

MODELS + MANAGERS **GUIDE**

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AN OPTIMAL APPROACH TO PORTFOLIO CONSTRUCTION

Optimum Market Portfolios (OMP) provide a combination of Optimum Funds from up to six different asset classes. With a complementary pairing of two institutional money managers in each asset class, the Optimum Funds seek to help take advantage of diversification. Managers within the same asset class are combined based on risk/return characteristics, manager biases, and track records generated during an array of economic and market conditions. OMP provides diverse strategies for the full spectrum of investors, investment objectives, and asset allocation models.

LPL Research provides asset allocation advice on strategic and dynamic models within OMP. The key difference in this type of advice is the time frame over which we're targeting investment opportunities. Our strategic asset allocation process looks out over a three- to five-year period. We periodically revisit our asset allocation recommendations; however, we do not anticipate making adjustments until "halftime" of our strategic time frame, which generally is about every two to three years. If significant market fluctuations warrant a change, we may make adjustments sooner, though we anticipate this being a rare occurrence.

Relative to strategic models, dynamic models are designed to focus on a much shorter time frame and potentially take advantage of opportunities as short as several months. Our dynamic models typically have an investment horizon of 12-18 months. Dynamic asset allocation is not the same as "market timing." Rather, more timely changes can allow portfolios to benefit from rapidly changing opportunities within the market.

The OMP platform offers access to several strategic portfolios, both traditional and tilted (Standard, U.S. Focus, Growth, and Value), as well as three dynamic portfolios (Dynamic, Dynamic U.S. Focus, and Spectrum). All of the OMP models except Spectrum determine asset allocation from a "top-down" market view, placing primary emphasis on LPL Research's macroeconomic convictions, while the Spectrum models determine asset allocation via a "bottom-up" approach, placing primary emphasis on the attractiveness of the underlying funds.

No strategy assures success or protects against loss.

Asset allocation does not ensure a profit or protect against a loss.

There is no guarantee that a diversified portfolio will enhance overall returns or outperform a nondiversified portfolio.

Diversification does not protect against market risk.

