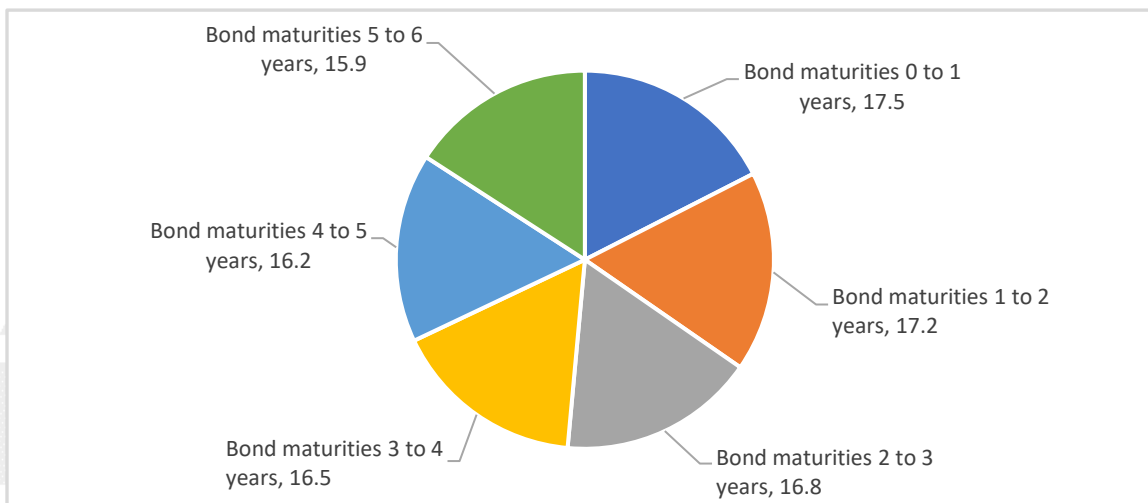


OPPORTUNISTIC YRS 0-5 MUNICIPAL BOND



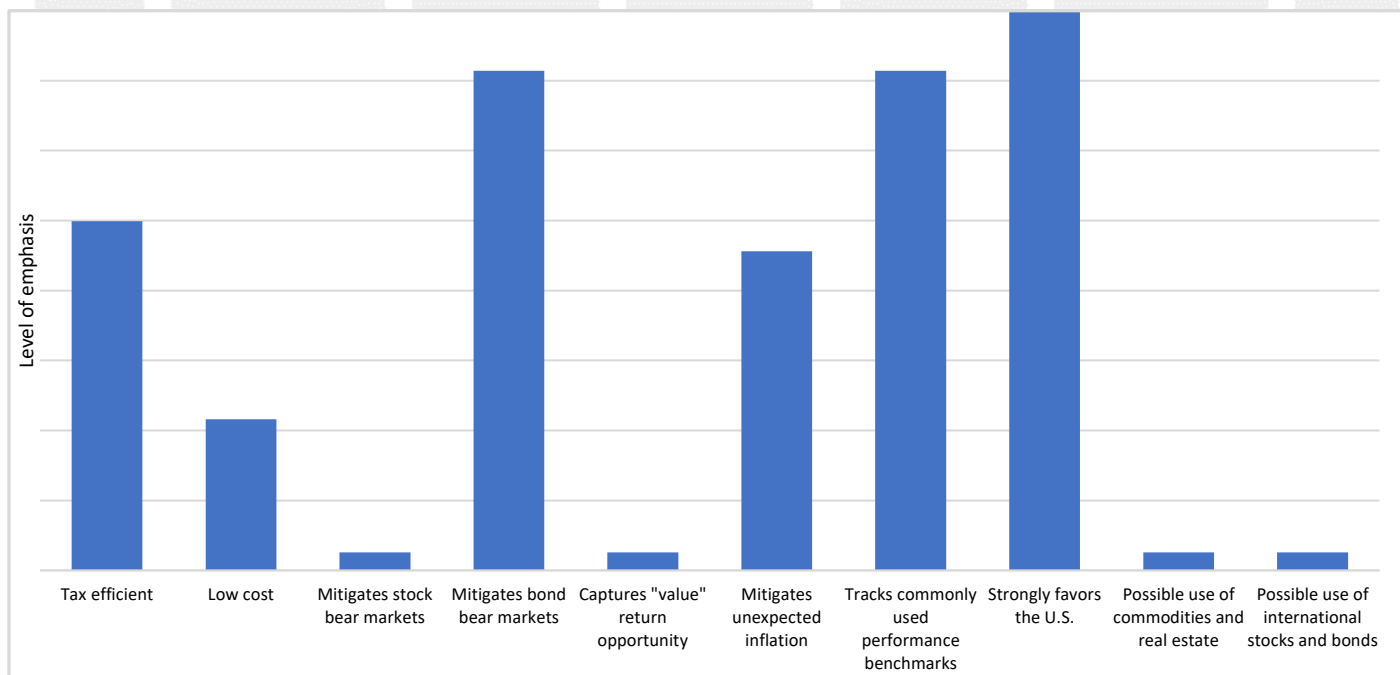
Ultra Long-Term Average Asset Allocation

A portfolio's "policy asset allocation" is the average asset mix that the portfolio experiences over the very very long-run. At any given instant in time, the portfolio's then current asset mix will deviate from its policy due to the investment manager's active views concerning future prospects for investment markets, macro economies, and monetary policies.



Important Portfolio Attributes

Investment portfolios are managed using different approaches that emphasize quite different attributes. Ten of the most important attributes are shown below and the extent to which this portfolio emphasizes or ignores these characteristics.



The information in this document is for the purpose of information exchange. This is not a solicitation or offer to buy or sell any security. You must do your own due diligence and consult a professional investment advisor before making any investment decisions. The use of a proprietary technique, model, or algorithm does not guarantee any specific or profitable results. All information contained in this document is believed to come from reliable sources. We do not warrant the accuracy or completeness of information made available and therefore will not be liable for any losses incurred. No representation or warranty is made as to the reasonableness of the assumptions made herein. Investment advice offered through Integrated Wealth Concepts LLC (a Registered Investment Adviser), d/b/a Integrated Financial Partners, Inc.

Integrated Financial Partners, Inc.

200 Fifth Avenue, 4th Floor • Waltham, MA 02451

Phone 781-890-3045 • Website <https://integrated-partners.com>