



A Client's Guide to **CAAP**

Major accomplishments require careful discipline. Our approach will help create a path toward meeting your long-term goals and securing your financial future.

Your Investment Team

The idea of selecting investments for your future can be daunting, especially when there are so many options. How do you know which investments are right for you?

Financial Professional

To begin, your financial professional will perform a financial analysis, which allows them to review your unique investment situation and select an investment strategy appropriate to your needs and goals.

Cambridge Investment Research, Inc.

Cambridge is an investment firm with offices in Fairfield, Iowa and Phoenix, Arizona. Cambridge processes the fee-based business of independent advisor representatives and holds certain responsibilities for regulatory compliance and adherence to securities laws.

CAAP

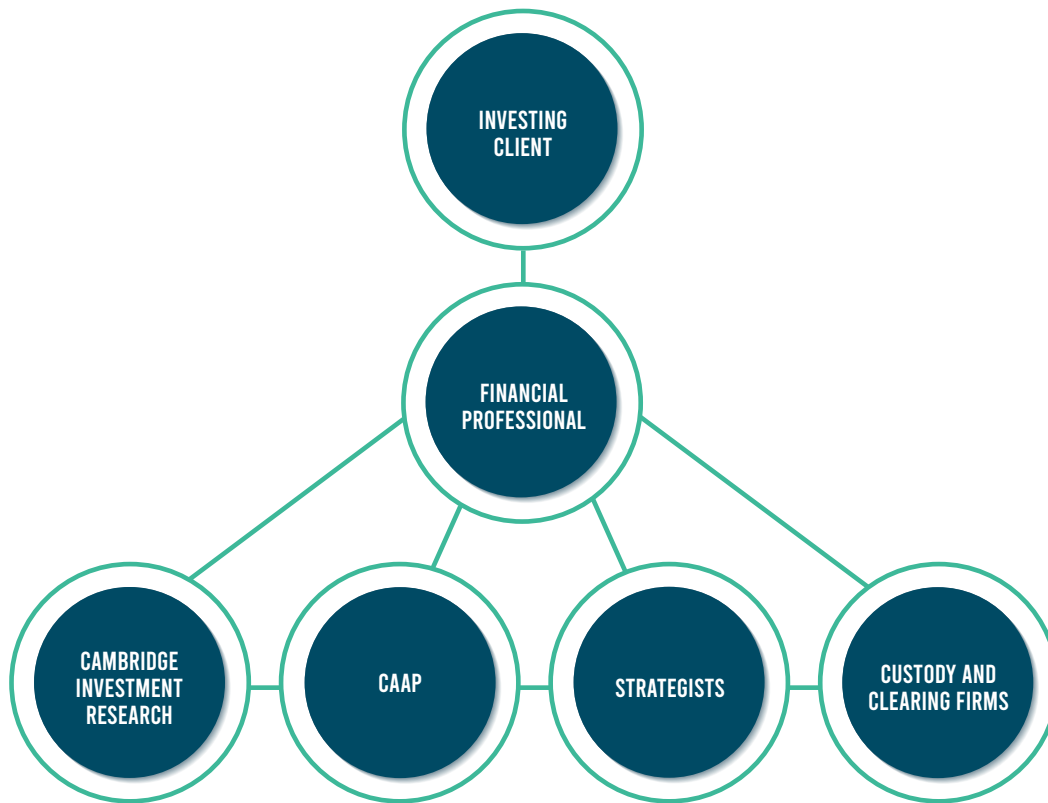
CAAP[®], or the Cambridge Asset Allocation Platform, is an advisory platform that provides access to the benefits of accounts managed by experienced and highly respected investment professionals, also referred to as strategists. CAAP offers more than 40 strategist options that collectively provide model portfolios across many styles, designed to meet your investment objectives. CAAP performs initial and ongoing due diligence reviews of the strategists. This includes a review of their firm, investment strategy and process, investment team, regulatory filings, and performance.

Strategists

The strategists develop the model portfolios and asset allocations. They have dedicated research teams that evaluate market opportunities and risk. This allows them to select money managers and securities to construct model portfolios designed to fit specific needs.

Custody and Clearing Firms

Firms such as Pershing LLC and Fidelity Institutional[®] provide the trade execution, clearing, custody, and other services for securities and related transactions.



Investment Strategies

Active Investing

Active investing aims to outperform the stock market's average returns and take advantage of short-term price fluctuations.

vs.

Passive Investing

Passive investing is resisting the temptation to react or anticipate the stock market's next move.

Leveraging the **Benefits of Both**

By leveraging both active and passive investing, the portfolio is able to lean into the strengths of each and provide balance when one is out of favor.



Specialty Strategies



Absolute Return

Diversifying strategies designed to mitigate market volatility while striving for moderate returns.



Retirement Income

Income generating investments intended to provide conservative, moderate growth for assets intended for distribution purposes.



Social and Sustainable Investing

Investments that align with your personal values.



Tax Aware

Tax-managed investments that aim to maximize after-tax returns.

Investing involves risk. Depending on the different types of investments, there may be varying degrees of risk. Socially responsible investing does not guarantee any amount of success. Clients and prospective clients should be prepared to bear investment loss, including loss of original principal.

CAAP Strategists

The following is a preview of our investment partners. CAAP has more than 40 investment strategists available. For additional information on any of our available strategies, please contact your financial professional.



J.P.Morgan
ASSET MANAGEMENT

MORNINGSTAR®

 OCEAN PARK
ASSET MANAGEMENT

P I M C O

 Principal®

 RBA | Richard
Bernstein
Advisors

 Russell
Investments

 SEI

STATE STREET GLOBAL
ADVISORS
SPDR®

T.RowePrice 



Contact your financial professional for more information.

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