OBJECTIVES & INVESTMENT STRATEGIES

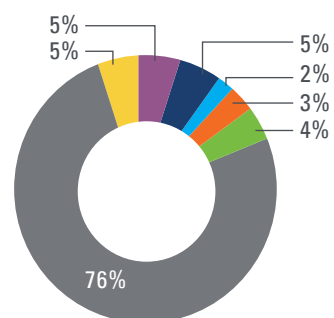
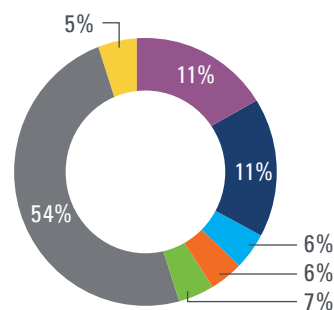
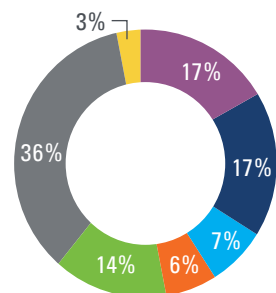
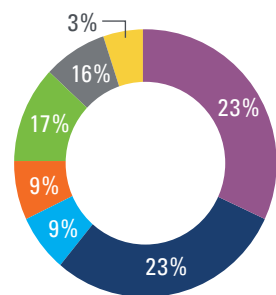
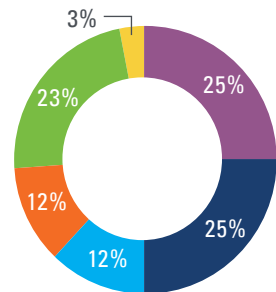
| Optimum Fund | Objective | Subadvisor | Investment Strategy |
|---|--|---------------------------------|---|
| LARGE CAP GROWTH FUND <i>Stock investing involves risk including loss of principal.</i> | Seeks long-term growth of capital by investing primarily in large capitalization companies. | T. Rowe Price | T. Rowe Price utilizes fundamentals-based research to find companies it believes will deliver superior rates of growth in earnings and cash flow. |
| | | ClearBridge Investments | ClearBridge seeks companies it believes represent high-quality growth, while also diversifying portfolio assets across firms that are characterized as stable, cyclical, or select growers. |
| LARGE CAP VALUE FUND <i>Value stocks can perform differently from the market as a whole. They can remain undervalued by the market for long periods of time.</i> | Seeks long-term growth of capital and may also seek income by investing primarily in large capitalization companies. | MFS Investment Management | MFS performs fundamental analysis, aiming to build a portfolio that favors companies it believes are higher-quality value opportunities with strong cash flow. |
| | | Rothschild Asset Management | Rothschild implements a process that blends quantitative and fundamentals-based approaches, seeking companies it believes are attractively valued that could exceed market expectations. |
| SMALL-MID CAP GROWTH FUND <i>Small and mid cap stocks are more volatile than large cap stocks.</i> | Seeks long-term growth of capital by investing primarily in small and mid capitalization companies that generally exhibit growth characteristics. | Columbus Circle Investors | Columbus Circle Investors is a bottom-up, growth-oriented equity manager that utilizes a philosophy of positive momentum and positive surprise. |
| | | Peregrine Capital Management | Peregrine Capital Management seeks to uncover information gaps in small rapidly growing or misunderstood companies with the potential for strong stock price appreciation. |
| SMALL-MID CAP VALUE FUND <i>Small and mid cap stocks are more volatile than large cap stocks.</i> <i>Value stocks can perform differently from the market as a whole. They can remain undervalued by the market for long periods of time.</i> | Seeks long-term growth of capital by investing primarily in small and mid capitalization companies that generally exhibit value characteristics. | LSV Asset Management | LSV uses a quantitative investment model to choose out-of-favor (undervalued) stocks in the marketplace at the time of purchase that have potential for near-term appreciation. |
| | | Westwood | Westwood utilizes a value style of investing in choosing common stocks that it believes have limited downside risk and are currently undervalued in the market. |
| INTERNATIONAL FUND <i>There are certain risks associated with international investing, such as currency fluctuations, economic and political instability, and differences in accounting standards.</i> | Seeks long-term growth of capital and may also seek income by investing primarily in non-U.S. securities, including securities of issuers located in emerging markets. | Acadian | Acadian applies a dynamic multifactor quantitative process focusing on valuation, quality, growth, and momentum. |
| | | EARNEST Partners | EARNEST Partners is a fundamental, bottom up investment manager with a global network that it believed may give it unique opportunities. |
| FIXED INCOME FUND <i>Bonds are subject to market and interest rate risk if sold prior to maturity. Bond values and yields will decline as interest rates rise and bonds are subject to availability and change in price.</i> <i>An increase in interest rates may cause the price of bonds and bond mutual funds to decline.</i> | Seeks a high level of income and may also seek growth of capital by investing primarily in fixed income securities. | Macquarie Investment Management | Macquarie focuses primarily on three sectors of the fixed income securities market: U.S. investment grade, U.S. high yield, and international. |
| | | PIMCO | PIMCO combines top down views with bottom up strategies. Combining analysis from its annual secular forum, where the team develops a 3 to 5 year outlook for the global economy and interest rates with its shorter term cyclical beliefs in building portfolios. |

No strategy assures success or protects against loss. Investing in mutual funds involves risk, including possible loss of principal.

Strategic Asset Allocation Models Last Allocation Change on November 13, 2015*

The strategic portfolios are static models that can be set to rebalance** at quarterly, semiannual, or annual intervals.

STANDARD PORTFOLIOS



AGGRESSIVE GROWTH

| | Standard | U.S. Focus | Growth Focus | Value Focus |
|---------------------------|-------------|-------------|--------------|-------------|
| Large Cap Growth Fund | 25% | 30% | 30% | 20% |
| Large Cap Value Fund | 25% | 30% | 20% | 30% |
| Small-Mid Cap Growth Fund | 12% | 18% | 17% | 7% |
| Small-Mid Cap Value Fund | 12% | 19% | 7% | 17% |
| International Fund | 23% | 0% | 23% | 23% |
| Cash | 3% | 3% | 3% | 3% |
| Total | 100% | 100% | 100% | 100% |

