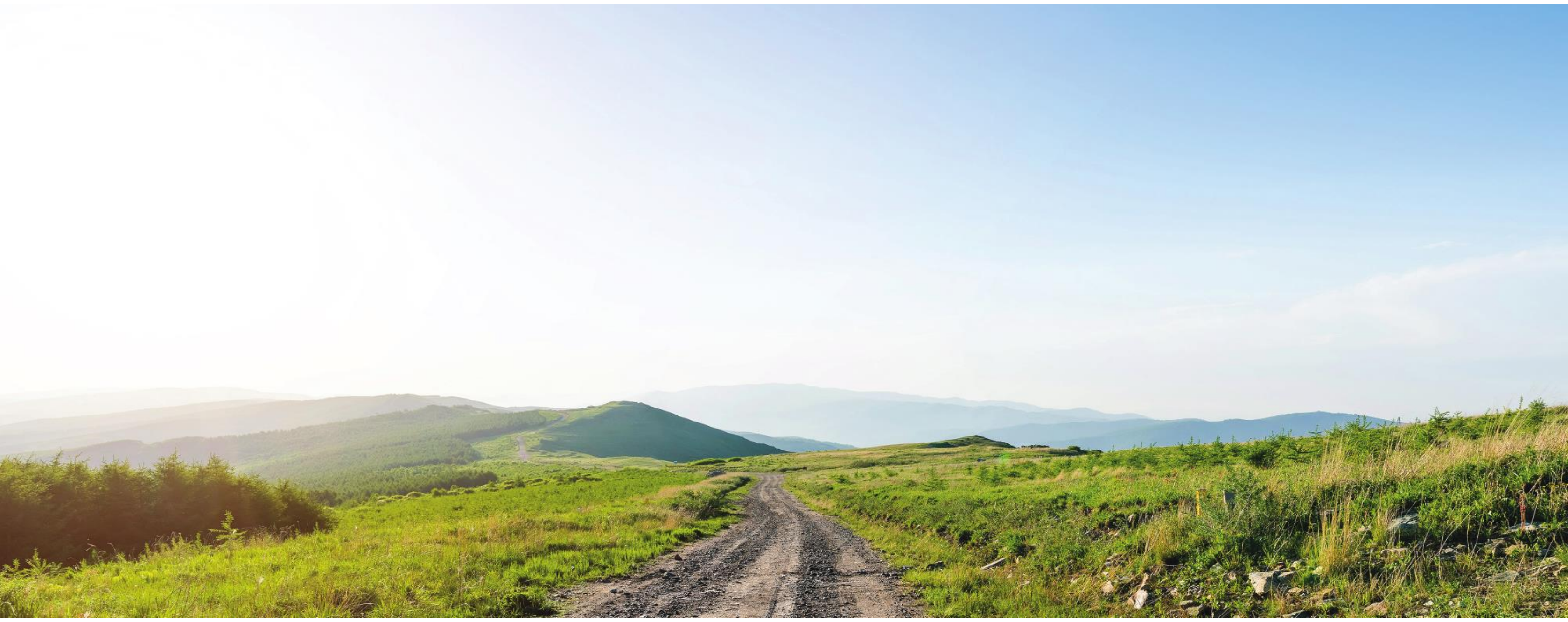
Putting Your Financial Plan Into Action

briowealth

Accumulating wealth is a journey. It takes persistence and focus. Reaching your destination can mean a better life and security for you and your loved ones. To create a plan, you may need help from a guide you can trust.



Confidence in your investments means being clear about your goals and comfortable with the advice you get for reaching them.

1. **Discovery** and identification of your goals and risk tolerance
2. **Proposal** for your review and consideration
3. **Implementing** your investments
4. **Ongoing monitoring** and progress reports focused on your individual goal

1. Discover Your Goals

Our investment process is a disciplined way to help you navigate changing markets. We use it to plan, implement and monitor your investment strategy. This process can help you get your bearings, take your first steps, and keep moving toward your goal. The process is designed to help ensure your portfolio adapts to changing market conditions as well as your personal situation, to help keep you on track toward your long-term goal.

