who choose to invest in these portfolios. The deduction of this fee will impact the overall account returns.

Investing in mutual funds and ETFs involves risk. When redeemed, an investor's shares may be worth more or less than the original amount paid. These investments have different investment objectives, risks and fees and charges which may have an adverse impact upon the overall performance of the account. In general, the bond market is volatile as prices rise when interest rates fall and vice versa. This effect is usually pronounced for longer-term securities. Debt securities are subject to credit risk, which is the risk that the issuer will fail to make timely payments of interest and principal. Bonds are also subject to other types of risks such as call, liquidity, interest rate, and general market risks. Any fixed income security sold or redeemed prior to maturity may be subject to a substantial gain or loss. The payment of dividends is not guaranteed. Companies may reduce or eliminate the payment of dividends at any given time.

Investors should carefully consider the investment objectives, risks, charges and expenses of mutual funds and ETFs. This and other important information are contained in the prospectuses, which can be obtained by contacting your financial professional. The prospectus should be read carefully before investing.

Securities and investment advisory services are offered through Advisor Group, Inc. subsidiaries, FSC Securities Corporation, KMS Financial Services, Inc., Royal Alliance Associates, Inc., SagePoint Financial, Inc., Triad Advisors, LLC, and Woodbury Financial Services, Inc., broker-dealers, registered investment advisers, and members of FINRA and SIPC. Securities services are offered through Investacorp, Inc., Securities America, Inc., and Securities Service Network, broker-dealers and members of FINRA and SIPC. Advisory services are offered through Arbor Point Advisors, LLC, Investacorp Advisory Services, Inc., Ladenburg Thalmann Asset Management, Inc., Securities America Advisor, Inc., SSN Advisory, Inc., and Triad Hybrid Solutions, LLC, registered investment advisers. Advisor Group, Inc. is a holding company. Advisor Group, Inc. is separately owned and other entities and/or marketing names, products or services referenced here are independent of Advisor Group, Inc. Advisory programs offered by FSC Securities Corporation, Royal Alliance Associates, Inc., SagePoint Financial, Inc., and Woodbury Financial Services, Inc., are sponsored by VISION2020 Wealth Management Corp, an affiliated registered investment adviser.