

Goals-Based Portfolio Strategies



Retirement
Visions

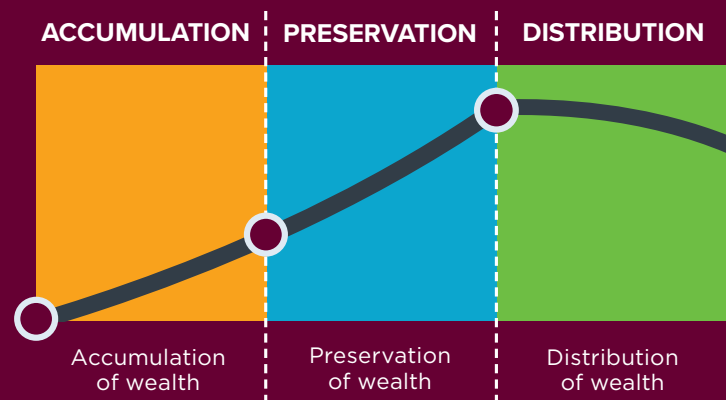
Holt Financial Group, LLC

Plan • Guide • Manage • Protect

Our goals-based strategies are designed to avoid emotion-driven investing and provide a balanced, yet flexible, structure for investors to accumulate, preserve, and distribute their wealth to achieve the financial security they need to live life on their own terms.

What is goals-based investment management?

To us, having a goals-based approach can help investors position their wealth to support the key financial results they seek throughout their lives. The thick line in the diagram illustrates a progression investors commonly experience as they invest for their goals. We believe that this progression includes three distinct stages: **Accumulation**, **Preservation** and **Distribution**.

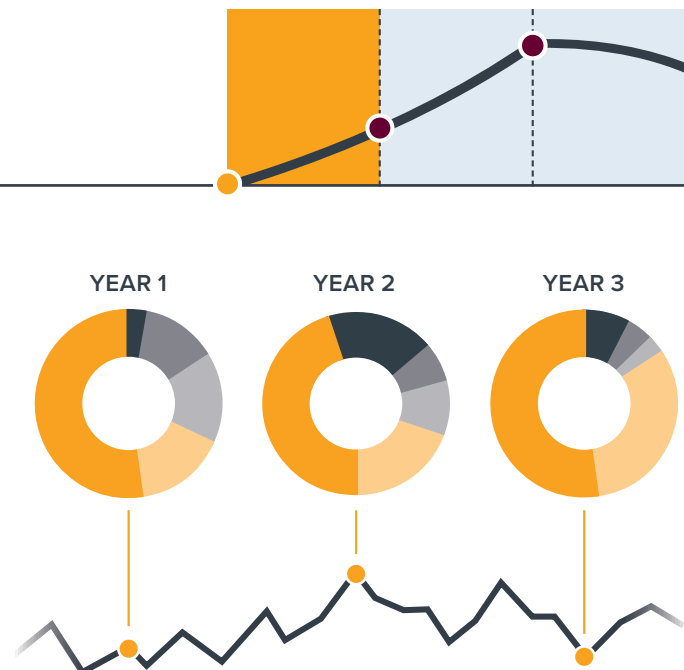


ACCUMULATION STAGE

Flexibility to Adapt

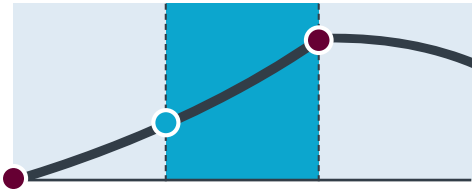
Investors in this stage are typically those that have the necessary time to withstand market drawdowns. As such, the main risk during this stage is volatility and investors should be allocated according to their appropriate risk tolerance level to match appropriate return and volatility expectations.

Each of these portfolios is designed to grow your wealth through flexible investment strategies to support and enhance your most important life goals.



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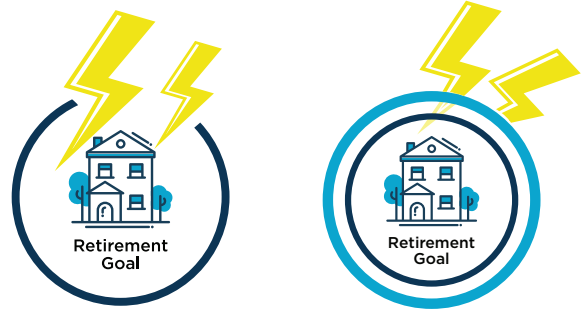
PRESERVATION STAGE



Seek Growth and Limit Drawdown

During this stage investors are focused on preserving the wealth they've worked to accumulate in order to later realize their distribution needs. While volatility is still a risk for these clients, portfolios in this stage have insufficient "time to recover" from potential investment losses and should be optimized to protect against absolute loss (which is the more prevalent risk for these investors).

Each of these portfolios includes active risk mitigation techniques to seek a smoother path to your goal with less participation in both good and bad markets.

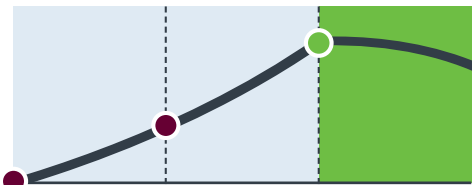


Without risk mitigation

With risk mitigation

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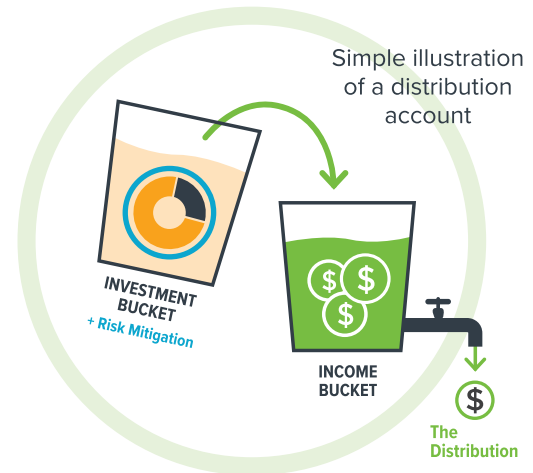
DISTRIBUTION STAGE



Longevity for Retirement Spending

In this stage investors are focused on making sure their portfolios will generate income and support their needed distributions over an extended time horizon. This means the primary risk for clients is longevity and that portfolios should be optimized to reduce the prospect of a client running out of money prior to the end of their distribution phase.

Each of these portfolios is designed to strike the ideal balance between the income that investors need and the asset longevity they require to ensure that their portfolios endure through what may be lengthy and active golden years.



Simple illustration of a distribution account

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Retirement Visions

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HIGBF-0923 (RV)