GROWTH

| | Standard | U.S. Focus | Growth Focus | Value Focus |
|---------------------------|-------------|-------------|--------------|-------------|
| Large Cap Growth Fund | 23% | 25% | 28% | 18% |
| Large Cap Value Fund | 23% | 25% | 18% | 28% |
| Small-Mid Cap Growth Fund | 9% | 15% | 13% | 5% |
| Small-Mid Cap Value Fund | 9% | 16% | 5% | 13% |
| International Fund | 17% | 0% | 17% | 17% |
| Fixed Income Fund | 16% | 16% | 16% | 16% |
| Cash | 3% | 3% | 3% | 3% |
| Total | 100% | 100% | 100% | 100% |

GROWTH WITH INCOME

| | Standard | U.S. Focus | Growth Focus | Value Focus |
|---------------------------|-------------|-------------|--------------|-------------|
| Large Cap Growth Fund | 17% | 20% | 23% | 16% |
| Large Cap Value Fund | 17% | 20% | 16% | 23% |
| Small-Mid Cap Growth Fund | 7% | 11% | 8% | 3% |
| Small-Mid Cap Value Fund | 6% | 10% | 3% | 8% |
| International Fund | 14% | 0% | 11% | 11% |
| Fixed Income Fund | 36% | 36% | 36% | 36% |
| Cash | 3% | 3% | 3% | 3% |
| Total | 100% | 100% | 100% | 100% |

INCOME WITH MODERATE GROWTH

| | Standard | U.S. Focus |
|---------------------------|-------------|-------------|
| Large Cap Growth Fund | 11% | 13% |
| Large Cap Value Fund | 11% | 12% |
| Small-Mid Cap Growth Fund | 6% | 8% |
| Small-Mid Cap Value Fund | 6% | 8% |
| International Fund | 7% | 0% |
| Fixed Income Fund | 54% | 54% |
| Cash | 3% | 5% |
| Total | 100% | 100% |

INCOME WITH CAPITAL PRESERVATION

| | Standard |
|---------------------------|-------------|
| Large Cap Growth Fund | 5% |
| Large Cap Value Fund | 5% |
| Small-Mid Cap Growth Fund | 2% |
| Small-Mid Cap Value Fund | 3% |
| International Fund | 4% |
| Fixed Income Fund | 76% |
| Cash | 5% |
| Total | 100% |

The allocations portrayed are subject to change and may differ from actual accounts due to the timing of cash flows and account level restrictions.

* The date represents the last time the models were traded.

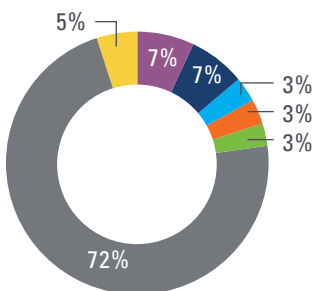
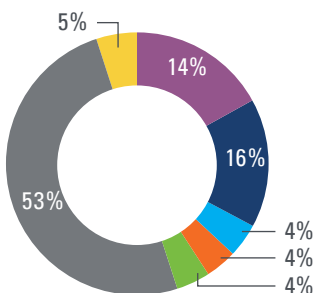
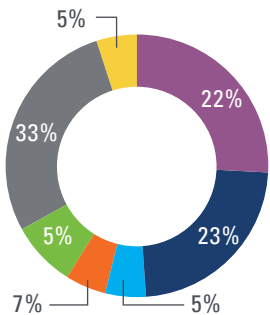
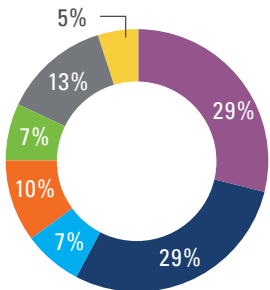
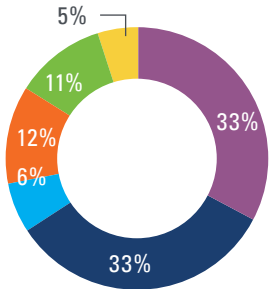
** Rebalancing involves tax consequences.

Asset allocation does not ensure a profit or protect against a loss.

