



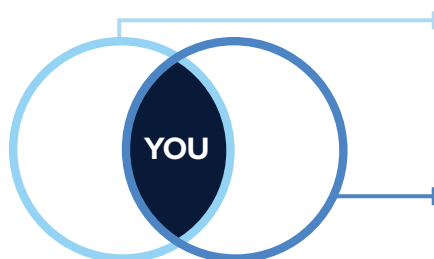
LIBERTY PORTFOLIOS™
*Connecting Your Wealth to
Your Goals and Dreams*



OUR INVESTMENT PLATFORM

FCMS® is an innovative platform delivering personalized investment solutions to connect your wealth to your goals and dreams

YOUR TEAM



Financial Advisor

Provides professional leadership through a dynamic, collaborative planning process designed to serve your evolving needs through your financial journey

Investment Committee

Performs the rigorous research and due diligence necessary to manage your portfolio amid increasingly complex financial markets

OUR INVESTMENT PHILOSOPHY

› Active Oversight

We actively manage your portfolio amid ever-changing markets and collaborate with you to ensure your investments remain aligned to your goals and dreams.

› Modern Diversification

We offer a diversified suite of investment solutions that integrate traditional principles of investment theory with an innovative approach to portfolio construction.

› Risk Management

Based on your unique financial situation and risk tolerance, we actively manage risk through asset allocation, diversification, and innovative risk mitigation tools.

OUR INVESTMENT PROCESS

The increasingly complex capital markets of today require a disciplined investment process that is grounded in rigorous, objective due diligence and has the capacity to adapt as markets evolve over time.

Our team takes a process-driven approach designed to ensure your investment portfolio is continually monitored and managed in alignment with your goals and dreams.



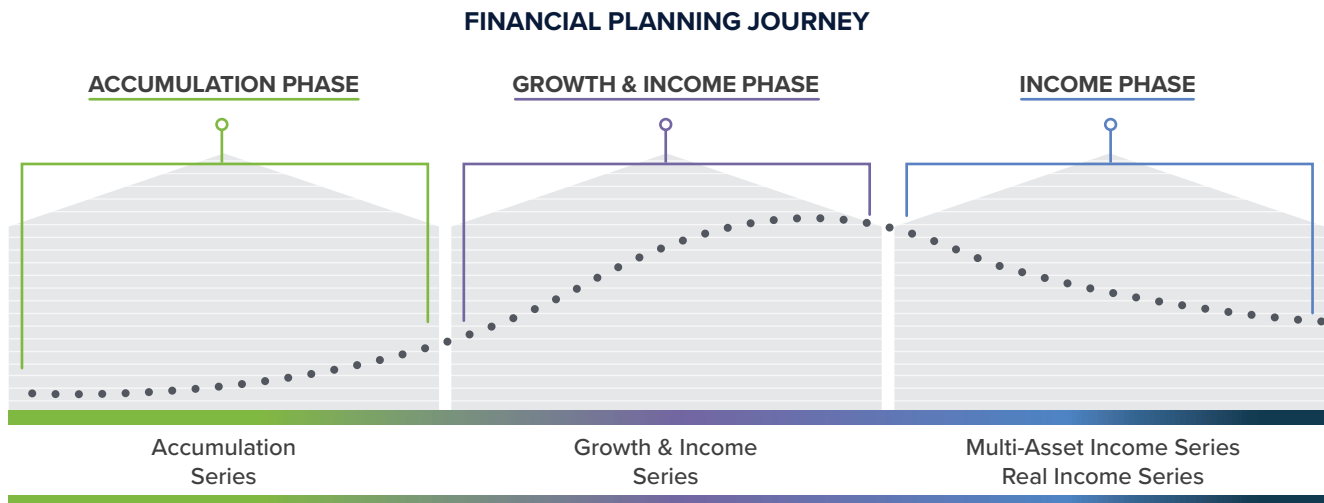
LIBERTY PORTFOLIOS™

Comprehensive investment solutions for your financial planning journey

ALIGNED TO YOUR FINANCIAL PLAN

Each Liberty Portfolio is a holistic investment strategy aligned with a specific phase of your financial planning journey.

These outcome-focused portfolios are managed to achieve your investment objectives while offering varying degrees of portfolio risk based on your personal preference.



