



LET'S EXPLORE
THE POTENTIAL OF WORKING TOGETHER

While we strongly believe that our intellectual capital is what differentiates us from our competition, our proprietary planning process, and the execution of our investment ideas are what truly separate us from the rest.

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STATEMENT OF RISK

1. Equity markets are difficult to forecast because of fluctuations in the economy, investor psychology, geopolitical conditions and other important variables.
2. Bond market returns are difficult to forecast because of fluctuations in the economy, investor psychology, geopolitical conditions and other important variables. Corporate bonds are subject to a number of risks, including credit risk, interest rate risk, liquidity risk, and event risk. Though historical default rates are low on investment grade corporate bonds, perceived adverse changes in the credit quality of an issuer may negatively affect the market value of securities. As interest rates rise, the value of a fixed coupon security will likely decline. Bonds are subject to market value fluctuations, given changes in the level of risk-free interest rates. Not all bonds can be sold quickly or easily on the open market. Prospective investors should consult their tax advisors concerning the federal, state, local, and non-U.S. tax consequences of owning any securities referenced in this report.
3. Prospective investors should consult their tax advisors concerning the federal, state, local, and non-U.S. tax consequences of owning preferred stocks. Preferred stocks are subject to market value fluctuations, given changes in the level of interest rates. For example, if interest rates rise, the value of these securities could decline. If preferred stocks are sold prior to maturity, price and yield may vary. Adverse changes in the credit quality of the issuer may negatively affect the market value of the securities. Most preferred securities may be redeemed at par after five years. If this occurs, holders of the securities may be faced with a reinvestment decision at lower future rates. Preferred stocks are also subject to other risks, including illiquidity and certain special redemption provisions.
4. Although historical default rates are very low, all municipal bonds carry credit risk, with the degree of risk largely following the particular bond's sector. Additionally, all municipal bonds feature valuation, return, and liquidity risk. Valuation tends to follow internal and external factors, including the level of interest rates, bond ratings, supply factors, and media reporting. These can be difficult or impossible to project accurately. Also, most municipal bonds are callable and/or subject to earlier than expected redemption, which can reduce an investor's total return. Because of the large number of municipal issuers and credit structures, not all bonds can be easily or quickly sold on the open market.

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GREAT LAKES

WEALTH

OUR
INVESTMENT MODEL PORTFOLIOS

A COMMON-SENSE APPROACH
TO SELECTING AND MANAGING INVESTMENTS

Helping our clients properly manage market risk is our most important role. It's why we believe in a more dynamic, proactive approach to portfolio management. It's one that calls for strategic asset allocation, tactical overweighting and underweighting of each component, and short-term adjustments to each client's long-term strategy.

We build our investment model portfolios based on the needs and preferences of our clients, then continuously monitor and adjust them to ensure they continue to comply with our high standards and the best interests of those we serve.

We have created and adhere to a proprietary active investment selection and management process which rebalances the percentage of assets held in various categories in order to take advantage of market pricing anomalies or strong market sectors.

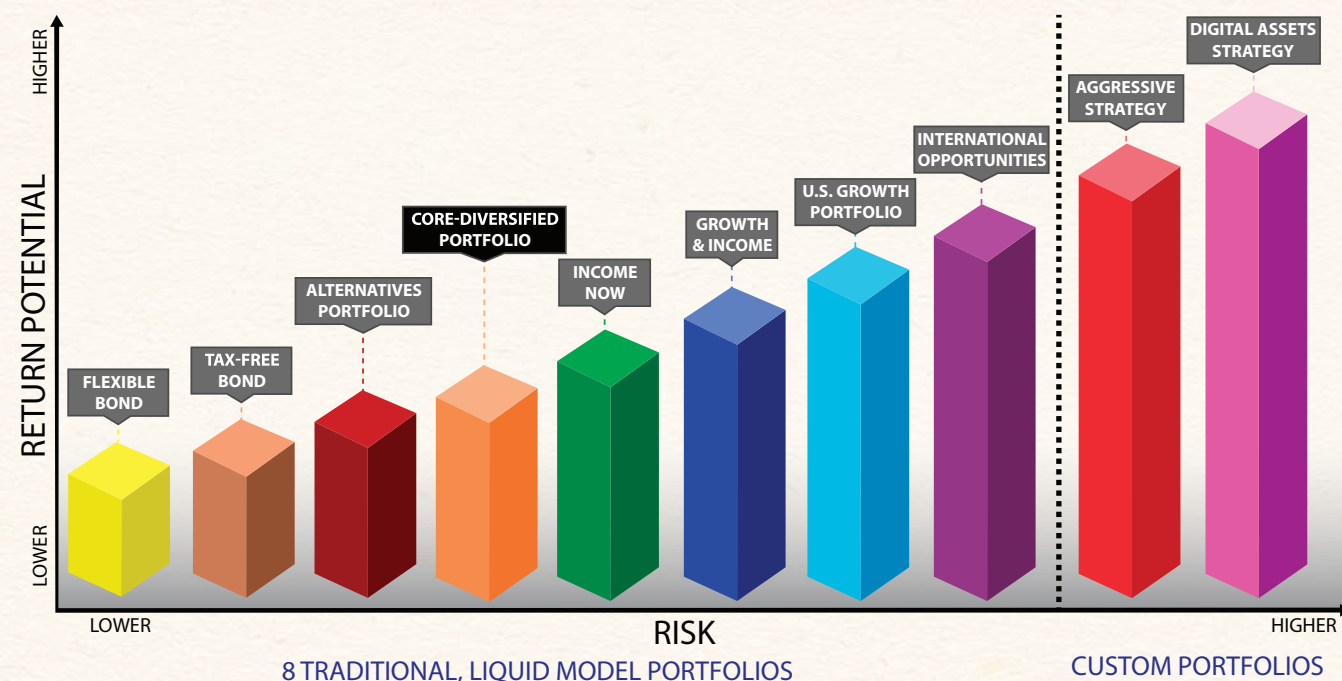
This process can create investment opportunities for our clients but, more importantly, can also reduce the amount of risk in their portfolios.