Dynamic Asset Allocation Models (Top-Down) Last Allocation Change on August 3, 2018*

There are five core dynamic models available in OMP Advisory. Each dynamic model can be set to rebalance** at quarterly, semiannual, or annual intervals. U.S. Focus versions are also available for selected models for a total of nine different dynamic portfolios

STANDARD PORTFOLIOS



AGGRESSIVE GROWTH

| | Standard | U.S. Focus |
|---------------------------|-------------|-------------|
| Large Cap Growth Fund | 33% | 33% |
| Large Cap Value Fund | 33% | 34% |
| Small-Mid Cap Growth Fund | 6% | 12% |
| Small-Mid Cap Value Fund | 12% | 16% |
| International Fund | 11% | 0% |
| Cash | 5% | 5% |
| Total | 100% | 100% |

GROWTH

| | Standard | U.S. Focus |
|---------------------------|-------------|-------------|
| Large Cap Growth Fund | 29% | 27% |
| Large Cap Value Fund | 29% | 27% |
| Small-Mid Cap Growth Fund | 7% | 13% |
| Small-Mid Cap Value Fund | 10% | 14% |
| International Fund | 7% | 0% |
| Fixed Income Fund | 13% | 14% |
| Cash | 5% | 5% |
| Total | 100% | 100% |

GROWTH WITH INCOME

| | Standard | U.S. Focus |
|---------------------------|-------------|-------------|
| Large Cap Growth Fund | 22% | 21% |
| Large Cap Value Fund | 23% | 21% |
| Small-Mid Cap Growth Fund | 5% | 9% |
| Small-Mid Cap Value Fund | 7% | 10% |
| International Fund | 5% | 0% |
| Fixed Income Fund | 33% | 34% |
| Cash | 5% | 5% |
| Total | 100% | 100% |

INCOME WITH MODERATE GROWTH

| | Standard | U.S. Focus |
|---------------------------|-------------|-------------|
| Large Cap Growth Fund | 14% | 15% |
| Large Cap Value Fund | 16% | 14% |
| Small-Mid Cap Growth Fund | 4% | 6% |
| Small-Mid Cap Value Fund | 4% | 6% |
| International Fund | 4% | 0% |
| Fixed Income Fund | 53% | 54% |
| Cash | 5% | 5% |
| Total | 100% | 100% |

INCOME WITH CAPITAL PRESERVATION

| | Standard |
|---------------------------|-------------|
| Large Cap Growth Fund | 7% |
| Large Cap Value Fund | 7% |
| Small-Mid Cap Growth Fund | 3% |
| Small-Mid Cap Value Fund | 3% |
| International Fund | 3% |
| Fixed Income Fund | 72% |
| Cash | 5% |
| Total | 100% |

The allocations portrayed are subject to change and may differ from actual accounts due to the timing of cash flows and account level restrictions.

*The date represents the last time the models were traded; however, these portfolios are monitored on a daily basis. Trades are placed when market conditions warrant.

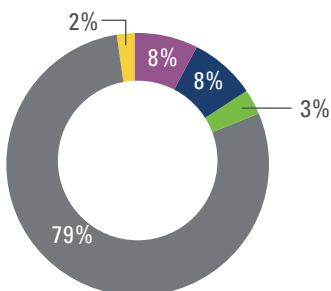
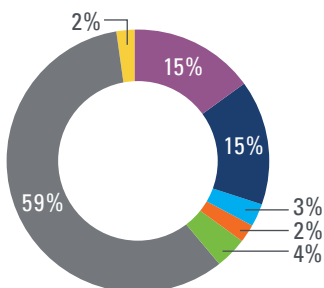
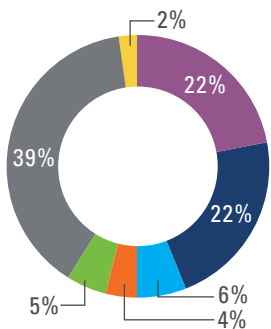
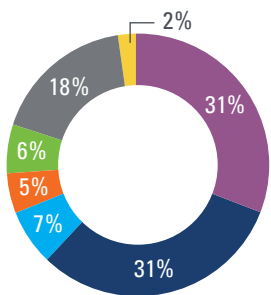
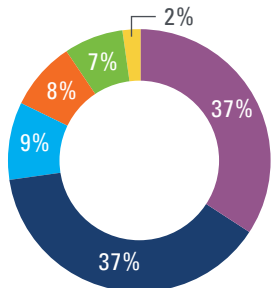
**Rebalancing involves tax consequences.

Asset allocation does not ensure a profit or protect against a loss.

Dynamic Asset Allocation Models (Bottom-Up) Last Allocation Change on October 4, 2019*

The Spectrum models can be set to rebalance** at quarterly, semiannual, or annual intervals.

