

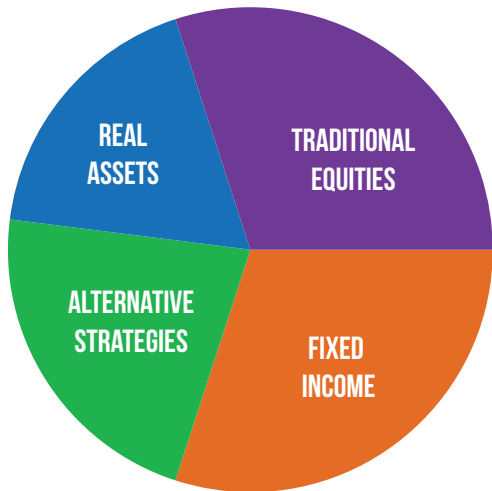
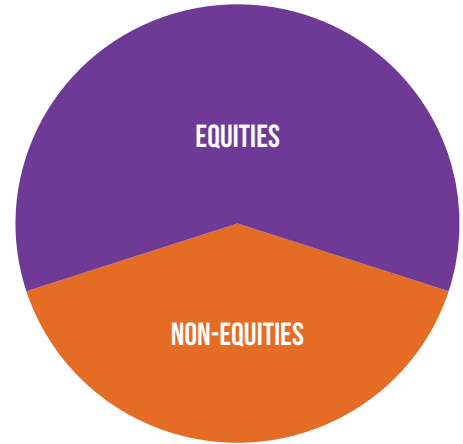
WealthPortfolio

CONSTRUCTION

HERE'S OUR PROCESS IN DEVELOPING OUR CLIENT'S STRATEGIC ASSET MANAGEMENT (SAM) PORTFOLIOS.

1 SET THE GUARDRAILS

We set “guardrails” on your portfolio by limiting the equity exposure based on the goals and risk parameters you identified in your financial plan. While the “guardrails” of limiting the amount of stock in your portfolio will not prevent a loss, it seeks to keep any losses closer to what is appropriate for you.



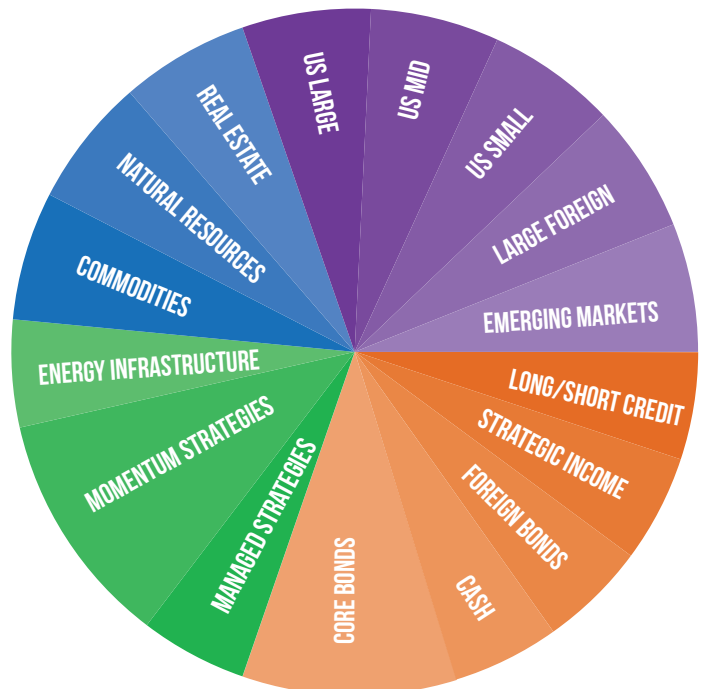
2 DIVERSIFY BROADLY

Standard stock/bond diversification while valuable is insufficient since the future is unknowable. We believe diversifying further to include real assets* and alternative strategies leads to a more robust and flexible portfolio.

*Real Estate Investment Trusts, Natural Resources, Commodities

3 DIVERSIFY DEEPLY

Within each broad area we diversify among several asset classes in order to potentially reduce risk and increase opportunity. For example, Traditional Equities will normally include US large, mid and small cap stocks, large foreign stocks, and emerging market stocks.



