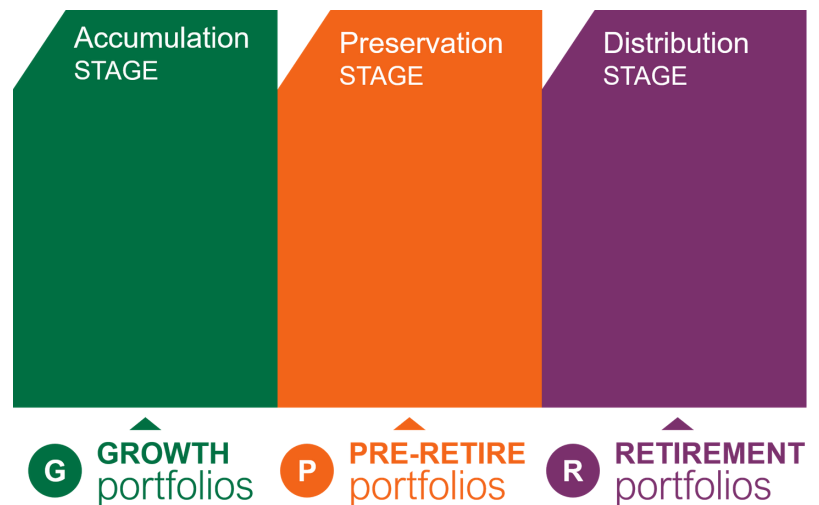


Model Portfolios for the Investor Lifestyle

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 **Retirement** portfolios aim to ensure that the wealth you have worked so hard to build is there for you to meet your needs - and fund your dreams - during what may be a lengthy and active retirement.



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 **Retirement** portfolios aim to perform when markets are up, down and sideways.



Our **Retirement** portfolios are strategies with allocations designed and managed that seek to support desired distributions through exposure to global equity and fixed income markets, while also seeking to mitigate unrecoverable losses during periods of market turbulence.



UP MARKET

In strong up markets, our **Retirement** portfolios aim to grow even after distributions are taken from the accounts. Through a combination of yield and capital appreciation, these portfolios aim to provide the returns necessary to sustain inflation-adjusted distributions during retirement.



DOWN MARKET

In down markets, our **Retirement** portfolios will likely fall, after accounting for distributions. The combination of fixed income and equity holdings aim to balance needs for short-term distributions and longer-term growth, while minimizing common behavioral investing mistakes such as overinvesting in bonds and selling into down markets.



SIDEWAYS MARKET

In sideways markets, our **Retirement** portfolios will likely fall, after accounting for distributions. The combination of fixed income and equity holdings aim to provide liquidity needed for distributions by harvesting gains and replenishing distributions in a systematic way, minimizing common behavioral investing mistakes.

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.

Bonds are subject to market and interest rate risk if sold prior to maturity. Bond values will decline as interest rates rise and bonds are subject to availability and change in price.

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. 1-734337