SPECTRUM PORTFOLIOS



AGGRESSIVE GROWTH

| | Standard |
|---------------------------|-------------|
| Large Cap Growth Fund | 37% |
| Large Cap Value Fund | 37% |
| Small-Mid Cap Growth Fund | 9% |
| Small-Mid Cap Value Fund | 8% |
| International Fund | 7% |
| Cash | 2% |
| Total | 100% |

GROWTH

| | Standard |
|---------------------------|-------------|
| Large Cap Growth Fund | 31% |
| Large Cap Value Fund | 31% |
| Small-Mid Cap Growth Fund | 7% |
| Small-Mid Cap Value Fund | 5% |
| International Fund | 6% |
| Fixed Income Fund | 18% |
| Cash | 2% |
| Total | 100% |

GROWTH WITH INCOME

| | Standard |
|---------------------------|-------------|
| Large Cap Growth Fund | 22% |
| Large Cap Value Fund | 22% |
| Small-Mid Cap Growth Fund | 6% |
| Small-Mid Cap Value Fund | 4% |
| International Fund | 5% |
| Fixed Income Fund | 39% |
| Cash | 2% |
| Total | 100% |

INCOME WITH MODERATE GROWTH

| | Standard |
|---------------------------|-------------|
| Large Cap Growth Fund | 15% |
| Large Cap Value Fund | 15% |
| Small-Mid Cap Growth Fund | 3% |
| Small-Mid Cap Value Fund | 2% |
| International Fund | 4% |
| Fixed Income Fund | 59% |
| Cash | 2% |
| Total | 100% |

INCOME WITH CAPITAL PRESERVATION

| | Standard |
|-----------------------|-------------|
| Large Cap Growth Fund | 8% |
| Large Cap Value Fund | 8% |
| International Fund | 3% |
| Fixed Income Fund | 79% |
| Cash | 2% |
| Total | 100% |

The allocations portrayed are subject to change and may differ from actual accounts due to the timing of cash flows and account level restrictions.

Dynamic advisory accounts are tactically adjusted and may be reviewed for rebalancing on a quarterly basis or more frequently. Rebalancing may result in tax implications in non-tax-advantaged accounts.

* The date represents the last time the models were traded; however, these portfolios are monitored on a daily basis. Trades are placed when market conditions warrant.

** Rebalancing involves tax consequences. Asset allocation does not ensure a profit or protect against a loss.

INVESTMENT MANAGERS



Acadian specializes in active global and international equity strategies, employing sophisticated analytical models for active stock selection. Its proprietary database covers over 40,000 securities in more than 60 markets worldwide. Acadian's extensive research capabilities are used to develop customized investment management solutions for its clients.



ClearBridge Investments believes that investing in high-quality businesses with sustainable growth characteristics, when they are trading at attractive valuations, will deliver superior returns over time. The portfolio managers leverage a centralized, fundamental research team to conduct detailed industry and company analysis, focusing on investment thesis, valuation, and risk scenarios.



Columbus Circle Investors is a bottom-up, growth-oriented equity manager that specializes in the management of discretionary accounts for a variety of organizations including corporate, public, Taft-Hartley, endowment/foundations, and healthcare institutions as well as advisory services. Columbus Circle manages approximately \$14 billion in assets.



EARNEST PARTNERS is an independent, employee-owned firm based in Atlanta, Georgia, with offices in Brazil and China. The firm manages over \$20 billion in assets for clients around the globe, including corporate pension plans, state and municipal pension plans, jointly trusteeed plans, sovereign wealth funds, foundations, and endowments. The firm's investment objective is to outperform the assigned benchmark while seeking to control volatility and risk.



LSV Asset Management specializes in value equity management for institutional investors around the world. LSV currently manages approximately \$105 billion in value equity portfolios for approximately 350 clients, as of June 30, 2017. Formed in 1994, LSV is a quantitative value equity manager providing active management for institutional investors through the application of proprietary investment models.



Macquarie Investment Management (MIM) is a global asset manager with offices throughout the United States, Europe, Asia, and Australia. It's an active-management firm that prioritizes autonomy and accountability at the investment team level in pursuit of opportunities that matter for clients. Their conviction-based, long-term approach guides them in managing assets on behalf of investors worldwide, across fixed income, equities, listed real estate, listed infrastructure, hedge funds, and multi-asset solutions. MIM's heritage dates to 1929 in the United States and to 1980 in Australia.

