Flexible Plan Investments, Ltd.
Your partner in active wealth management since 1981

THE RULES FOR GROWTH AND DIVERSIFICATION **HAVE CHANGED**

The two market crashes of the 21st century have had a profound effect on investor behavior. According to Betterment, 65% of investors say their risk tolerance has changed since the Great Recession—and 59% say their finances have not recovered fully from that period.[1] A 2017 Gallup Survey found that stock ownership in the U.S. has dropped significantly since 2008.[2]

Is the time right for financial advisers and their clients to find a way to participate in market gains while doing a better job of managing risk?

Flexible Plan Investments (FPI) has been a leader in the development of innovative and sophisticated investment strategies for more than 37 years. FPI believes that dynamically risk-managed strategies can provide an appropriate addition or alternative for advisers and their clients to passive, buy-and-hold strategies—through full market cycles. These strategies can react and adjust to different market conditions and economic regimes, seek to avoid extreme market highs and lows, and smooth the way through volatile markets.

FPI currently provides investment-management services to more than 2,000 financial advisers and their clients, who number more than 25,000. Through FPI's turnkey asset management program (TAMP), advisers can access and combine risk-managed strategies within a single account, covering equity, debt, and alternative asset classes. FPI also offers its proprietary OnTarget Investing tool to help advisers set realistic, custom benchmarks for clients and regularly measure portfolio progress.

Jerry Wagner, founder and president of FPI, has been dedicated to preserving and growing wealth for his firm's clients through dynamic risk management since 1981. He is a founding member of the National Association of Active Investment Managers (NAAIM) and has led FPI to recognition by Financial Times as one of the 300 Top Registered Investment Advisers in the nation (2014 and 2015) and six times on Inc. Magazine's 5000 list of fast-growing companies.

Jerry Wagner believes that the rules for portfolio growth and diversification have changed—and that advisers and their clients should move beyond portfolio construction theory that is mired in the practices of the past. In a series of frank and informative articles written in 2018, Mr. Wagner outlines what he sees as shortcomings in the financial industry's "traditional" investment approach—and FPI's compelling solutions that define today's best practices in modern portfolio construction.

Sources

1. Betterment, "Betterment's Consumer Financial Perspective Report: 10 Years After the Crash," 2018, https://www.betterment.com/wp-content/uploads/2018/09/Betterment-Consumer-Financial-Perspectives-Report.pdf.
2. Jeffrey M. Jones, "U.S. Stock Ownership Down Among All but Older, Higher Income," Gallup, May 24, 2017, https://news.gallup.com/poll/211052/stock-ownership-down-among-older-higher-income.aspx.

I Hate 'Active Management'

Why the concept of active management has been undermined by the mutual fund and ETF industry—and how the principles of dynamic risk management for portfolios can provide new answers.

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'Going Up North' in Your Investing?

Investors need to be cognizant of the current investment environment and market trends, but their portfolio's performance should be defined by their tolerance for risk, personal objectives, and their own customized benchmark.

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What If?

Nobody knows for sure what market environment will occur next. Isn't it preferable to have a dynamic, risk-managed investment portfolio that can adapt proactively with rules-based, disciplined decision-making, rather than the "buy-and-hope" portfolios of the past?

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When Surprises Occur in Everyday Investing

Dynamic, risk-managed investing always has a plan to deal with contingencies. It is designed to deal with routine, day-to-day events but also has the capability to adapt to its surroundings, expecting market surprises at any time.

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Are You Being Confused by Investment Semantics?

Proactive, tactical investing requires the ability to move from one asset class to another, seeking the right asset class at the right time. This is very different from the passivity of traditional strategic asset allocation, where there is always a presence in each asset class.

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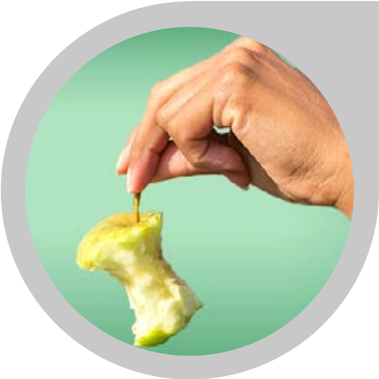

Don't Let Your Core Go to Waste

"Core holding" and "exciting" don't go together, says Morningstar. But what core holdings lack in thrills, they make up for in importance. Core holdings should be robust, reflect investor suitability, and have an overlay of risk-management methodologies.

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