We'll work with you to get a clear picture of your unique situation and tolerance for loss in the markets.

- **What are your goals**, including retirement, providing for loved ones, major purchases, or anything else important to you?
- **Do you need access to your savings** in a few decades, a few years or sooner?
- **How much risk** can you tolerate?
- **What amount of money would you be comfortable losing** before you would feel compelled to exit the market completely?

Your financial journey is not a sprint. It spans years, even decades. And we're committed to supporting you along the way

2. Review your Proposal

- **We'll develop a proposal** based on your situation, your goals and tolerance for loss.
- **We'll meet with you to review** our proposal and the investments we've selected to help you understand the role that each plays in your portfolio, and what you can expect from each during different market conditions.
- **We'll walk you through the investment process** and answer any questions you may have.

HELPING YOU STAY ON TRACK

Our goal is for you to be clear and confident about how your money is invested. Along the way, we'll keep you informed of changes in the economy and the markets, and discuss how any portfolio changes we recommend are designed to take advantage of the current environment.

3. Implementing Your Investments

You may believe that the key to successful investing is buying a diverse group of securities and holding them for years. Over the past decade, that approach hasn't provided a smooth course for investors. When markets are volatile, we believe it is particularly important to avoid deep losses in your portfolio.

- We offer **access to investment approaches** that address varying market conditions and help investors stick to their plan.
- By **combining approaches and aligning them with your goals**, we work to help your portfolio perform in a way that keeps you invested for the long term.
- This combination **helps reduce the impact of market volatility** without sacrificing potential opportunity.

Our Investment Lineup
The investment solution providers on our platform are specialists from large and small investment firms, selected because of their range of investment philosophies and the strategies they offer. Each investment provider must have a record of investment expertise, and their decisions must follow guidelines set by our senior investment professionals. We've researched these providers and conduct ongoing reviews to help confirm that their strategies perform the roles we've assigned to them, whether it's generating returns or helping manage risk.

4. Ongoing Communication

During your journey, you may face challenges, including the volume of information you receive. Deciding who to listen to, especially when those offering advice aren't familiar with you and your goals is a challenge.

- **An important part of our job is to provide regular reviews** of your portfolio and explanations of any recommendations we have for adjustments.
- **We keep in touch about your circumstances** and use what we learn from you to keep your investments headed toward your financial goals.
- **We provide timely information** about investment solutions, industry research and information to give you confidence about your plan.

STICKING WITH YOUR PLAN; WE'RE HERE FOR YOU

We specialize in working with clients to achieve long-term results and make a difference in their lives. We will work to earn your trust by making sure you're clear about your progress. We strive to help you feel confident, informed and calm about your financial plan, however economic environments change.

Your Dedicated Team of Financial Professionals

FINANCIAL ADVISOR

- **Evaluates** your situation, and recommends a plan
- **Assembles and monitors** the mix of strategies and investment professionals
- **Guides your portfolio** every step of the way and suggests changes as needed

PORTFOLIO STRATEGIST

- **Determines** a broad mix of asset classes that best represents their strategy and your risk/return profile at any point in time, this is **the framework for your portfolio**
- **Reallocates and rebalances** their strategy to keep it aligned with your goal

INVESTMENT SOLUTION PROVIDERS

- **Research and identify opportunities** in their area of expertise, e.g. large-cap equities, used to fill in the framework supplied by the strategist
- **Maintain a disciplined investment process** and consistent investment style

Custodians hold your securities for safekeeping, they can hold either electronic or physical securities and protect them from theft or loss.

Broker Dealers are in the business of buying and selling securities. These are typically large brokerage firms, and they act as a broker when they're transacting on their clients' behalf, and as a dealer when trading for their own account.

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Investing involves risk, including the possible loss of principal. Past performance does not guarantee future results. For more complete information about the various investment solutions available, including the investment objectives, risks and fees, please refer to the Disclosure Brochure and applicable Fund Prospectus. Please read them carefully before investing. For a copy, please contact your financial advisor.

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