COMPREHENSIVE INVESTMENT SOLUTIONS

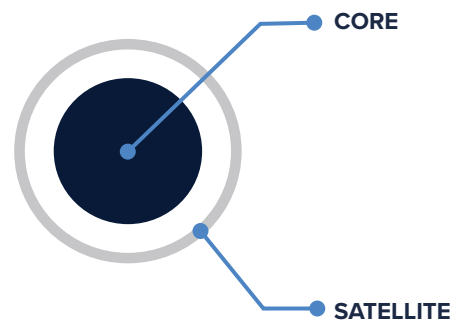
Liberty Portfolios are constructed through a **core** and **satellite** approach that provides for enhanced diversification by integrating multiple investment methodologies.

> CORE

The core allocation is designed to provide broadly diversified exposure to global capital markets in an efficient, cost-effective manner.

> SATELLITE

The satellite allocation supplements the core allocation with a selection of high-conviction, actively-managed funds that offer diversification benefits and improved risk-adjusted return potential over the long term.



ACCUMULATION SERIES



INVESTOR PROFILE

Financial Planning Phase: Accumulation

Investment Objective: To grow and compound investable assets over the long term through an equity-centric portfolio



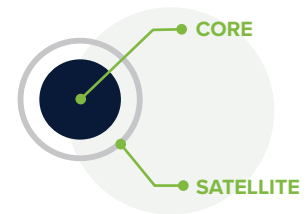
HOW IT WORKS

> CORE

Provides broadly diversified exposure to global equity markets in an efficient, cost-effective manner and a more limited allocation to fixed income markets when deemed appropriate

> SATELLITE

A selection of high-conviction, actively-managed equity funds that offers diversification benefits and improved risk-adjusted return potential over the long term



PORTFOLIO OFFERING

PORTFOLIO	EXPECTED RISK SCORE*	TARGET ASSET ALLOCATION		
AGGRESSIVE ACCUMULATION	80	Core Equity 60%	Core Fixed Income 0%	Satellite Accumulation 40%
GROWTH ACCUMULATION	70	Core Equity 45%	Core Fixed Income 15%	Satellite Accumulation 40%

*Please see disclosure on last page.

GROWTH & INCOME SERIES

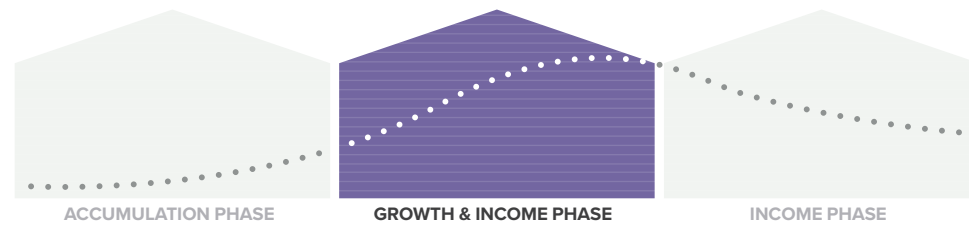


INVESTOR PROFILE

Financial Planning Phase: Growth & Income

Investment Objective: To produce a combination of long-term capital appreciation potential and current income through a diversified portfolio of equities and fixed income

FINANCIAL PLANNING JOURNEY



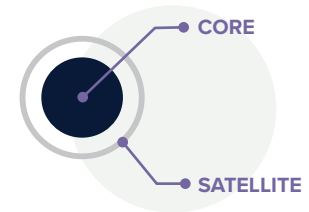
HOW IT WORKS

› CORE

Provides broadly diversified exposure to global equity and fixed income markets in an efficient, cost-effective manner

› SATELLITE

A selection of high-conviction, actively-managed funds that seek to generate long-term growth potential and current income by allocating to dividend-paying stocks, real estate, preferred stocks, convertible bonds, and fixed income



PORTFOLIO OFFERING

PORTFOLIO	EXPECTED RISK SCORE*	TARGET ASSET ALLOCATION		
MODERATE GROWTH & INCOME	60	Core Equity 40%	Core Fixed Income 25%	Satellite Growth & Income 35%
BALANCED GROWTH & INCOME	50	Core Equity 30%	Core Fixed Income 35%	Satellite Growth & Income 35%

*Please see disclosure on last page.

RISK MITIGATED SERIES

ABOUT RISK MITIGATED LIBERTY PORTFOLIOS

The Risk Mitigated Liberty Portfolios combine a core allocation to traditional equity and fixed income investments with a satellite allocation to risk mitigated equity strategies designed to provide an additional layer of protection for investors in the Accumulation and Growth & Income phases of the financial planning journey.

