

RISK ASSIST



RISK ASSIST DEFINED

Risk Assist is a risk management overlay strategy available to investors through Freedom Capital Management Strategies®. The objective of Risk Assist is to decrease volatility and reduce losses in difficult market environments by decreasing exposure to a portfolio of growth assets, typically equities, and reallocating these assets to a portfolio of low risk U.S. Treasury mutual funds or exchange traded funds (ETFs). Risk Assist accomplishes this objective by analyzing the portfolio of growth assets and applying a proprietary volatility forecasting model to determine if an allocation to U.S. Treasury mutual funds or ETFs is necessary to reduce the risk of the investment portfolio given current market conditions. Risk Assist is designed for investors who seek to participate in the upside of equity markets but who also desire downside protection in difficult markets. In seeking this downside protection, investors are exposed to the potential opportunity cost of not fully participating in the upside of equity markets.

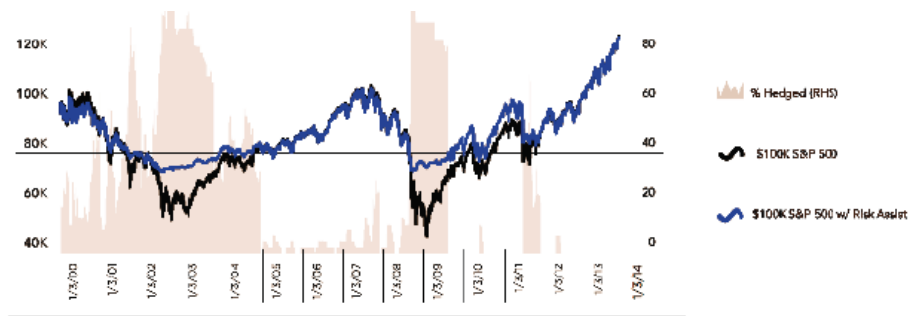
HOW IT WORKS

- Your portfolio is broken down into 14 equal segments with semi-annual maturity dates ranging from six months to seven years.
- Risk Assist tracks each of the 14 segments using a proprietary volatility forecasting model to dynamically assess the potential risk to each segment.
- Based on this volatility assessment, the growth of your underlying portfolio and current interest rate conditions, Risk Assist dynamically allocates your assets in each segment between the growth portfolio and a portfolio of low risk U.S. Treasury mutual funds or ETFs in an effort to optimally manage the risk profile of each segment.
- This risk management program is perpetual in nature and does not have a defined end date as each segment automatically rolls into a new 7-year period upon maturity.
- If your portfolio rises in value, Risk Assist seeks to rise with it in an effort to dynamically protect potential gains in your portfolio over time.

Key Facts	
Investment Minimum	\$10,000 per model
Annual Fee	0.25% per annum

Available Models
Foundation Aggressive
Foundation Aggressive ETF
Foundation Growth
Foundation Moderate Growth
Dynamic Focused
Dynamic Focused ETF

WHAT IF RISK ASSIST WAS APPLIED TO THE S&P 500? *



*The data shown in the S&P 500 with Risk Assist graph above is for illustration purposes only and includes hypothetical, back-tested performance data. Past performance is not an indicator of future results. Fund statistics change over time and as a result, future performance may be higher or lower than that shown herein.

PRINCIPAL GUARD



PRINCIPAL GUARD DEFINED

Principal Guard is a risk management overlay strategy available to investors through Freedom Capital Management Strategies®. The objective of Principal Guard is to return, at a minimum, an investor's initial principal investment, less any fees and withdrawals, at the end of a 7-year period^{1,2}. Principal Guard attempts to accomplish this objective by analyzing each investor's growth portfolio, typically equities, and applying a proprietary volatility forecasting model to determine if an allocation to a portfolio of U.S. Treasury securities is necessary to protect the initial principal investment. Principal Guard is designed for investors who seek the assurance of a hedging strategy designed to protect their capital and who are comfortable with the potential opportunity cost of not fully participating in the upside of the growth portfolio.

HOW IT WORKS

- Principal Guard tracks the value of your account as well as the value of a theoretical portfolio of U.S. Treasury securities (fixed income basket).
- The strategy uses a proprietary volatility forecasting algorithm to dynamically assess the potential risk to your initial principal investment throughout a 7-year period.
- In response to this risk assessment, Principal Guard determines trigger levels based on the value of your account that will generate signals to reallocate a portion of your growth portfolio to a portfolio of U.S. Treasuries (fixed income basket) when your account value decreases to certain dollar levels.
- Principal Guard also determines trigger levels that will generate signals to reallocate assets from the U.S. Treasuries (fixed income basket) back into the growth portfolio when the account value rises.
- You have the ability to reset or cancel Principal Guard at any time at the current market value of your account.

¹Principal Guard is NOT A GUARANTEE against loss or declines in the value of your portfolio.

²Principal Guard protected value will be minus fees and withdraws

Key Facts	
Investment Minimum	\$50,000 per model
Annual Fee	0.25% per annum

Available Models
Foundation Aggressive
Foundation Aggressive ETF
Foundation Growth
Foundation Moderate Growth
Dynamic Focused
Dynamic Focused ETF

PRINCIPAL GUARD THEORY

