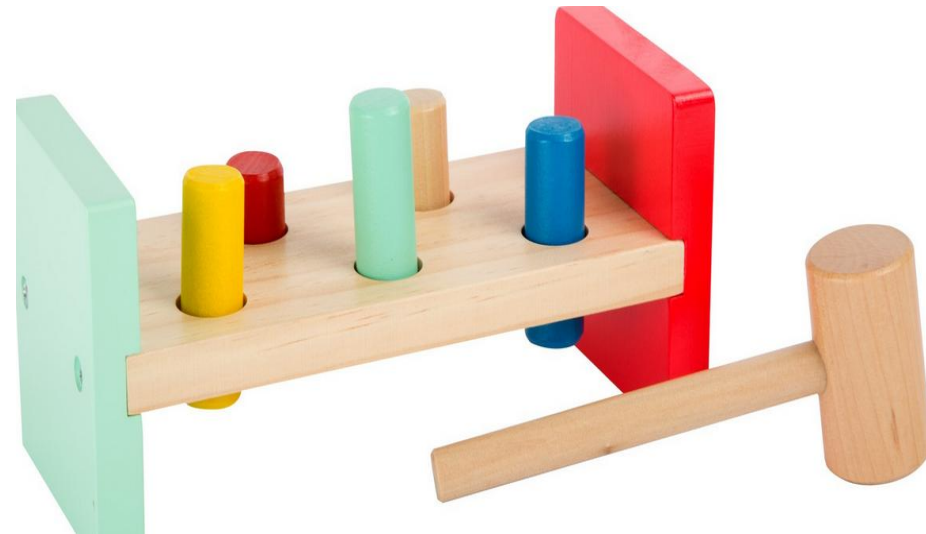
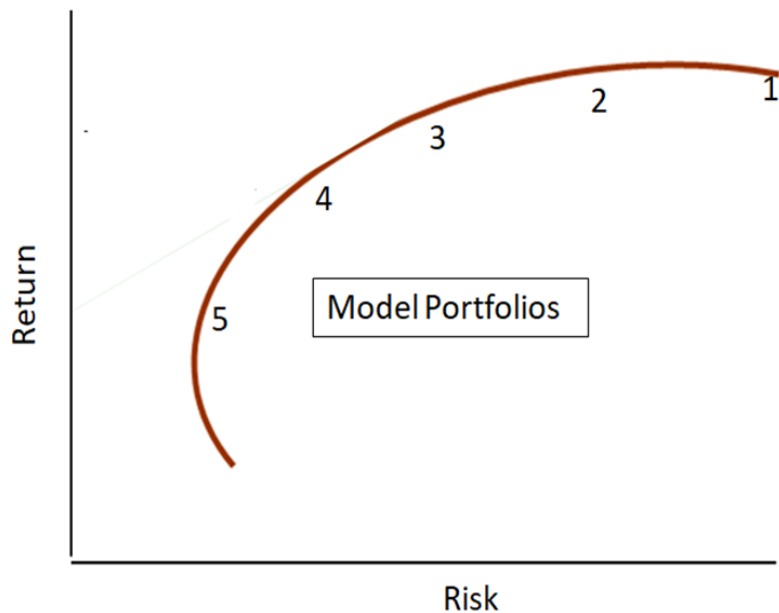


A BRIEF INTRODUCTION TO MODEL PORTFOLIOS

MODEL PORTFOLIO USE SURGES AMONG ADVISORS,
SURVEY SAYS

Is Your Advisor Using The Best Models?