INVESTMENT MANAGERS



MFS Investment Management is a multi-product firm capable of meeting the investing needs of all classes of investors. Its tradition of innovation spans more than seven decades since the firm introduced the first American mutual fund in 1924. Today, MFS's depth of experience and investment skill is evidenced by the firm's dramatic growth.



Peregrine Capital Management is a boutique equity firm. Peregrine employs patience, insight, and the ability to take decisive action. Each investment style has its own dedicated team of portfolio managers. Peregrine currently manages more than \$3.1 billion in assets.



PIMCO has a mission to preserve and enrich client assets and provide the highest quality investment management service. PIMCO is one of the largest specialty fixed income managers in the world, with more than \$1 trillion in assets under management and more than 1,200 employees in offices in Newport Beach, New York, Singapore, Tokyo, London, Sydney, Munich, Toronto, and Hong Kong.



Rothschild Asset Management manages investments covering a range of U.S. securities. The firm seeks to provide superior performance while mitigating risk using a disciplined investment philosophy and an integrated process focused on fundamentals. Its broad client base includes corporations, endowments, foundations, high-net-worth investors, public pension funds, and subadvisory.



T. Rowe Price Group is an investment management firm that strives to offer individuals and institutions around the world an exceptional combination of investment management excellence, world-class service, and guidance. T. Rowe Price offers a broad range of institutional separate account investment strategies among various asset categories and specialty products, as well as over 100 mutual funds, both retail and institutional.



Westwood was founded in 1983 by Susan M. Byrne, currently vice-chairman. Westwood Management provides investment advisory services to corporate pension funds, public retirement plans, endowments and foundations, mutual funds, and clients of Westwood Trust.

IMPORTANT DISCLOSURES

LPL Diversified Benchmark Description

| Index | AG | G | GW | IMG | ICP |
|----------------------------------|-----|-----|-----|-----|-----|
| S&P 500 | 57% | 48% | 36% | 24% | 12% |
| Russell 2000 | 19% | 16% | 12% | 8% | 4% |
| MSCI EAFE Net Return | 12% | 10% | 8% | 5% | 4% |
| MSCI Emerging Markets Net Return | 7% | 6% | 4% | 3% | 0% |
| Bloomberg Barclays US Aggregate | 0% | 15% | 35% | 53% | 70% |
| Cash | 5% | 5% | 5% | 7% | 10% |

Weighted Average Investment Objective Benchmark Description

| Benchmark Indexes | AG | G | GW | IMG | ICP |
|---|-----|-----|-----|-----|-----|
| Russell 3000 Index | 95% | 80% | 60% | 40% | 20% |
| Bloomberg Barclays Aggregate Bond Index | 0% | 15% | 35% | 53% | 70% |
| Cash | 5% | 5% | 5% | 7% | 10% |

The cash portion of this portfolio is made up of money market instruments.

Indexes are unmanaged and cannot be invested into directly. Unmanaged index returns do not reflect fees, expenses, or sales charges. Index performance is not indicative of the performance of any investment. Benchmark volatility is materially different from that of the portfolio.

The Diversified Benchmarks are a tool to assist in capturing and explaining client portfolio performance. They represent a more encompassing asset class mix than the IO benchmarks. By incorporating additional asset classes in the benchmarks, the diversified benchmarks are more aligned with clients' typical investment portfolios.

The Investment Objective Benchmarks are an integral part of assessing a client's profile at LPL Financial, from the moment an account is opened through ongoing performance reviews. This assessment includes looking at a client's investment preference, time horizon, risk tolerance, income needs, tax preferences, and other special situations.

INVESTMENT OBJECTIVES

Aggressive Growth—Emphasis is placed on aggressive growth and maximum capital appreciation. This portfolio has a very high level of risk and is for investors with a longer time horizon. This portfolio is considered to have the highest level of risk.

Growth—Emphasis is placed on achieving high long-term growth and capital appreciation. This is considered higher than average risk.

Growth with Income—Emphasis is placed on modest capital growth with a moderate (or average) level of risk.

Income with Moderate Growth—Emphasis is placed on current income with some focus on moderate capital growth. This is considered lower than average risk.

Income with Capital Preservation—Emphasis is placed on current income and preventing capital loss. This is considered the lowest risk portfolio available and is generally for investors with the shortest time horizon.

