

Fund Architects searches the globe for investment opportunities using our proprietary ranking system.

BENCHMARK

Morningstar Conservative Target Risk Trust

ETF AVERAGE INTERNAL EXPENSE RATIO RANGE

0.15% – 0.30%

GLOBAL FIXED INCOME ETF SECTORS*

BKLN	PowerShares Bank Loans
CWB	SPDR Convertible Bonds
EMB	iShares Emerging Market Bonds
JNK	SPDR High Yield Bond
PFF	iShares Preferred Stock Index
TLH	iShares 10-20 Year Treasury

**These sectors are subject to change based on the discretion of the investment committee.*

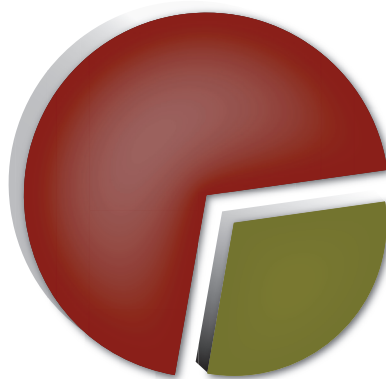
GLOBAL CONSERVATIVE ETF

- The goal of Fund Architects Global Conservative ETF Strategy is capital preservation.
- Suitable for investors that have a conservative risk tolerance
- For investors with a 3+ year time horizon
- Trades frequently
- Uses Exchange Traded Funds (ETFs) exclusively to reduce cost and mutual fund manager tracking error

Portfolio Construction Process

Global Fixed Income Rotation

- Using Fund Architect’s proprietary ranking system, the strategy equally weights the top two fixed income sectors (shown left) showing the strongest risk-adjusted price momentum.
- The ranking is re-evaluated on a monthly basis to adjust to current market conditions.



- Cash or U.S. Treasuries are used if no fixed income sector appears favorable.

Passive Allocation

- A portion of the strategy is passively held for diversification and as a hedge against reversals in momentum.
- Cash can be used in extreme market conditions.

Fund Architects Is:

Global. We believe all investors should own a piece of the dynamic global economy. The global market is the foundation of our investors' portfolios, for it is one of the most powerful ways to diversify.

Dynamic. Economic cycles and valuations typically drive financial markets. Our understanding of these factors combined with in-depth knowledge of asset allocation techniques is vital to the way we construct and position portfolios as well as mitigate risk. Fund Architects diversifies investors assets in those asset classes and strategies we believe will most likely provide the best overall risk-adjusted returns for the portfolio. We will dynamically manage these exposures based on our assessment of financial markets and economic conditions.

Independent. Fund Architects is an independent investment advisory firm. We receive no payments or benefits from the fund companies we select for our portfolios – we are not limited by business relationships or shelf space. We use our investment criteria to select appropriate funds and vehicles from among thousands that are available.

To learn more about us, go to: www.fundarchitects.com/about-us.



Both the principal value and investment returns of mutual funds and exchange traded funds will fluctuate over time so that an investor's shares, when redeemed or sold, may be worth more or less than their original cost. Securities of the portfolios may only be sold by offering the prospectuses for the underlying mutual funds. You should consider the investment objectives, risks, charges, and expenses of the funds carefully before investing. The prospectuses contain this and additional important information regarding the funds. To obtain prospectuses, please contact Fund Architects. The prospectuses should be read carefully before investing. The ability of the portfolios to achieve objectives depends largely on the performance of the underlying fund. Each underlying fund's performance, in turn, depends on the particular securities in which that underlying fund invests. Accordingly, the portfolios are subject indirectly to all risks associated with the underlying funds, as stated in the prospectus.

Fund Architects is not a member of the Financial Industry Regulatory Authority (FINRA) or the Securities Investor Protection Corporation (SIPC). Accounts managed by Fund

Architects must be held at a qualified custodian that must be either a FINRA/SIPC member broker/dealer.

There can be no assurance that the future performance of any specific investment, investment strategy, or product made reference to directly or indirectly in this brochure, will be profitable or be suitable for your portfolio. Moreover, you should not assume that any discussion or information provided here serves as the receipt of, or as a substitute for, personalized investment advice from Fund Architects or from any other investment professional. Investing in securities involves risk of loss, including loss of the original principal, which investors should be prepared to bear.

Information pertaining to Fund Architects' advisory operations, services, fees, and material arrangements is set forth in Fund Architects' current disclosure statement, as same is on file with the United States Securities and Exchange Commission, a copy of which is available from Fund Architects upon request.

About Exchange Traded Funds (ETFs):

Like a mutual fund, the money is combined from group assets and then invested. Unlike a mutual fund, however, it has a limited number of shares that are bought and sold on exchanges, like shares of stocks. ETFs usually attempt to track the return of a particular market index, commodity or basket of assets.

They allow you the diversification of an index fund, as well as the ability to sell short, buy on margin and purchase smaller share quantities. ETFs, like stocks, experience price changes throughout the day and therefore do not have a net asset value (NAV). The expense ratio of most ETFs is generally lower than those of the average mutual fund.



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