

“Fund Architects attempts to maximize the benefits of asset allocation by continually adapting to the level of market risk.”

Portfolio Risk Number



1. Targeted Investment Universe*

Emerging Markets
Europe
U.S. Large Cap Core
Latin America
U.S. Mid Cap Core
Asia Pacific ex-Japan
U.S. Small Cap Core
20+ Year U.S. Treasury Bonds
Japan
Emerging Markets Small Cap

First Trust All-Region

A Multi-Factor Ranking System Portfolio

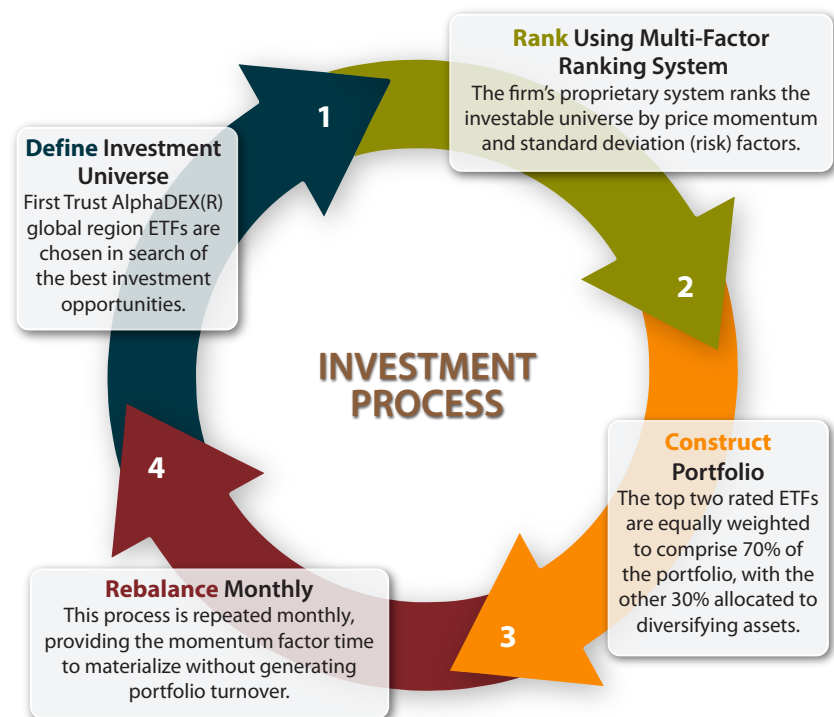
Fund Details

Objective	Capital Appreciation
Investment Vehicle	Separately Managed Accounts
Benchmark	MSCI ACWI All Cap Index TR
Average Internal ETF Expense Ratio Range	0.15%-0.90%
Leverage	No
Inverse	No

Fund Strategy

The First Trust All-Region Portfolio seeks to capitalize on the most attractive investment opportunities available among a broad list of **global equity region ETFs**. Relying on a repeatable process that systematically adjusts the portfolio’s asset allocation to the current market environment, the strategy looks to improve long-term returns relative to its benchmark by minimizing volatility and reducing losses during market corrections.

Investment Process



Glass Box Portfolio Construction

- **70%** of portfolio assets are invested based on the quantitative results of the Multi-Factor Ranking System to overweight areas of the market the system favors
- **30%** of portfolio assets are invested based on a qualitative review of the market to provide diversification and a hedge against reversals in momentum

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

How is Fund Architects different from other money managers?

We focus our research and our efforts on getting the portfolio asset allocation right, which we believe gives us the greatest potential for added value. While asset allocation is the most important component to portfolio returns, most managers spend too little time on the process, focusing instead on picking individual securities. Worse, when these managers arrive at an asset allocation, it remains fixed through changing, often volatile, markets. This inaction is a recipe for investor anxiety during bear markets, which can lead to emotional mistakes that ruin returns.

What is the goal of Fund Architects portfolios?

Our overarching objective is to improve long-term returns as compared to a passive benchmark by minimizing volatility and reducing losses during market corrections.

Why don't you use stop loss orders or trade more frequently than once a month?

We strongly believe that sticking to a systematic rebalancing schedule helps avoid emotional mistakes and reduces the chances of reacting to market 'noise'. Our internal modeling suggests that over time stop-loss orders diminish average annual returns and have a negative effect on risk-adjusted returns.

Are the 'Multi-Factor Ranking System' Portfolios trying to time the market?

No... we are simply adjusting the Portfolios to the current environment using a systematic, repeatable process. Unless you are buying a market capitalization weighted average of a passive index, your portfolio has some element of active management. But not all active management is trying to 'time' the market, which implies a level of prediction on the market's direction. We have no idea which way the market is heading. No one else does either.

The information found on this description page has been prepared without regard to any particular investor's investment objectives, financial situation, and/or needs. 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 a portfolio. Accordingly, investors should not act on any recommendation (express or implied) or information in this report without obtaining specific advice from their financial advisor and should not rely on information herein as the primary basis for their investment decisions. Neither the information nor any opinion expressed shall constitute an offer to sell or a solicitation or an offer to buy any securities mentioned herein. The securities purchased using this model portfolio are subject to market risk and an investor may experience loss of principal.

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 is a FINRA/SIPC member broker/dealer. 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.

The Risk Number is a proprietary scaled index, ranging from 0 to 100, developed by Riskalyze to reflect the relative risk of a portfolio. One of the important drivers of this score is downside risk, measured by the 95% probability range with a Downside of -2% relating to a score in the Low 20's; a Downside of -5% relating to a score in the Low 30's; a Downside of -7% relating to a score in the Low 40's; a Downside of -12% relating to a score in the Low 60's; a Downside of -18% relating to a score in the Low 80's. For more information visit www.riskalyze.com

Global/international stock funds and specialty/sector funds are subject to additional market risks.

Investments in global/international markets involve risks not associated with U.S. markets, such as risks related to market and currency volatility, adverse social and political developments and the relatively small size and less liquidity of these markets. The risks of investing in foreign securities are magnified in emerging markets.

Small capitalization companies may have less experienced management, unpredictable earnings growth, and limited product lines, which can cause their share prices to fluctuate more than those of larger firms.

For more information, visit us at www.fundarchitects.com, or call 866-539-4186.

Portfolio Lineup

Multi-Factor Ranking System



Conservative
Global ETF



Foundations



Global ETF



First Trust
All-Region



1.5x Foundations



2x Global ETF



2x First Trust
All-Region

Multi-Factor Trading System



Tactical
Unconstrained
Growth



Tactical
Unconstrained
Growth One



Tactical
Unconstrained
Growth Two



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