YOUR ADVISOR

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Conservative Low-cost Income

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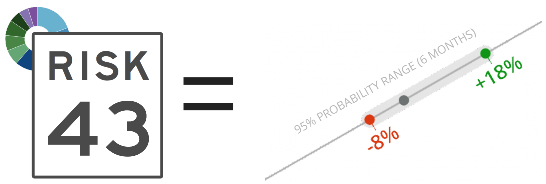

DIVIDEND YIELD
4.8% (annual)

EXPENSE RATIO
0.4% (annual)

POTENTIAL ANNUAL RETURN
10.6% (annual)

Conservative Low-Cost Income Model

SJNK • SPDR Barclays Short Term Hi Yld Bd ETF	33.3%
PFF • iShares S&P U.S. Preferred Stock Index Fund	19.6%
MLPA • Global X MLP Shs	13.7%
VYM • Vanguard High Dividend Yield ETF	8.0%
SDY • SPDR S&P DIVIDEND IDX FD	7.3%
SCHD • Schwab US Dividend Equity ETF	7.3%
QDEF • FlexShares Tr Shs FlexShares Quality Dividend Defens..	5.5%
QDF • FlexShares Tr Shs FlexShares Quality Dividend Index Fu..	5.3%
Total	100.0%

The Risk Score of 43 and the 95% Probability Range of -8% to +18% was calculated using a long-term average of +10.4% for the S&P 500, 0bps change in the Ten Year US Treasury Rate, and correlation and volatility data from 2008 to present. The Six Month 95% Probability Range is calculated from the standard deviation of the portfolio (via covariance matrix), and represents a hypothetical statistical probability, but there is no guarantee any investments would perform within the range. There is a 5% probability of greater losses. The underlying data is updated regularly, and the results may vary with each use and over time. The investments considered were determined by the advisor. IMPORTANT: The projections or other information generated by Riskalyze regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. These figures may exclude commissions, sales charges or fees which, if included, would have had a negative effect on the annual returns.

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