Asset Allocation and Diversification

Within your portfolio are financial assets consisting of a diverse mix of equity, bonds, alternatives and cash. Diversifying these assets may help reduce loss due to market fluctuations and activity. The portfolio management team monitors these investments for you and rebalances their ratio systematically to preserve your asset allocation's original integrity.

Customized investment strategies designed for your goals

Our team is dedicated to your financial success. We seek to simplify the path to independence with transparency and trust and we uphold a fiduciary standard to put your needs first.

Contact us today to learn more about the StarPoint Models that may be right for you.

Name
[ADDRESS]
[CITY, STATE ZIP]
XXX.XXX.XXXX

[INSERT URL]

INSERT LOGO

The StarPoint Investment Journey

Portfolio Strategies that Deliver Balance, Flexibility and Purpose

[INSERT URL]

Your investment journey consists of three phases: an Accumulation Phase, a Preservation Phase and a Distribution Phase. Our 1 | 2 | 3 StarPoint Models provide customized portfolio strategies for each of these stages. Utilizing the experience and knowledge of our portfolio team, the StarPoint Models offer a balanced and deliberate approach to help you achieve your goals.

01 StarPoint Model **LEVEL**

The Accumulation Phase — Growth of Capital

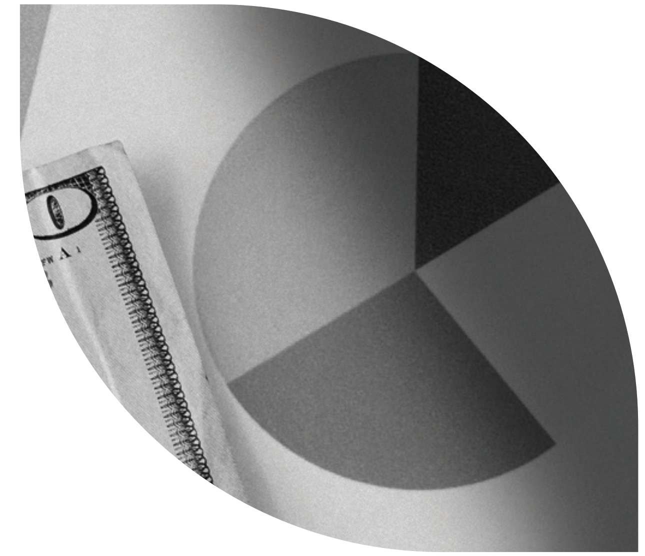
This initial investing period builds the value of your portfolio for future access. Through careful planning and potential long-term growth of accumulated capital, future goals may be achieved. Investors in this stage typically take a more long-term approach with investable assets.

02 StarPoint Model **LEVEL**

The Preservation Phase — Conservation of Wealth

In this secondary phase, investors primarily seek preservation of wealth. Risk mitigation strategies are implemented to champion consistency during periods of increased market volatility. Certain factors such as your age, dependents and annual income are considered when identifying the right investments for you.

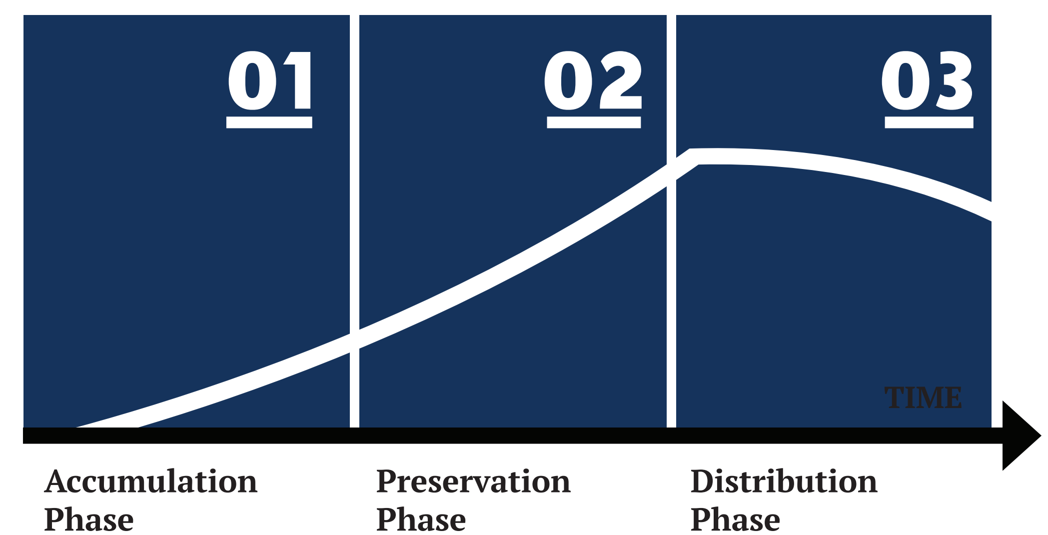
03 StarPoint Model **LEVEL**



The Distribution Phase — Managing Accumulated Wealth

This is the third stage of your investment journey and the time to be most diligent with distributing your accumulated wealth. The StarPoint portfolios offer several distribution rates and income strategies to choose from when accessing your funds. Your financial advisor will guide you through this process to help ensure the longevity of your investment goals.

Which Level is Right for You?



StarPoint portfolios are designed to help you grow your wealth, preserve your nest egg and create income. Your financial advisor will help you identify your investment objectives and personal risk tolerance, so that your portfolio allocation mirrors your needs.