

Core Portfolio Allocations

as of September 30, 2018

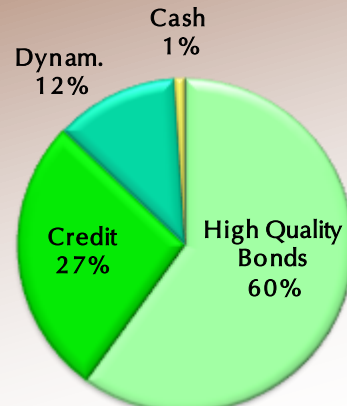


Conservation

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:	60%	Short duration bonds
Credit:	27%	Corporate, asset-backed
Dynamic:	12%	Absolute return



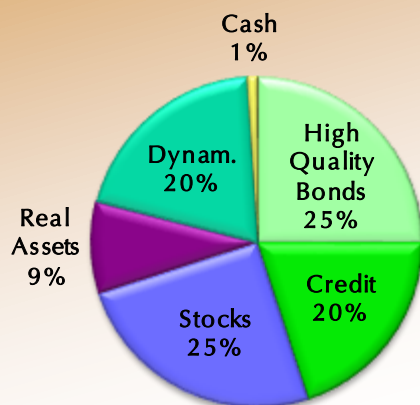
Provision

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

Volatility*: 3 to 8%

Sector Allocation:

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



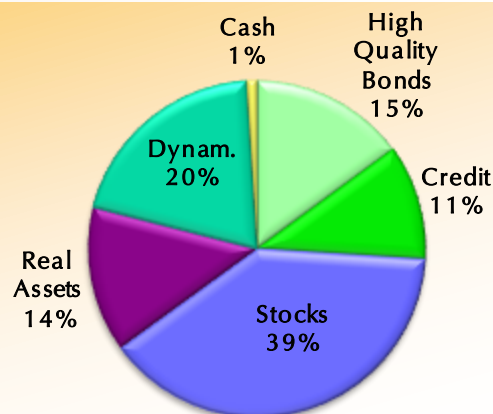
Harvest

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

Volatility*: 8 to 15%

Sector Allocation:

Cash:	1%	Liquidity
HQ Bonds:	15%	Corporate, TI PS
Credit:	11%	High yield, 6% rates
Global Stocks:	39%	Active and index
Real Assets:	14%	REI Ts, commodities
Dynamic:	20%	Tactical allocation...



Abundance

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

Volatility*: 15 to 24%

Sector Allocation:

Cash:	1%	Liquidity
Global Stocks:	99%	Global, stock picking

