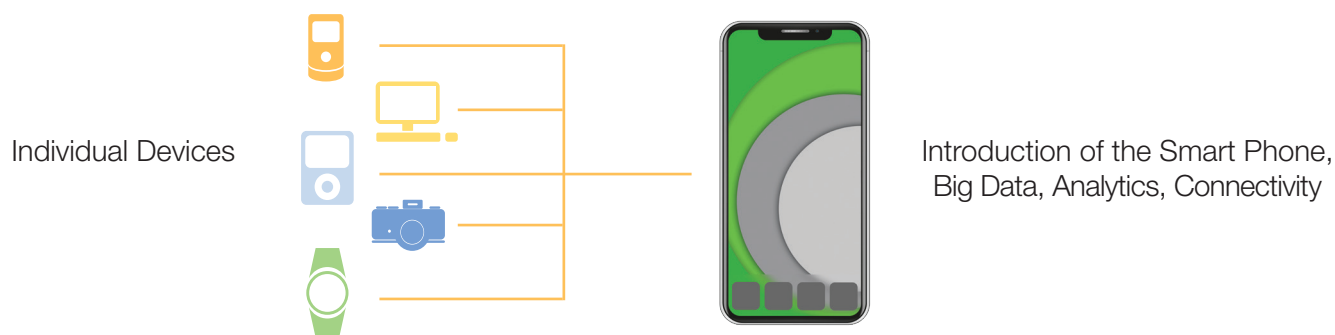
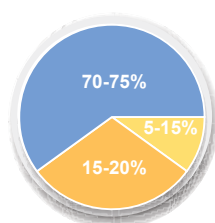


# The Modernization of Digital Technology

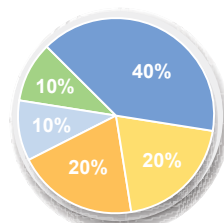


*Technology continuously creates improvements to items we have used for decades.*

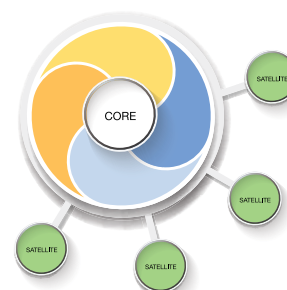
## What's Available in the Marketplace?



Traditional Asset Allocation Core



Multiple Strategy w/ 1 Core



The Modernized Core and Explore

Advantages	<ul style="list-style-type: none"> <li>Provides some diversification</li> </ul>	<ul style="list-style-type: none"> <li>Multiple strategies in one portfolio</li> <li>Provides more diversification</li> <li>Adjusts to the market</li> <li>Creates less volatility within the strategy</li> </ul>	<ul style="list-style-type: none"> <li>Multiple core + 2 satellite strategies</li> <li>Provides enough Beta to keep up with the market</li> <li>Reacts little to volatility in the market</li> <li>More diversity within the core</li> <li>Explore to:                             <ul style="list-style-type: none"> <li>- Enhance the returns</li> <li>- Defend against specific risk</li> <li>- Add in Alternatives</li> </ul> </li> </ul>
	<ul style="list-style-type: none"> <li>Just one strategy</li> <li>Static and does not adjust to the market</li> <li>Volatility can still effect the strategy</li> <li>Does not protect against downturns in the market</li> </ul>	<ul style="list-style-type: none"> <li>Not enough Beta to keep up with needed growth</li> <li>Still susceptible to volatility within the market</li> </ul>	

## Our recommendations:

The traditional "60%-40%" approach to building portfolios may not be enough to face today's challenging markets.

### Uncontrollable Market Challenges:

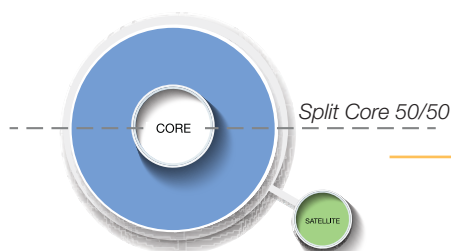
- Volatility
- Interest rates
- Geopolitical events
- Market chaos

The traditional mix of asset classes and sectors sometimes fail to provide the diversification needed to protect investors from big losses.

### Recommendations:

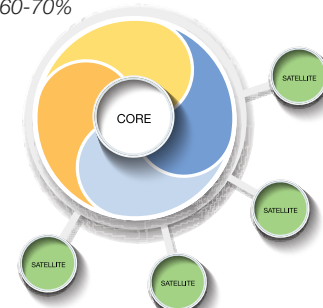
Split the traditional 60/40 allocation in 1/2 and allocate one half to our more modern approach of a Multi-Core portfolio with multiple strategies.

Traditional 60/40



Risk-Managed: Multi-Core

Core - 60-70%



Satellites - balance

**Example:** If your client has 3 million in a 60/40% portfolio; Split the allocations in half and put \$1.5 million into the multi-core portfolio for better tracking of the S&P 500 and less volatility.



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

PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS. Inherent in any investment is the potential for loss as well as profit. A list of all recommendations made within the immediately preceding twelve months is available upon written request. Please read Flexible Plan Investments' Brochure Form ADV Part 2A carefully before investing.