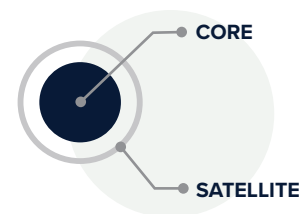
HOW IT WORKS

> CORE

Provides broadly diversified exposure to global equity and fixed income markets in an efficient, cost-effective manner

> SATELLITE

An allocation to funds that employ dynamic hedging strategies, such as hedged equity and low volatility equity, in seeking to provide exposure to the long-term growth potential of equity markets with enhanced downside protection.



BREAKING DOWN THE SATELLITE ALLOCATION

STRATEGY	OVERVIEW	KEY BENEFIT	KEY CHALLENGE
HEDGED EQUITY	Seeks to provide exposure to the growth potential of U.S. and international stock markets while employing a disciplined options strategy designed to reduce downside risk	Participation in long-term growth potential of equity markets with enhanced level of protection in down markets	Capped upside participation potential in strong equity markets
LOW VOLATILITY EQUITY	Seeks to provide increased exposure to U.S. and international stocks that have historically exhibited lower volatility characteristics	Exposure to long-term growth potential of equity markets with reduced levels of volatility	Typically will not fully capture gains in strong equity markets and level of downside protection varies depending on market conditions

PORTFOLIO OFFERING

PORTFOLIO	EXPECTED RISK SCORE*	TARGET ASSET ALLOCATION				
		Core Equity	Core Fixed Income	Satellite Hedged Equity	Satellite Low Volatility Equity	Satellite Growth & Income
RISK MITIGATED ACCUMULATION	60	45%	15%	25%	15%	
RISK MITIGATED GROWTH & INCOME	50	35%	25%	20%	10%	10%

*Please see disclosure on last page.

MULTI-ASSET INCOME SERIES



INVESTOR PROFILE

Financial Planning Phase: Income

Investment Objective: To generate current income through a diversified portfolio of income-producing investments

FINANCIAL PLANNING JOURNEY



HOW IT WORKS

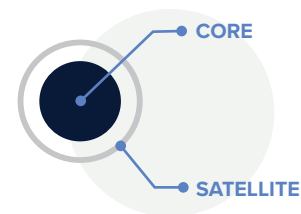
› CORE

Provides broadly diversified exposure to core fixed income markets in an efficient, cost-effective manner

› SATELLITE

A selection of high-conviction, actively-managed funds that seek to generate current income by allocating to income-producing assets across credit and equity markets:

- **Credit:** high-yield bonds, emerging market debt, securitized debt, preferred securities
- **Equity:** dividend-paying stocks, real estate, covered calls



PORTFOLIO OFFERING

PORTFOLIO	EXPECTED RISK SCORE*	TARGET ASSET ALLOCATION		
AGGRESSIVE INCOME	40	Core Fixed Income 20%	Satellite Credit Income 50%	Satellite Equity Income 30%
MODERATE INCOME	35	Core Fixed Income 40%	Satellite Credit Income 35%	Satellite Equity Income 25%
CONSERVATIVE INCOME	30	Core Fixed Income 60%	Satellite Credit Income 25%	Satellite Equity Income 15%
SHORT-TERM INCOME	5	Core Short-Term Fixed Income 65%	Core Ultra Short-Term Fixed Income 35%	

*Please see disclosure on last page.

