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FINANCIAL ADVISORS, LLC

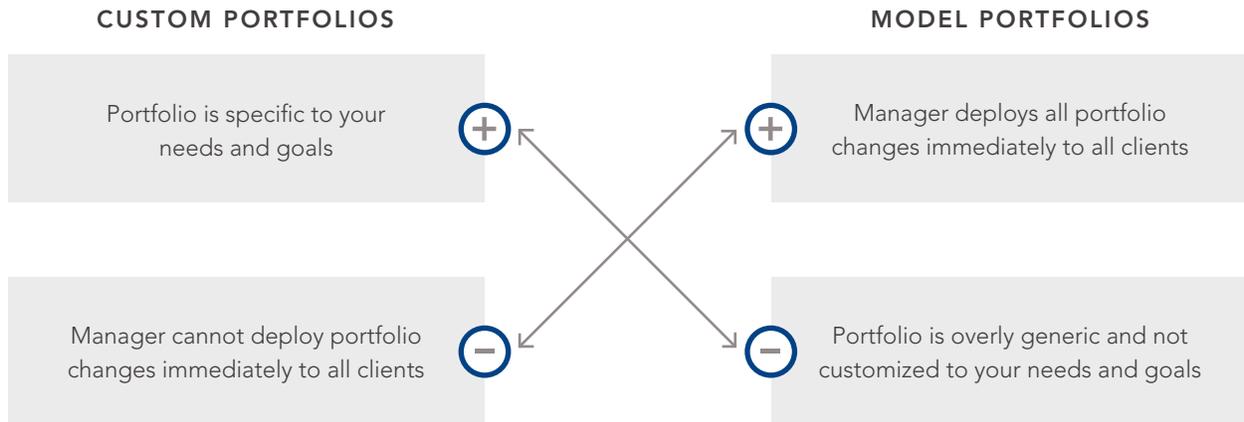
THE QUADRANT PLAN

*The Quadrant Plan provides a structured process of
allocating your total portfolio based on your unique
goals and priorities*



Portfolio Building Blocks

There are no perfect investments, but there are near-perfect portfolios. Many investment managers create custom portfolios for each client, while others assign clients to one of several "model portfolios." The reality is that each of these avenues has benefits and shortcomings, making them imperfect.



The whole is greater than the sum of its parts. Our Quadrant Plan approach seeks to integrate the benefits of both custom portfolios and model portfolios. We offer a variety of investment strategies, which we consider building blocks for your portfolio. Our investment strategies intentionally complement one another by maintaining a unique focus with targeted investment exposure. The Quadrant Plan framework allows us to tailor a mix of portfolios to your specific situation.

SOLID STRUCTURE

Each component is specifically assembled for quality construction



SQUARE MEAL

Each food group provides essential nutrients for a healthy body



SEAMLESS COMPOSITION

Each musician produces distinctive sounds to compose delightful music



COORDINATED TEAM

Each player works together to form a successful team



Portfolios with Purpose

Many investors use an Investment Policy Statement (IPS) to guide, document, and formulize their investment management process. Part of this document is to identify several key investment characteristics:



**RETURN
OBJECTIVES**



**RISK
TOLERANCE**



**INVESTMENT
CONSTRAINTS**

The Quadrant Plan components reflect the four distinct return objectives that are traditionally made available through an IPS. How you prioritize these return objectives is based on your financial situation, and defines the purpose of your portfolio. Our Quadrant Plan approach helps you identify your financial planning goals and, as a result, ensure your portfolio has an appropriate emphasis across these four purposes:

YIELD

The income yield, such as dividends or interest, generated by your investments providing cash flow and accessibility.

PROTECTED

The ability of an investment to keep pace with inflation while focusing on principle protection and stability.

BALANCED

The total of all return sources provided by an investment portfolio, generally delivered through broad diversification.

GROWTH

The return that results from increasing prices or capital appreciation of an investment, ultimately resulting in long-term accumulation.

Strategy-Level Diversification

Many investors believe that diversification across securities and financial markets adds value to their portfolio. We believe this concept should be taken a step further by diversifying your portfolio across different types of investment management approaches, introducing strategy-level diversification. The Quadrant Plan allocates your portfolio's underlying accounts across the four quadrants, resulting in a customized combination of investment strategies and types:

YIELD

Higher-income assets, such as bonds and other fixed income securities.

PROTECTED

Stable investments, such as CDs, fixed annuities, certain structured products, and money markets.

BALANCED

Diversified, broad market exposure that includes stocks, bonds, and often alternative investments.

GROWTH

Growth-oriented strategies and investments, including stocks and certain uncorrelated assets.



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