Yesterday's Models Are Overly Simplistic: One Dimensional (Risk) and Flawed



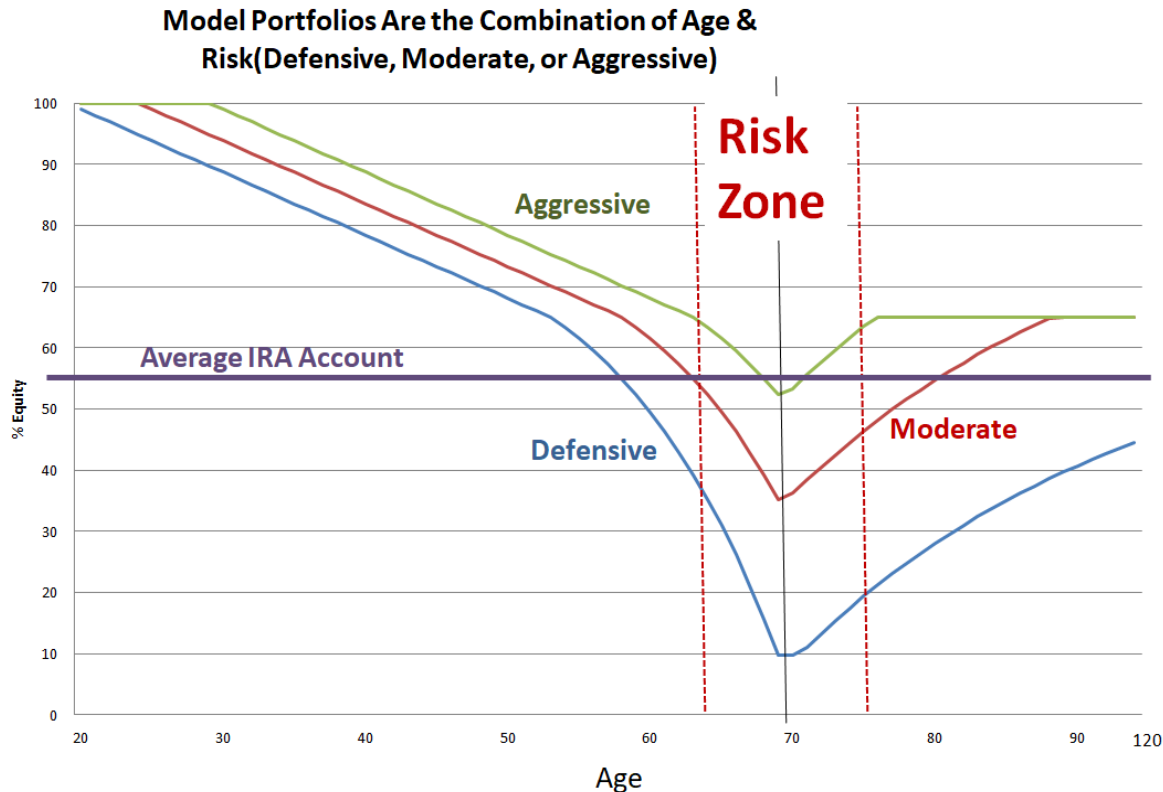
Everyone fits into a “personalized” peg hole

“Modern” Portfolio Theory (MPT) is more than 65 years old.

Risk Willingness ala questionnaires ignores Risk Capacity.

“Defensive” and “Aggressive” should have different meanings for High Risk Capacity versus Low Risk Capacity investors.

Contemporary Models Are Fluid and Multi-dimensional: Age, Risk, etc.



