WFG PORTFOLIOS

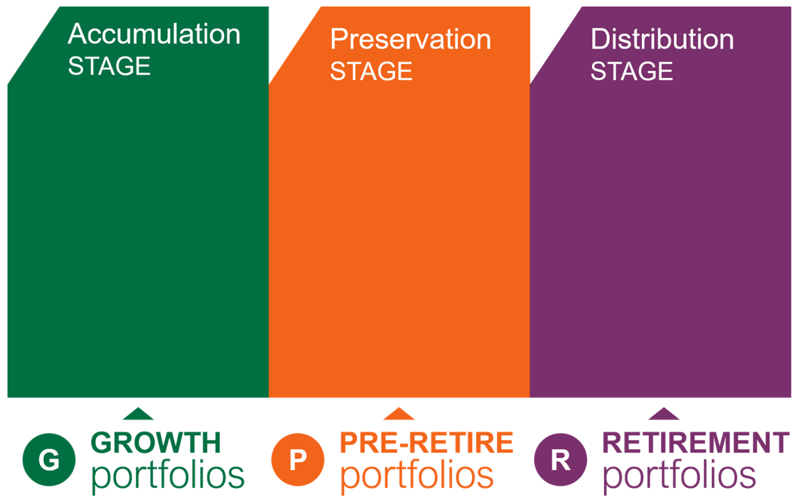
Washington Financial Group

Model Portfolios for the Investor Lifestyle

Focused on You.

WFG's approach is rooted in our conviction that goals-based investment management is the foundation of successful investment outcomes that help allow investors to pursue their most important financial needs and objectives.

The diagram to the right illustrates a path investors commonly encounter on their financial journey. We believe that this journey includes three distinct stages: Accumulation, Preservation and Distribution. Our goals-based strategies are designed with the aim to accumulate, preserve and distribute wealth in order to address the demands of each stage.



STAGE	ACCUMULATION	PRESERVATION	DISTRIBUTION
OBJECTIVE	Accumulation of wealth	Preservation of wealth	Distribution of wealth
TYPICAL AUDIENCE	Investors beginning to save for their retirement goal	Investors approaching their retirement goal	Investors in retirement seeking income
STRATEGY	**GROWTH** portfolios Balance globally diversified active and passive management strategies while seeking to achieve flexibility.	**PRE-RETIRE** portfolios Include active risk mitigation techniques that aim to limit loss while seeking to preserve capital.	**RETIREMENT** portfolios Designed specifically with longevity in mind while seeking to meet an investor's spending needs.
KEY FEATURES	**GLOBAL EXPOSURE** The ability to target more opportunities in various segments of equity markets. **FLEXIBLE MANDATE** The ability to make portfolio adjustments in order to adapt to market changes. **BALANCED RESEARCH** We screen opportunities through a balanced set of quantitative and qualitative perspectives.	**LOSS TOLERANCE** The lowest limit (floor) that the portfolio seeks to stay above. **RATCHETING** The model ratchets the loss tolerance floor higher with any potential growth in value. **ALGORITHM** In hopes to mitigate impulsive decisions based on emotion, we use an algorithm-based approach.	**SPEND RESERVE** A multi-year reserve of liquid assets for spending on current needs and goals. **INVESTMENTS** A portfolio designed with the goal that seeks to generate returns sufficient to replenish the spend reserve. **RISK MITIGATION** Active risk management strategy that seeks to help preserve retirement capital during market downturns.

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.

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.

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