Portfolio performance assumes a quarterly rebalancing frequency. Rebalancing is a taxable event that may result in a taxable gain or loss; thus, rebalancing in non-tax-advantaged accounts may involve higher taxes than tax-advantaged accounts.

OPTIMUM MARKET PORTFOLIOS

In addition to the strategic models, there are also dynamic models available that are tactically adjusted and rebalanced at the discretion of LPL Financial LLC based on economic outlook and relative valuations. Contact your financial advisor to find out the more current information on dynamic asset allocation models.

There are advisory fees and other charges associated with an Optimum Market Portfolios advisory account. Please see the LPL Financial LLC Form OMP Program Form Brochure for more information about such fees and charges. In addition, there are fees and expenses associated with the Optimum Funds that are held in an Optimum Market Portfolios account. For more information about Optimum Funds fees and expenses, please see the Optimum Funds' prospectus.

The Optimum Market Portfolios are accounts that allocate your portfolio's assets among underlying Optimum Funds within ranges designed to meet your investment objective. Depending on your investment goals and objectives, your financial advisor will help you select a portfolio designed by the LPL Research Department. See the Optimum Funds' prospectus for special risks that may be associated with the underlying funds. All mutual funds are subject to market risks and an investor may receive more or less than the original investment at redemption.

Optimum Market Portfolios advisory accounts are reviewed to identify those scheduled for rebalancing. This review is based on the anniversary date (date of initial allocation) of the account and the selected rebalancing frequency. Rebalancing occurs if at least one of the account positions has deviated from the target allocation outside a range determined by LPL, subject to a minimum transaction amount established by LPL at its discretion. In the event that LPL Research changes the target allocation for a portfolio, LPL will effect transactions to bring the account in line with the new target allocation, subject to parameters determined by LPL. Rebalancing may result in tax implications in non-tax-advantaged accounts.

As the Optimum Funds' investment manager, Macquarie Investment Management (MIM) has overall responsibility for the investment management of the Optimum Funds including selecting the funds' subadvisors and monitoring each fund and subadvisor to ensure that investment activities remain consistent with a fund's investment objective. Macquarie has hired LPL Financial LLC as a consultant to assist in ongoing due diligence of the subadvisors, and to provide recordkeeping and other services. LPL receives fees for both the consulting and recordkeeping services. Delaware Distributors, L.P., is an affiliate of Macquarie Investment Management Business Trust and Macquarie Group Limited. Macquarie Investment Management (MIM), a member of Macquarie Group, refers to the companies comprising the asset management division of Macquarie Group Limited and its subsidiaries and affiliates worldwide.

Investors should consider the investment objectives, risks, charges, and expenses of the investment company carefully before investing. The prospectus and, if available, the summary prospectus contain this and other important information about the investment company. You can obtain a prospectus and summary prospectus from your financial representative. Read carefully before investing.

All trademark and company logos herein are owned by the respective company.

This material was prepared by LPL Financial, LLC.

Securities and advisory services offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC).

Insurance products are offered through LPL or its licensed affiliates. To the extent you are receiving investment advice from a separately registered independent investment advisor that is not an LPL affiliate, please note LPL makes no representation with respect to such entity.

If your advisor is located at a bank or credit union, please note that the bank/credit union is not registered as a broker-dealer or investment advisor. Registered representatives of LPL may also be employees of the bank/credit union. These products and services are being offered through LPL or its affiliates, which are separate entities from LPL, and not affiliates of, the bank/credit union. Securities and insurance offered through LPL or its affiliates are:

Not Insured by FDIC/NCUA or Any Other Government Agency

Not Bank/Credit Union Deposits or Obligations

Not Bank/Credit Union Guaranteed

May Lose Value

NOTES

Contact Information

Advisory Consulting Services
(877) 318-6400

LPL Financial Service Center
(866) 487-7508, option 2

Advisors should recommend an advisory account only if it is suitable for the client. Advisory accounts may not be appropriate for every client. Advisors need to understand that advisory relationships involve a higher standard of care than brokerage and typically require an ongoing duty to provide advice and monitoring.

There is no assurance that Optimum Market Portfolios are suitable for all investors or will yield positive outcomes. The purchase of certain securities will be required to effect some of the strategies. Investing involves risks, including possible loss of principal.