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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.

CUSTOM PORTFOLIOS

(+) Portfolio is specific to your needs and goals

(-) Manager cannot deploy portfolio changes immediately to all clients

MODEL PORTFOLIOS

(+) Manager deploys all portfolio changes immediately to all clients

(-) Portfolio is overly generic and not customized to your needs and goals

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 and targeted investment exposure. The Quadrant Plan framework allows us to uniquely tailor a mix of portfolios to your specific situation.

The whole is greater than the sum of its parts.

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

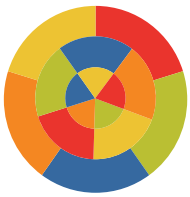
Each player works together to form a successful team

Benefits of the Quadrant Plan

Many investors believe that diversification across securities and financial markets adds value to their portfolio. We believe this concept should be taken a step further by diversifying your portfolio across different types of investment management approaches, or objectives. The Quadrant Plan allocates your portfolio's underlying accounts into various quadrants, which provides you with much more control and flexibility in several key areas:

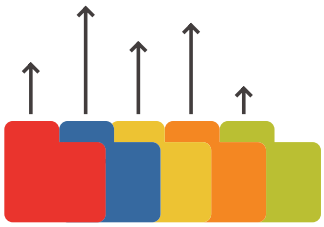
TAX MANAGEMENT

Our goal is to optimize your tax situation by deliberately locating the strategies used across your quadrants based on the tax efficiency of your account types.



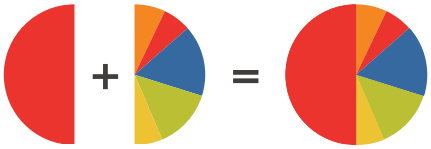
DIVERSIFICATION

Not only is your portfolio diversified across individual securities (stocks, bonds, funds, etc.) and asset classes (US stocks, foreign investments, bonds, etc.), but also by portfolio objective represented by each quadrant.



WITHDRAWAL STRATEGY

Portfolio withdrawals can be strategically directed from specific quadrants, minimizing the need to sell out of higher risk assets during market declines.

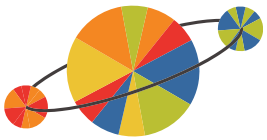


ILLIQUID ASSETS

Your portfolio quadrants can be easily adjusted to compliment non-publicly traded holdings, illiquid investments, or other financial assets so that your overall portfolio matches your goals and risk.

TIME HORIZON

Each quadrant, or "bucket" can have varying time horizons giving more specificity around planning for future withdrawal needs and thereby striving to improve your portfolio longevity.



PERSONAL PREFERENCES

The investment strategies used across your quadrants are impacted by your specific priorities and preferences allowing for powerful customization.

Portfolios with Purpose

The Quadrant Plan helps you identify your investment needs and, as a result, ensure your portfolio has an appropriate emphasis across four purposes.

LIQUID

Purpose
Income Yield, Accessibility

Investments
Money Markets, Bonds, Cash

PROTECTED

Purpose
Preservation, Stability

Investments
CDs, Annuities, Structured Products

BALANCED

Purpose
Foundational Diversification,
Total Return, Growth & Income

Investments
Broad Market Exposure Including Stocks,
Bonds, Alternative Assets

GROWTH

Purpose
Capital Appreciation,
Outpace Inflation

Investments
Stocks, Uncorrelated Assets,
Growth-Oriented Investment
Strategies

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