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4 IMPLEMENT THE PORTFOLIO

CLASSIC WealthPortfolio

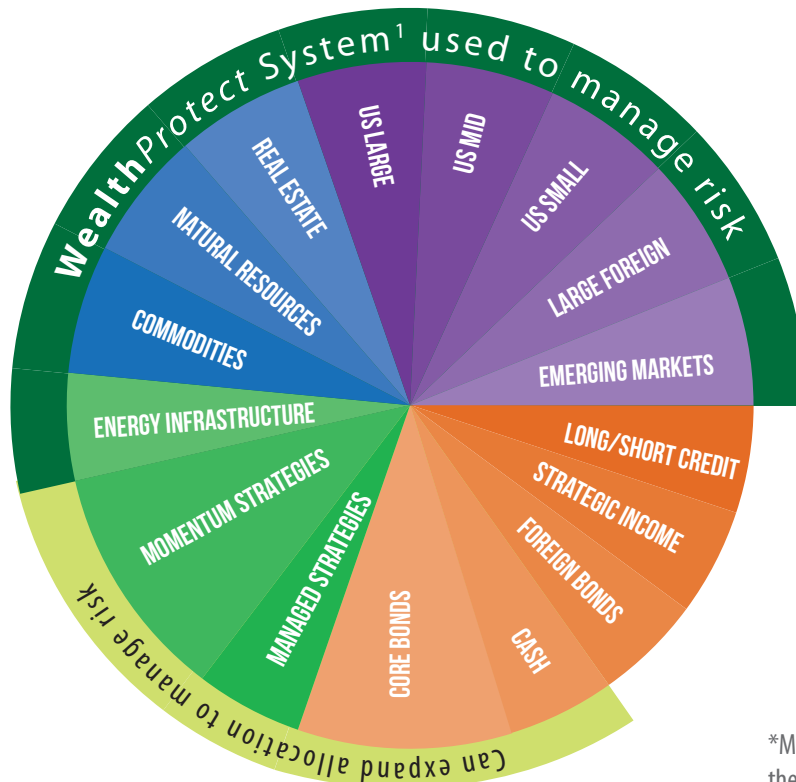
In this portfolio we typically use investments based on certain criteria such as fundamental weighting, value-bias, small cap bias, momentum, and the like.

CHRISTIAN Values Portfolio

In this portfolio the investments selected will have a screen to preclude investments in companies not in line with general Christian morals (e.g. abortion, pornography).

5 MANAGE RISK USING RULES-BASED METHODS

We attempt to manage significant downside losses by using our **WealthProtect System**¹ and other managed strategies in all SAM portfolios. In addition, our Classic **WealthPortfolio** may use momentum strategies that have the ability to raise cash and/or bonds in times of market stress.



*Momentum strategies also have the ability to increase bonds/cash.

Certainly no strategy can guarantee success or prevent a loss. We are, however, dedicated to growing and protecting your wealth. To that end, we believe our **WealthStrategy** goes a long way to helping you pursue your goals.



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IMPORTANT DISCLOSURES

¹The Armstrong Wealth Management Group WealthProtect System is an investment risk control system designed (but not guaranteed) to limit significant losses in major bear markets (excess of 30% loss from market peak to market trough). It is NOT designed to prevent normal market losses (under 20%). Occasional false signals can reduce returns.

The opinions in this material are for general information only and are not intended to provide specific advice or recommendation for any individual. To determine which investment(s) may be appropriate for you, consult your financial advisor prior to investing. 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. No strategy assures success or protects against loss. Tactical allocation, also known as active management, may involve more frequent buying and selling of assets and will tend to general higher transaction cost. Investors should consider the tax consequences of moving positions more frequently.

Stock investing involves risk including loss of principal. 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.

Alternative investments may not be suitable for all investors and involve special risks such as leveraging the investment, potential adverse market forces, regulatory changes and potentially illiquidity. The strategies employed in the management of alternative investments may accelerate the velocity of potential losses.

The prices of small and mid-cap stocks are generally more volatile than large cap stocks.

International and emerging market investing involves special risks such as currency fluctuation and political instability and may not be suitable for all investors.

Investing in Real Estate Investment Trusts (REITs) involves special risks such as potential illiquidity and may not be suitable for all investors. There is no assurance that the investment objectives of this program will be attained.

The fast price swings in commodities and currencies will result in significant volatility in an investor's holdings.

