

Core Portfolio Allocations

as of September 30, 2017



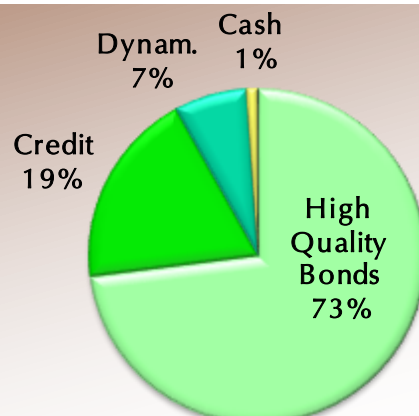
Conservation

Objective*: Minimal risk and modest income, consistent with preserving principal over time periods of one year or more.

Sector Allocation:

Cash:	1%	Liquidity
HQ Bonds:	73%	Short duration bonds
Credit:	19%	Corporate, Securities
Dynamic:	7%	Absolute return

Volatility*: 0 to 3%



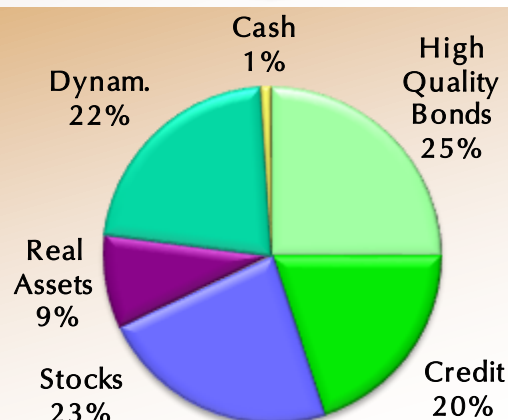
Provision

Objective*: Sustain wealth by focusing on current income and low principal volatility over the long term.

Sector Allocation:

Cash:	1%	Liquidity
HQ Bonds:	25%	Corporate, TI PS
Credit:	20%	High yield, 6% rates
Global Stocks:	23%	Blue chip dividends
Real Assets:	9%	REI Ts, commodities
Dynamic:	22%	Tactical income...

Volatility*: 3 to 8%



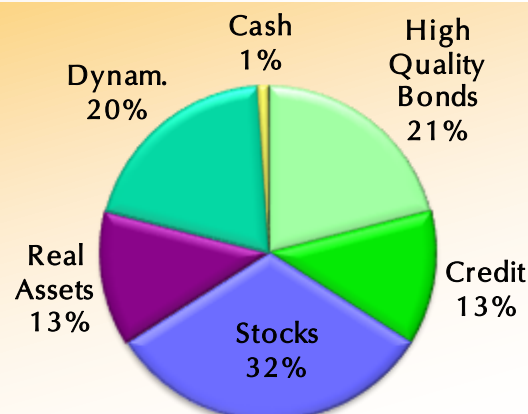
Harvest

Objective*: Risk-managed growth through a multi-asset strategy to achieve long-term dreams and goals.

Sector Allocation:

Cash:	1%	Liquidity
HQ Bonds:	21%	Corporate, TI PS
Credit:	13%	High yield, 6% rates
Global Stocks:	32%	Active and index
Real Assets:	13%	REI Ts, commodities
Dynamic:	20%	Tactical allocation...

Volatility*: 8 to 15%



Abundance

Objective*: Aggressive, concentrated portfolio that seeks to outperform major market averages over long-term market cycles.

Sector Allocation:

Cash:	1%	Liquidity
Global Stocks:	78%	Global, stock picking
Dynamic:	21%	Long/short stock

Volatility*: 15 to 24%

