

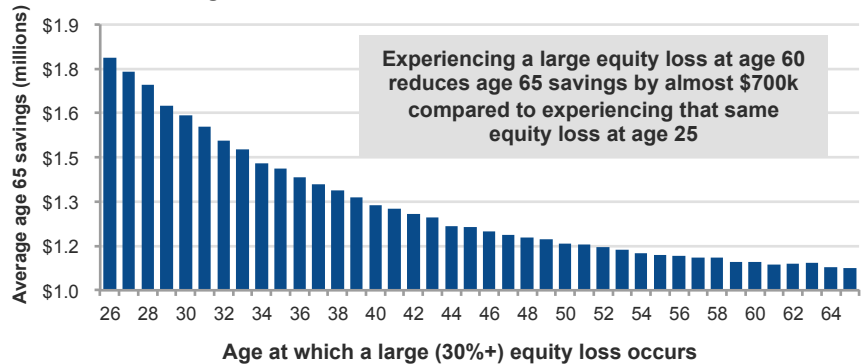
THE CASE FOR RISK MANAGED SOLUTIONS: BABY BOOMERS (BORN 1946-1964)

THE PROBLEM: DRAWDOWNS BECOME MORE DAMAGING AS RETIREMENT NEARS

EXAMPLE: John Doe

Starting salary: \$50,000
 Annual savings rate: 5%
 Current age: 25 years old
 Inflation: 2.5%
 Portfolio average return: 9%
 Portfolio standard deviation: 16.5%

Average age 65 savings assuming that a large (30%+) equity loss occurs at various ages¹

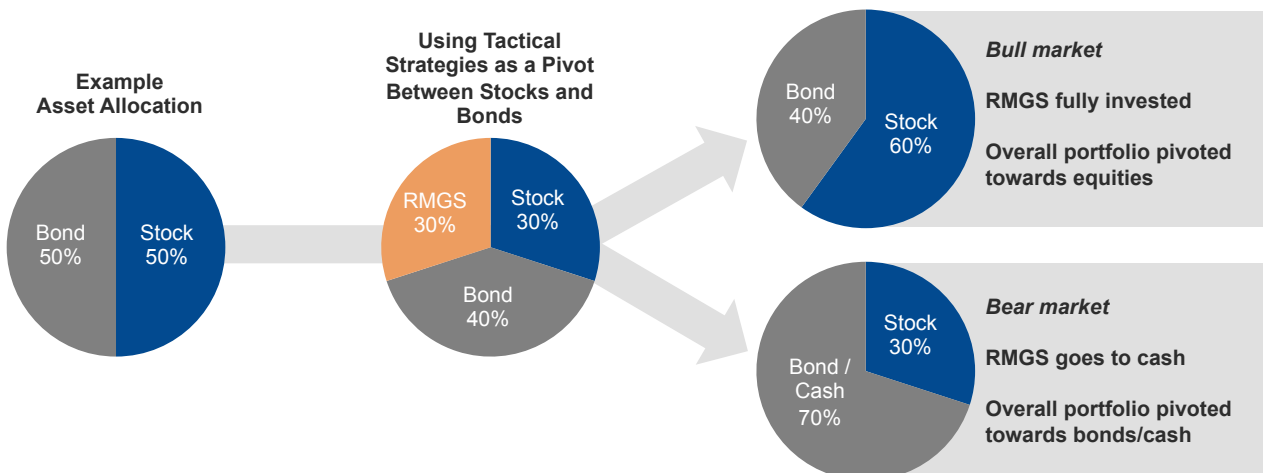


Tactical equity strategies can help to partially mitigate large equity losses, while still allowing Baby Boomers to take advantage of market tailwinds

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. Source: Newfound Research LLC