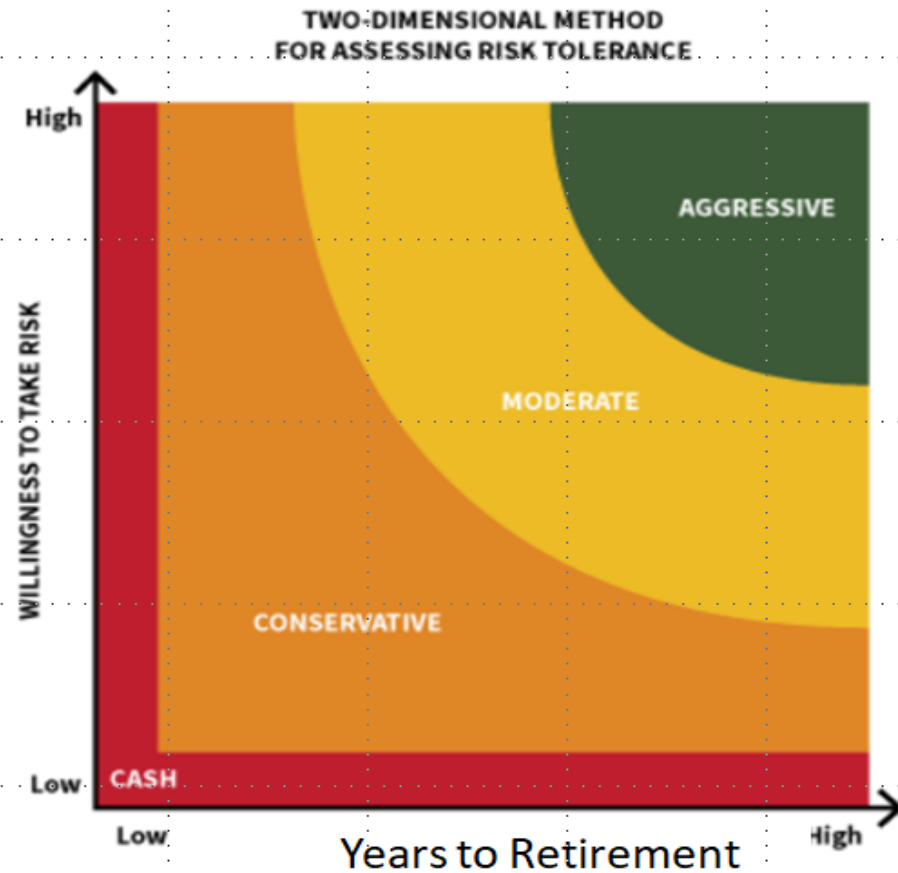
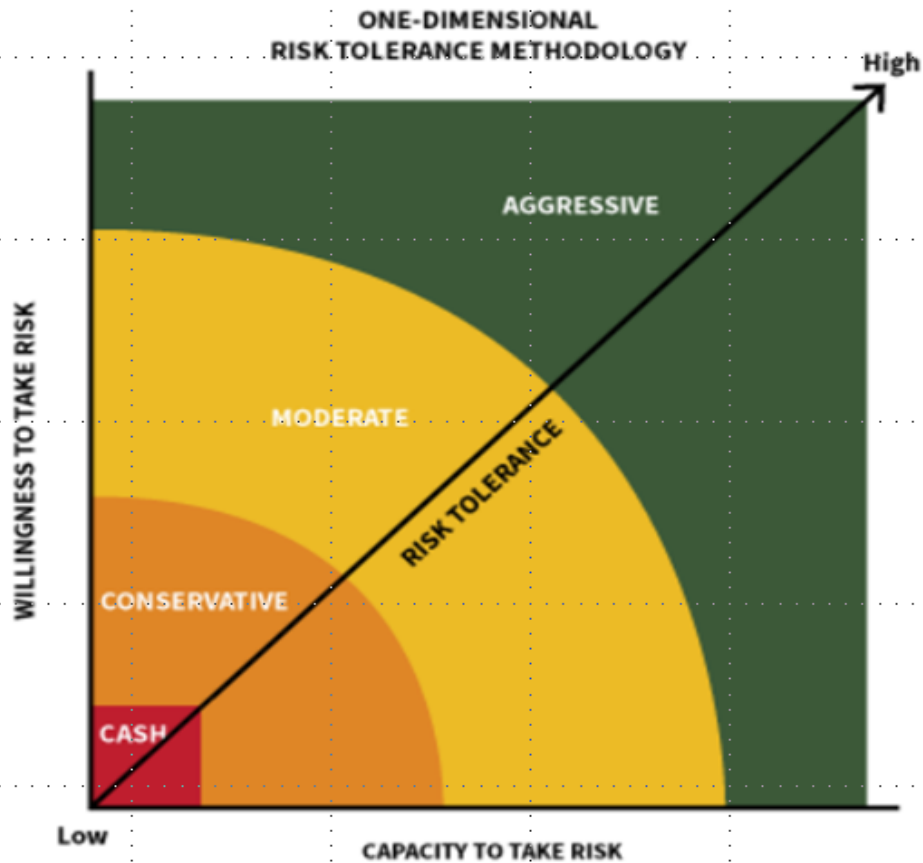
Follow your unique lifetime investment path



Adjust to life's events

Take the stress out of investing by having a plan that reduces confusion and uncertainty.

Antiquated One-Dimensional Models Vs Contemporary Multi-Dimensional



Graphics originally appeared in an [article by Michael Kitces](#)

Allan Roth

Asset allocation framework

		Need	
		High	Low
Willingness	High	Aggressive	Conservative
	Low	Conservative	Conservative