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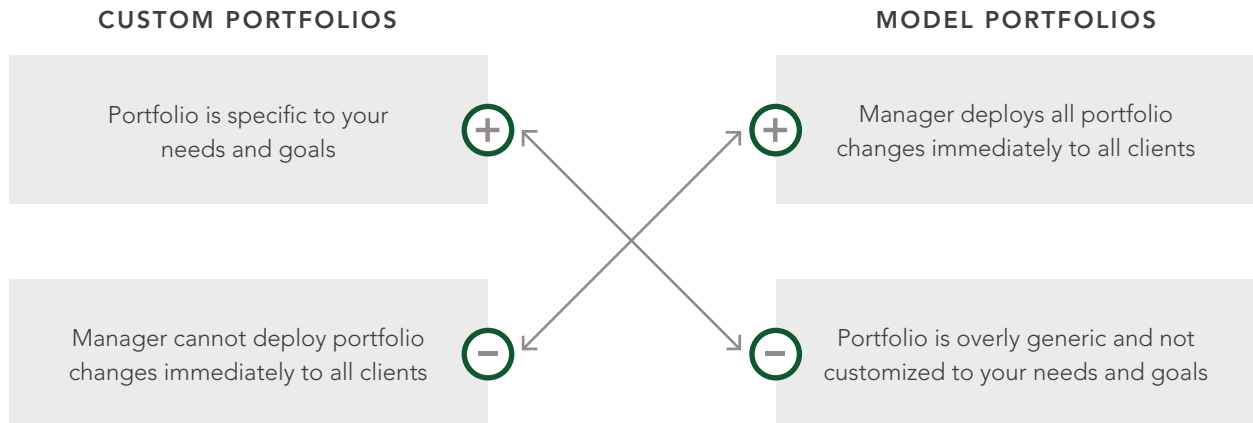
# THE QUADRANT PLAN

*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.*



*The whole is greater than the sum of its parts. 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 with targeted investment exposure. The Quadrant Plan framework allows us to tailor a mix of portfolios to your specific situation.*

## 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



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# Portfolios with Purpose

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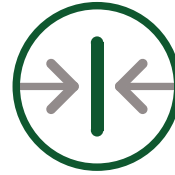
*Many investors use an Investment Policy Statement (IPS) to guide, document, and formulize their investment management process. Part of this document is to identify several key investment characteristics:*



**RETURN  
OBJECTIVES**



**RISK  
TOLERANCE**



**INVESTMENT  
CONSTRAINTS**

*The Quadrant Plan components reflect the four distinct return objectives that are traditionally made available through an IPS. How you prioritize these return objectives is based on your financial situation, and defines the purpose of your portfolio. Our Quadrant Plan approach helps you identify your financial planning goals and, as a result, ensure your portfolio has an appropriate emphasis across these four purposes:*

## **YIELD**

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The income yield, such as dividends or interest, generated by your investments providing cash flow and accessibility.

## **PROTECTED**

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The ability of an investment to keep pace with inflation while focusing on principle protection and stability.

## **BALANCED**

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The total of all return sources provided by an investment portfolio, generally delivered through broad diversification.

## **GROWTH**

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The return that results from increasing prices or capital appreciation of an investment, ultimately resulting in long-term accumulation.

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# Strategy-Level Diversification

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*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, introducing strategy-level diversification. The Quadrant Plan allocates your portfolio's underlying accounts across the four quadrants, resulting in a customized combination of investment strategies and types:*

## YIELD

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Higher-income assets, such as bonds and other fixed income securities.

## PROTECTED

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Stable investments, such as CDs, fixed annuities, certain structured products, and money markets.

## BALANCED

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Diversified, broad market exposure that includes stocks, bonds, and often alternative investments.

## GROWTH

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Growth-oriented strategies and investments, including stocks and certain uncorrelated assets.



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