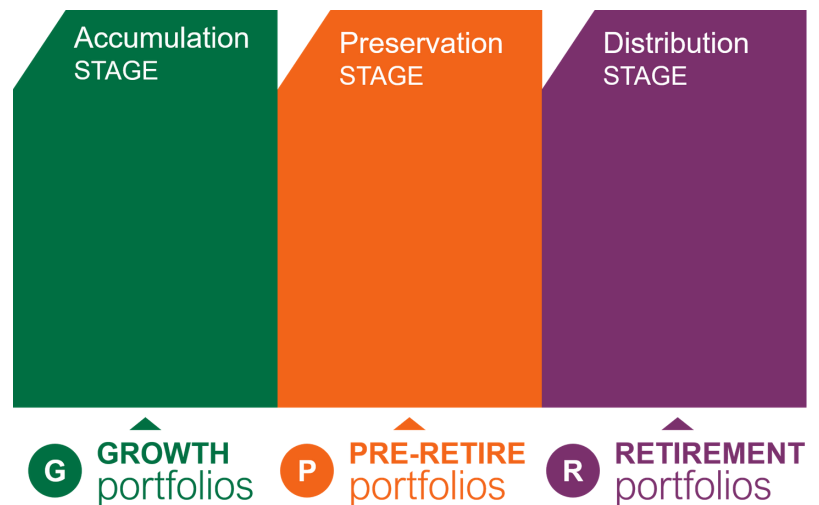


Model Portfolios for the Investor Lifestyle

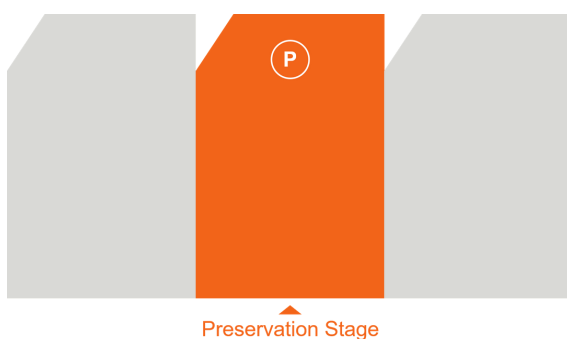
Focused on You.

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 **Pre-Retire** portfolios are a systematic approach designed with the goal to eliminate emotionally-driven investing decisions when markets are turbulent. This strategy seeks to provide a smoother overall investments experience and deliver consistent wealth building results in both good and bad markets.



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 **Pre-Retire** portfolios aim to perform when markets are up, down and sideways.



Our **Pre-Retire** portfolios aim to provide a smoother overall investments experience and deliver consistent wealth building results in both good and bad markets.



UP MARKET

In up markets (e.g., late 1990s, 2013) our **Pre-Retire** portfolios aim to be able to capture the majority of these gains.



DOWN MARKET

In down markets, which can be challenging times to remain disciplined and true to longer-term financial goals, our **Pre-Retire** portfolios aim to provide some discipline by seeking to protect a minimum value for portfolios.



SIDEWAYS MARKET

In sideways, choppy or trend-less markets (e.g., June 2014-June 2016), our **Pre-Retire** portfolios seeks to protect against a possible down market scenario by reallocating some of the portfolio towards short-dated U.S. Treasury securities. If the market reverses and goes higher again, our **Pre-Retire** portfolios aim to move back into typical portfolio allocations.

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.

Government bonds and Treasury bills are guaranteed by the US government as to the timely payment of principal and interest and, if held to maturity, offer a fixed rate of return and fixed principal value.

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. 1-734324