INVESTING WITH STARPOINT

Goals-Based Mutual Fund Portfolio Strategies

INSERT LOGO

The StarPoint Models are based upon your individual Levels of the Investment Journey goals and provide customized portfolio strategies for all stages of life. StarPoint Models utilize top tier asset managers through a balanced and thoughtful approach.

We believe your investment allocation should change as your life changes. Beginning with a thorough understanding of your personal risk tolerance and investment objectives, the allocation is adjusted to meet your particular needs. Whether you want to grow your wealth, preserve your nest egg, or create income, StarPoint portfolios are designed for you.

Levels of the Investment Journey

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01 STARPOINT MODEL LEVEL

Accumulation Model Strategy

Five Risk-Based Models

Based on your risk and return profile, we'll select from five globally diversified models for your core asset allocation.

- **Equity Sleeve**
- **Fixed Income Sleeve**
- **Endowment Sleeve**

FOCUS: Global Diversification

Aggressive Growth

Portfolio will be primarily exposed to global equity markets.

Growth

Portfolio will be exposed to global equity markets and generally feature a small exposure to fixed income and an endowment sleeve which complements the fixed income exposure and can help to drive returns.

Moderate

Portfolio will be exposed to global equity markets and generally feature a modest exposure to fixed income and a small exposure to an endowment sleeve which complements the fixed income exposure and can help to drive returns.

Conservative

Portfolio will have modest exposure to global equity markets and generally feature a significant exposure to fixed income and a modest exposure to an endowment sleeve which complements the fixed income exposure and can help to drive returns.

Ultra Conservative

Portfolio will have small exposure to global equity markets and generally feature a significant exposure to fixed income and a modest exposure to an endowment sleeve which complements the fixed income exposure and can help to drive returns.

02 STARPOINT MODEL LEVEL

Preservation Model Strategy

Five Models with Risk Management

Select from one of the globally diversified portfolios that are also focused on risk management.

- **Equity Sleeve**
- **Fixed Income Sleeve**
- **Hedged Equity Sleeve**
- **Endowment Sleeve**

FOCUS: Global Diversification + Risk Management

Aggressive Growth with Risk Management	Portfolio will primarily be exposed to global equity markets while also seeking to mitigate loss during periods of market volatility.
Growth with Risk Management	Portfolio will be exposed to global equity markets and generally feature a small exposure to fixed income while also seeking to mitigate loss during periods of market volatility.
Moderate with Risk Management	Portfolio will be exposed to global equity markets and generally feature a modest exposure to fixed income while also seeking to mitigate loss during periods of market volatility.
Conservative with Risk Management	Portfolio will have modest exposure to global equity markets and generally feature a significant exposure to fixed income while also seeking to mitigate loss during periods of market volatility.
Ultra Conservative with Risk Management	Portfolio will have small exposure to global equity markets and generally feature a significant exposure to fixed income while also seeking to mitigate loss during periods of market volatility.

03 STARPOINT MODEL LEVEL

Distribution Model Strategy

Five Spend Rate Models

Select from five different spend rates (7%, 6%, 5%, 4%, 3%) that target an investor's needs for retirement.

- **Equity Sleeve**
- **Hedged Equity Sleeve**
- **Spending Reserve**
- **Endowment Sleeve**
- **Fixed Income Sleeve**
- **Liquidity Plus Sleeve**

FOCUS: Spend Longevity

7% Distribution	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% Distribution	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% Distribution	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% Distribution	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% Distribution	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.

Five Spend Rates

7% 6% 5% 4% 3%

Learn more by contacting NAME with COMPANY at XXX.XXX.XXXX or email@email.com.
Visit www.website.com today.

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. Future returns are not guaranteed, and a loss of original capital may occur. 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.

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