REAL INCOME™ SERIES

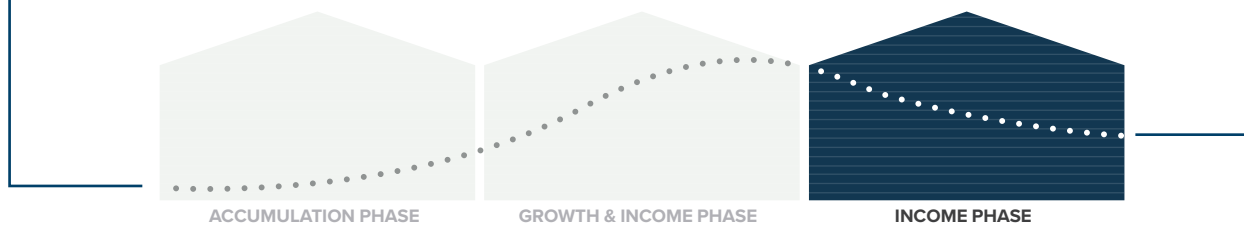


INVESTOR PROFILE

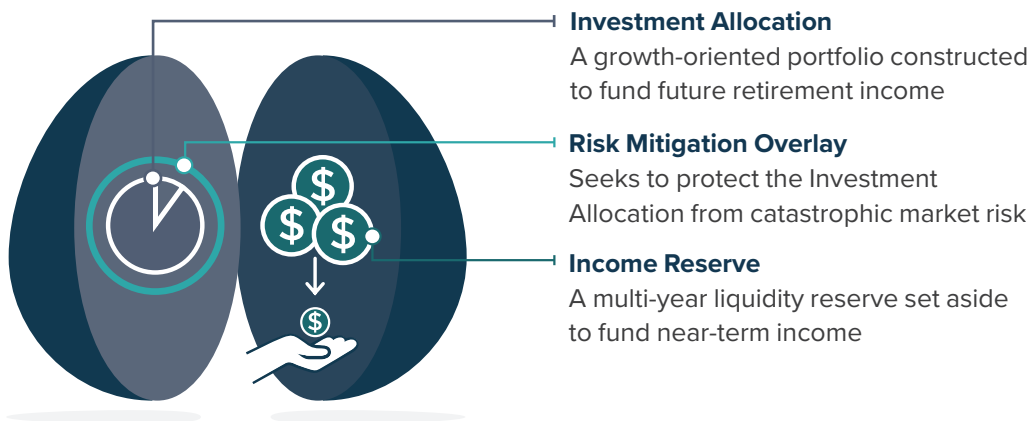
Financial Planning Phase: Income

Investment Objective: To deliver long-term, inflation-adjusted income through an equity-based portfolio

FINANCIAL PLANNING JOURNEY



COMPONENTS OF THE REAL INCOME STRATEGY



PORTFOLIO	EXPECTED RISK SCORE*	DESCRIPTION	TARGET ASSET ALLOCATION
REAL INCOME 4%	55	An equity-based strategy designed to support a 4% annual income distribution that grows with inflation	62% Equity 26% Fixed Income 12% Income Reserve
REAL INCOME 5%	60	An equity-based strategy designed to support a 5% annual income distribution that grows with inflation	68% Equity 17% Fixed Income 15% Income Reserve
REAL INCOME 6%	65	An equity-based strategy designed to support a 6% annual income distribution that grows with inflation	74% Equity 8% Fixed Income 18% Income Reserve

The Real Income™ retirement income strategy is NOT A GUARANTEE against market loss and there is no guarantee that the Real Income™ strategy chosen by an investor will lead to successful investment outcomes for part of, or for the entirety of an investor's retirement. This strategy is not an insurance product with payments guaranteed. It is a strategy that invests in marketable securities, any of which will fluctuate in value. Before investing, consider the investment objectives, risks, charges, and expenses of the strategy.

*Please see disclosure on last page.



Securities and Investment Advisory Services offered through Founders Financial Securities, LLC. Member FINRA, SIPC, and Registered Investment Advisor.

This material is being provided for informational purposes only and does not take into account your specific investment objectives or financial situation. The information is not intended as investment advice and is not a recommendation. Diversification and asset allocation strategies do not ensure a profit and cannot protect against losses in a declining market. Both past performance and yield may not be a reliable guide to future performance and yield. If you are seeking information regarding particular investment needs please contact a financial professional.

The strategies may not be appropriate for all investors. A strategy's investments may increase your vulnerability to any single economic, political, or regulatory development; fixed income investments, which are subject to interest rate risk; high yield ("junk") bonds, which are subject to greater credit and market risks; small and mid-cap stocks, which may be subject to more erratic market movements than large-cap stocks; foreign and emerging market securities, which are subject to currency fluctuation and political uncertainty. Diversification does not assure a profit or protect against loss in declining markets. There is no guarantee a strategy's objective will be achieved.

The strategies presented are NOT A GUARANTEE against loss or declines in the value of your portfolio.

*Expected Risk Score

The expected risk scores contained herein represent the estimated Risk Number® of each strategy based on its historical asset allocation and volatility; Risk Numbers are included for informational purposes only and are subject to change. The Risk Number® is a proprietary scaled index developed by Nitrogen to reflect a "risk score," whereby the higher the Risk Number the higher the investment risk and potential downside risk of the underlying portfolio. Any content or information provided by Nitrogen is provided "AS IS" for informational purposes only and do not constitute investment advice or an investment recommendation offered by Nitrogen. © 2023Nitrogen, Inc. All Rights Reserved.

