



STARPOINT MODELS

goals-based portfolio strategies



The StarPoint **Level 01 Model** portfolios seek to help your clients with wealth accumulation.

We identify those on the first level of the investment journey as the investors primarily seeking a strategy for wealth accumulation. Select from five globally diversified portfolios for an investor's core asset allocation, based on their risk and return profile. Each one is balanced with active and passive management that seeks to pursue growth in a cost-effective manner. These options allow flexibility while also being focused on the clients long-term objectives.






OBJECTIVE: Accumulation of Wealth

FOCUS: Global Diversification

Accumulation of wealth



BUILD portfolios are available in five risk-based portfolio strategies

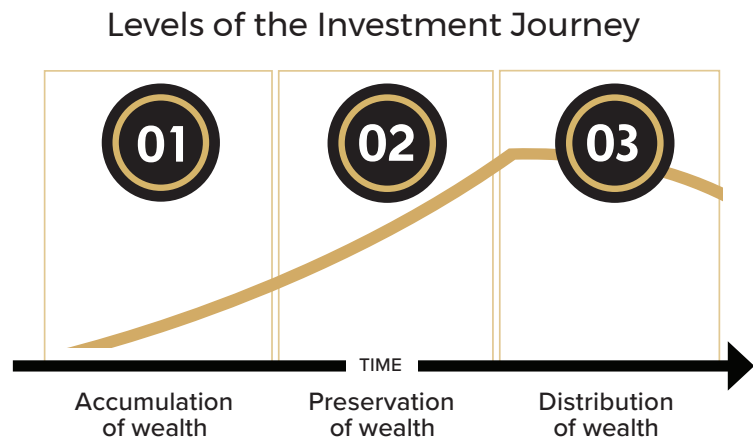
PORTFOLIO	ALLOCATION	OBJECTIVE
Agressive Growth	 ● 100% Equity	This portfolio will be primarily exposed to global equity markets.
Growth	 ● 80% Equity ● 20% Fixed Income	This portfolio will be exposed to global equity markets and generally feature a small exposure to fixed income
Moderate	 ● 60% Equity ● 40% Fixed Income	This portfolio will be exposed to global equity markets and generally feature a modest exposure to fixed income.
Conservative	 ● 40% Equity ● 60% Fixed Income	This portfolio will have a modest exposure to global equity markets and generally feature a significant exposure to fixed income.
Ultra Conservative	 ● 20% Equity ● 80% Fixed Income	This portfolio will have a small exposure to global equity markets and generally feature a significant exposure to fixed income.

What are the StarPoint Models?

Our **1 | 2 | 3 StarPoint Models** are proudly based on an investors' unique goals and are developed to deliver balance, flexibility and purpose at the highest standard. To align your comprehensive investment strategy with an appropriate model, we identify which level you are on out of the three important levels of the investment journey.

What to expect from our strategies?

- Aligns unique investor goals with specific investment strategies.
- Creates flexibility within each strategy.
- Clarifies the purpose and objectives of each type of strategy.



Investment strategies based
on your goals.
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Asset Management

Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns. Strategies are subject to risks including general market risk and risks related to currency fluctuations and economic conditions. Underlying investments fluctuate in price and may be sold at a price lower than the purchase price resulting in a loss of principal. The underlying investments are neither FDIC insured nor guaranteed by the U.S. Government. There may be economic times where all investments are unfavorable and depreciate in value. Clients may lose money. Risk mitigation is NOT a guarantee. Risk mitigation is a strategy that seeks to limit exposure and mitigate loss by changing investment components. There may be times where all investments and strategies are unfavorable and depreciate in value. Future returns are not guaranteed, and a loss of original capital may occur.

Securities offered through LPL Financial, Member FINRA/SIPC. Investment Advice offered through Golden State Asset Management, a registered investment advisor. Golden State Wealth Management and Golden State Asset Management are separate entities from LPL Financial. There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk. No strategy assures success or protects against loss. All investing involves risk including loss of principal. No strategy assures success or protects against loss. There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk.



STARPOINT MODELS

goals-based portfolio strategies



The StarPoint **Level 02 Model** portfolios seek to help your clients with wealth preservation.

We identify those on the second level of the investment journey as the investors primarily seeking a strategy for wealth preservation. Select from 5 globally diversified portfolios that are also focused on risk mitigation to preserve capital. Using integrated investment capability and processes, these portfolios seek to mitigate loss and champion consistency during periods of increased market volatility.

