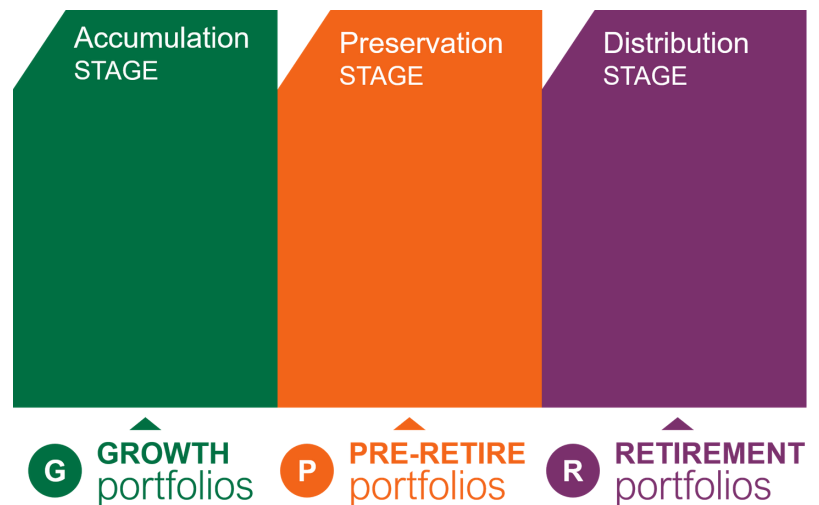


## Model Portfolios for the Investor Lifestyle

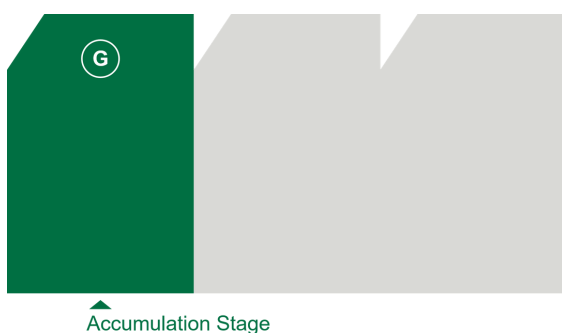
*Focused on You.*

Similar to a GPS device, the WFG Portfolios are designed to identify where you are, where you want to go and how to get there. The diagram to the right illustrates a path investors commonly encounter on their financial journey. We believe that this journey includes three distinct stages: Growth, Pre-Retire and Retirement.

Our **Growth** portfolios are flexible accumulation strategies seeking opportunities in global markets with the goal of providing long term capital appreciation.



Throughout the investment journey the markets will rise, fall and even tread water at various points along the way. Don't get caught off-guard. Get to know how our **Growth** portfolios aim to perform when markets are up, down and sideways.



Our **Growth** portfolios provide active exposure to global markets. The strategy aims to diversify across asset classes and regions throughout the investment cycle. Our **Growth** portfolios are not absolute in nature, but seek to actively move away from riskier investments during periods of poor equity performance. During periods of strong market trends, we generally expect the **Growth** portfolio to perform well.



### UP MARKET

In strong global up markets, our **Growth** portfolios aim to produce strong absolute returns and attractive relative returns. Markets like the 1990's and 2002-2007 are good examples of strong up markets.



### DOWN MARKET

In consistent down markets (like 2001-2002 and 2008), our **Growth** portfolios aim to produce attractive relative returns, but may give back some of its absolute gains.



### SIDEWAYS MARKET

In sideways, choppy or trend-less markets (i.e., during periods where markets are transitioning or are lacking in leadership), our **Growth** portfolios aim to outperform or underperform modestly based on short-term opportunistic exposures. During sideways markets, identifying the underlying trends becomes more difficult and can lead to false signals. These periods do tend to resolve themselves, but can last for several months or quarters.

There is no assurance that the techniques and strategies discussed are suitable for all investors or will yield positive outcomes. Investing involves risks including possible loss of principal. No strategy assures success or protects against loss.

There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk.

International investing involves special risks such as currency fluctuation and political instability and may not be suitable for all investors. These risks are often heightened for investments in emerging markets.

Investing in stocks includes numerous specific risks including: the fluctuation of dividends, loss of principal and potential liquidity of the investment in a falling market.

Securities offered through LPL Financial, Member FINRA/SIPC. Investment advice offered through Global Retirement Partners, LLC (GRP) a registered investment advisor. GRP, LPL Financial, and Washington Financial Group are separate non-affiliated entities. 1-732816