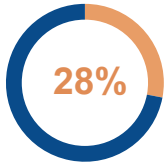
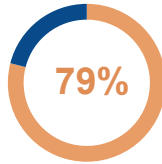


THE CASE FOR RISK MANAGED SOLUTIONS: MILLENNIALS (BORN 1980-2000)

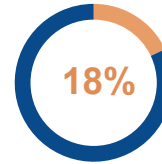
THE PROBLEM: A GENERATION OF RISK-AVERSE INVESTORS



Average Millennial's allocation to stocks²



Percent of Millennials not willing to take "above-average" investment risk³



Percentage of private industry workers with access to a defined benefit plan⁴

LOSING THE OPPORTUNITY FOR COMPOUND GROWTH

\$14.31

Expected ending value of \$1 invested over 35 years in a **conservative portfolio**.¹

\$31.91

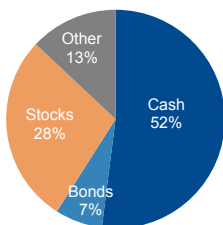
Expected ending value of \$1 invested over 35 years in an **aggressive portfolio**.¹

\$87,978

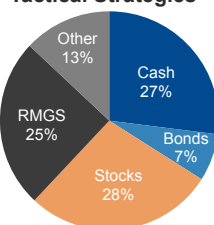
The expected outperformance on a \$5000 investment in an aggressive portfolio versus a conservative portfolio over 35 years.¹

Tactical equity strategies can allow Millennials to implement more age appropriate equity allocations while retaining a strong focus on downside risk management

Average Millennial Asset Allocation



Increasing Equity Allocation with Tactical Strategies



RMGS
Newfound Risk Managed Global Sectors

Aims to "protect and participate": provide access to global equities with the ability to move 100% to cash in order to protect against large losses

Invests in 11 global sectors using ETFs; sector exposures are reduced or eliminated when they are deemed to be at an increased risk of loss

1. Conservative portfolio annualized return assumed to be 7.9%; aggressive annualized portfolio return assumed to be 10.4%. Source: Charles Schwab Investment Advisory, Inc. (CSIA)
2. UBS Investor Watch report 1Q 2014
3. Investment Company Institute 2014 Fact Book
4. Bureau of Labor Statistics – The last private industry pension plans: a visual essay; refers to all workers, not just Millennials
Statistics refer to U.S. investors.