OBJECTIVE: Preservation of Wealth

FOCUS: Global Diversification + Risk Management

Preservation of wealth



BUILD portfolios are available in five risk-based portfolio strategies

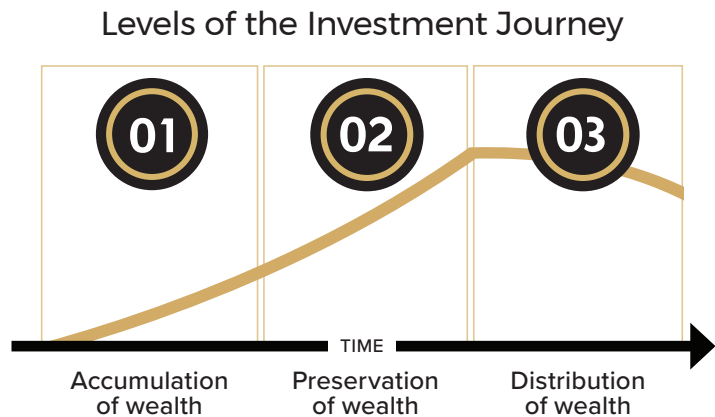
PORTFOLIO	ALLOCATION	OBJECTIVE
Agressive Growth with Protection	<ul style="list-style-type: none"> 50% Equity 50% Hedged Equity 	Seeks to maximize long-term capital appreciation. This portfolio will be primarily exposed to global equity markets
Growth with Protection	<ul style="list-style-type: none"> 30% Equity 10% Fixed Income 50% Hedged Equity 10% Endowment 	Seeks long-term capital appreciation through exposure to global equity markets. This portfolio will generally feature a small exposure to fixed income in order to dampen the volatility slightly relative to an all equity portfolio.
Moderate with Protection	<ul style="list-style-type: none"> 20% Equity 20% Fixed Income 40% Hedged Equity 20% Endowment 	Seeks modest long-term capital appreciation with a secondary objective of preserving capital. This portfolio will feature significant exposure to global equity and fixed income markets in order to balance the two objectives.
Conservative with Protection	<ul style="list-style-type: none"> 10% Equity 30% Fixed Income 30% Hedged Equity 30% Endowment 	Seeks capital preservation and stable long-term growth. The portfolio will primarily combine broad exposures to both fixed income and global equities.
Ultra Conservative with Protection	<ul style="list-style-type: none"> 40% Fixed Income 20% Hedged Equity 40% Endowment 	Seeks capital preservation and modest asset growth by combining core fixed income exposure and a small exposure to global equity markets.

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STAR POINT MODELS

goals-based portfolio strategies



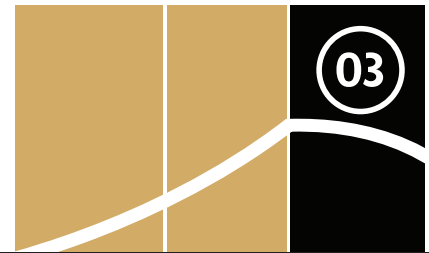
The StarPoint **Level 03 Model** portfolios seek to help your clients with wealth distribution.

We identify those on the third level of the investment journey as the investors primarily seeking a strategy for wealth distribution. Select from five different spend rates (3%, 4%, 5%, 6%, 7%) that target an investor's needs for retirement. These portfolios are designed specifically with longevity in mind, using three specialized components that set longevity of spending, probability of success, and estate wealth as measures of success.






OBJECTIVE: Distribution of Wealth

FOCUS: Spend Longevity

Distribution of wealth



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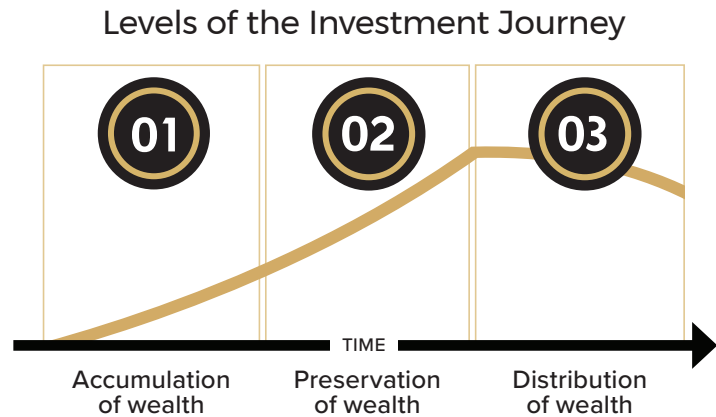
PORTFOLIO	ALLOCATION	OBJECTIVE
7% Spend	 <ul style="list-style-type: none"> ● 79% Equity ○ 21% Spending Reserve 	Targets a 7% spend rate through exposure to both global equity and fixed income markets while also seeking to mitigate loss during periods of market volatility.
6% Spend	 <ul style="list-style-type: none"> ● 56% Equity ● 10% Fixed Income ● 16% Hedged Equity ○ 18% Spending Reserve 	Targets a 6% spend rate through exposure to both global equity and fixed income markets while also seeking to mitigate loss during periods of market volatility.
5% Spend	 <ul style="list-style-type: none"> ● 43% Equity ● 10% Fixed Income ● 22% Hedged Equity ● 10% Endowment ○ 15% Spending Reserve 	Targets a 5% spend rate through exposure to both global equity and fixed income markets while also seeking to mitigate loss during periods of market volatility.
4% Spend	 <ul style="list-style-type: none"> ● 35% Equity ● 15% Fixed Income ● 28% Hedged Equity ● 10% Endowment ○ 12% Spending Reserve 	Targets a 4% spend rate through exposure to both global equity and fixed income markets while also seeking to mitigate loss during periods of market volatility.
3% Spend	 <ul style="list-style-type: none"> ● 23% Equity ● 20% Fixed Income ● 33% Hedged Equity ● 15% Endowment ○ 9% Spending Reserve 	Targets a 3% spend rate through exposure to both global equity and fixed income markets while also seeking to mitigate loss during periods of market volatility.

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