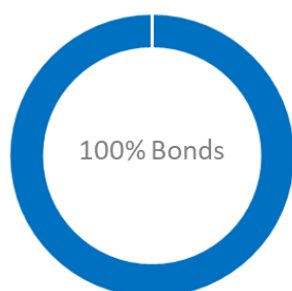




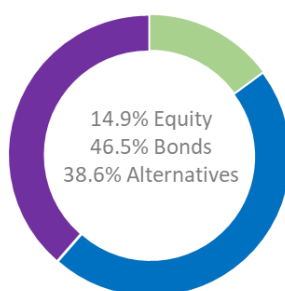
MyRoboAdviser.com portfolios are constructed by targeting three major asset classes: Equity (stocks), Fixed Income (bonds) and Alternatives (includes real assets, hedge strategies & private equity). Based upon your selected investment goal, one the six portfolio models below are recommended to you.

Model	Equity Goal Range	Underlying Investment Expense	Equity Target	Fixed Income Target	Alternatives Target
Ultra Conservative-Bonds Only	0-9	0.16%	0.0%	100.0%	0.0%
Endowment Conservative 3D	10-29	0.40%	14.9%	46.5%	38.6%
Endowment Conservative Moderate 3D	30-49	0.44%	20.3%	37.1%	42.6%
Endowment Moderate Growth 3D	50-69	0.54%	35.2%	11.6%	53.2%
Endowment Growth 3D	70-89	0.49%	42.4%	10.6%	47.0%
Aggressive- Stocks Only	90-100	0.05%	100.0%	0.0%	0.0%

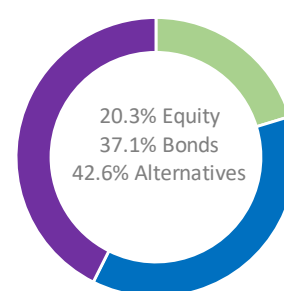
Ultra Conservative– Bonds Only



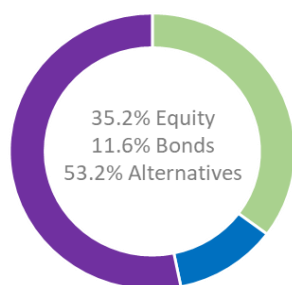
Endowment Conservative 3D



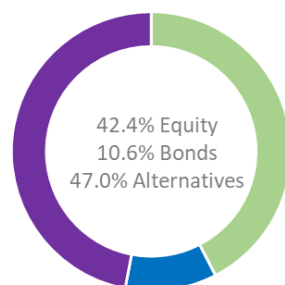
Endowment Conservative Moderate 3D



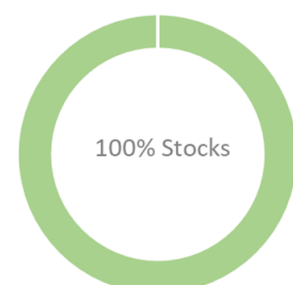
Endowment Moderate Growth 3d



Endowment Growth 3D



Aggressive– Stocks Only



■ Equity Target ■ Fixed Income Target ■ Alternatives Target

Portfolio allocations as of 12/1/2020 and are subject to change. Investments are not guaranteed, not bank insured, and may lose money. Diversification does not ensure a profit nor protect against loss in a declining market. Investment advisory services provided by ETF Model Solutions, LLC.



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Diversification and following an asset allocation model will not ensure a profit or protect against a loss in a declining market.