OUR ELEMENTS FOR
SUCCESSFUL INVESTING

- OUTCOME-BASED MODEL PORTFOLIOS
- A FLEXIBLE RANGE OF INVESTMENT CHOICES
- ACTIVE MANAGEMENT

We offer traditional, liquid investment portfolios – solutions for conservative, moderate and aggressive investors

We offer private, illiquid investment solutions for accredited and institutional investors – higher risk, higher potential return



We have created ten outcome-based, proprietary investment models that are designed to pursue real life objectives. We build portfolios based on investor needs, which have a conservative bias and that can deliver impactful results.



OUR MODEL PORTFOLIOS

- FLEXIBLE BOND PORTFOLIO – SHORT-TERM AND LIQUID**
This portfolio seeks a high rate of interest consistent with safety and liquidity of principal. The portfolio expects to accomplish this by investing in a diversified group of short-duration, investment grade fixed-income securities that are liquid and readily tradable on a daily basis.
- TAX-FREE BOND PORTFOLIO – SHORT-TERM AND LIQUID**
This portfolio seeks a high rate of tax-exempt interest consistent with safety and liquidity of principal. The portfolio expects to accomplish this by investing in a diversified group of short-duration, investment grade, tax-exempt municipal fixed-income securities that are liquid and readily tradable on a daily basis.
- ALTERNATIVE STRATEGY PORTFOLIO – MULTI-MANAGER, MULTI-STRATEGY**
This portfolio seeks total return using “alternative” investments to produce absolute or real returns with less volatility than traditional fixed-income or equity solutions. The portfolio expects to accomplish this by investing across multi-managers and multi-strategies within the alternative investment category, using instruments that are liquid and readily tradable on a daily basis.
- CORE-DIVERSIFIED PORTFOLIO – OUR CORE SOLUTION**
This portfolio seeks to produce a conservative, non-correlated investment solution which will preserve principal and increase purchasing power over the long-term with low volatility, using financial instruments that are liquid and readily tradable on a daily basis. Designed as a core portfolio holding, our Core-Diversified Portfolio expects positive returns on an annual basis.
- INCOME NOW PORTFOLIO – DISTRIBUTES HIGH CURRENT INCOME**
This portfolio seeks a high rate of current income consistent with reduced risk. The portfolio expects to accomplish this by investing in a diversified group of non-correlated asset classes, targeted income producing strategies and securities that are liquid and readily tradable on a daily basis.
- GROWTH & INCOME PORTFOLIO – RISING DIVIDENDS STRATEGY**
This portfolio seeks to achieve a greater return than the S&P 500 over a complete market cycle while experiencing below average volatility. This fundamentally driven strategy targets companies that either have a dividend yield above the S&P 500 or a historical bias of dividend growth and payout consistency. We believe that (a) the annual growth in the dividends will significantly outpace inflation and (b) stocks of dividend growers also have more potential to appreciate in price. The portfolio will invest in securities that are liquid and readily tradable on a daily basis.
- U.S. GROWTH – SECTOR ROTATION STRATEGY**
This portfolio seeks to achieve a greater return than the S&P 500 over a complete market cycle while experiencing below average volatility. The portfolio expects to accomplish this by utilizing a sector rotation strategy which evaluates the 11 primary sectors of the S&P 500 and Metals & Mining. Then, it invests in those sectors deemed to have the greatest opportunity. There is a maximum of 25% in any one sector at the time of any rebalance. The portfolio will invest in securities that are liquid and readily tradable on a daily basis.
- INTERNATIONAL OPPORTUNITIES PORTFOLIO – HIGH RISK, POTENTIAL HIGH RETURN**
This portfolio seeks to produce a greater return than the MSCI EAFE Index over a complete market cycle. This opportunistic strategy expects to accomplish this by investing in a diversified group of international and emerging market equity instruments that are liquid and readily tradable on a daily basis.
- AGGRESSIVE GROWTH - GO ANYWHERE, ANYTIME**
This portfolio seeks to produce a greater return than the MSCI Global Index over a complete market cycle. The portfolio has a “go anywhere, anytime” philosophy. For example, it may invest in global stocks, bonds, both long and inverse ETF's, mutual funds, options, and even cash and cash alternatives. The portfolio may invest in shares of both domestic and foreign companies of any market capitalization, including micro-, small-, mid-, and large-capitalization, but may not have more than 25% in any one equity position.
- DIGITAL ASSETS STRATEGY - TECHNOLOGY AND INNOVATION FOCUSED**
This portfolio seeks to increase an investment solution which will increase purchasing power over a complete market cycle by investing in digital assets. The portfolio may invest either directly or indirectly. Technology investments related to Artificial Intelligence (AI), Blockchain, Cyber Security, Financial Technology (FinTech), Virtual Reality (VR), and Cryptocurrencies (Cryptos) are our primary areas of consideration. We expect to invest predominantly through liquid securities, including: stocks, ETFs, mutual funds, etc., but private and illiquid investments may be utilized as well if deemed appropriate.