MY ROBO ADVISER™
Committed to Building Your Sustainable Wealth

## What is the Endowment Investment Philosophy™?

The Endowment Investment Philosophy™ builds 3-dimensional portfolios using an asset allocation methodology pursued by major universities like Yale and Harvard because it offers the potential for superior risk-adjusted returns and lower volatility through all market cycles. In addition to traditional stocks and bonds, the Endowment Investment Philosophy™ includes a third dimension which we call risk managed. In the risk managed allocation, we expand the number of asset classes and strategies used to create a portfolio by including alternative investments such as hedge funds, private equity, and real assets.

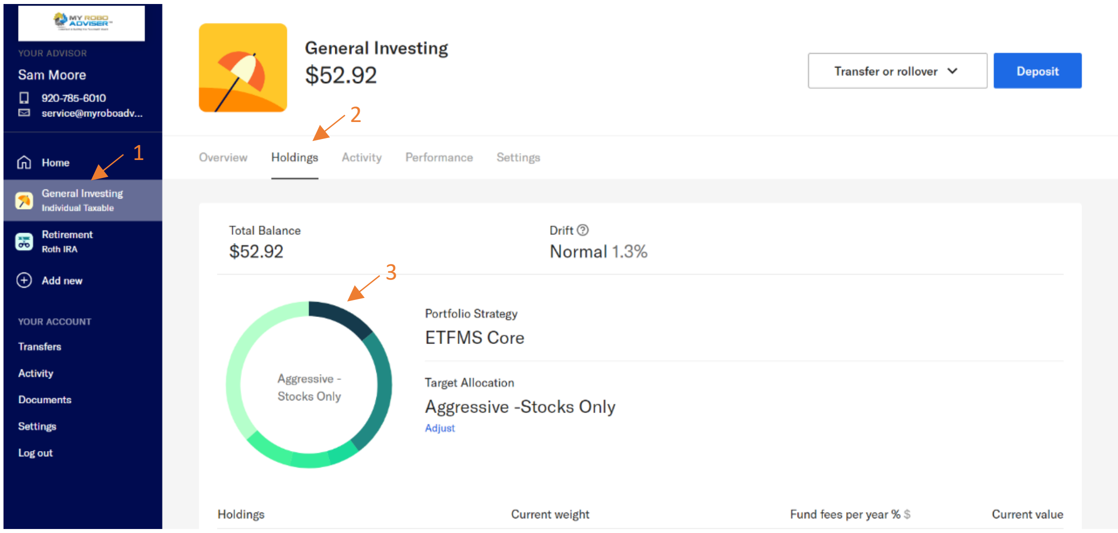
<u>How does the Endowment Investment Philosophy™ control volatility?</u>


The 3-dimenisonal Endowment Investment Philosophy™ reduces volatility through the expansion of the number of asset classes. Generally speaking, adding lower correlated asset classes to a portfolio may help lower the overall volatility and maximum drawdowns of a portfolio. To learn more about the Endowment Investment Philosophy™, read our white paper.

<u>The Endowment Investment Philosophy™ at MyRoboAdviser™:</u>

MyRoboAdviser™ has partnered with Betterment for Advisors as our technology platform and custodian to help deliver our services to you. In order to bring the Endowment Investment Philosophy™ to all investors, our portfolios are constructed 100% of passively-managed, index-based ETFs.

Betterment’s platform is configured to portray two-dimensional portfolios. Thus, when you choose your target allocation you must choose a certain stock percentage, (ie: 90% stocks). The Stock-Bond numbers in the center of the graphic equate to the portfolio allocation of a two-dimension portfolio (if your portfolio was only invested in Stocks-Bonds). However, if you are invested in one of our 3-dimensional portfolios, you can navigate to the “holdings” tab of your account and see the 3-dimensional portfolio. Your portfolio allocation graphic will show three colors; green (for stocks), blue (for bonds) and purple (for risk managed assets). If you hover over each segment of the portfolio allocation graphic, you can see the current percentage allocation for that specific asset holding. At the bottom of the “holdings” page, you can also see the fund fees per year as well as the current dollar amount you have invested in each asset class.




<u>Have questions?</u>

If you have any questions about holdings in your account or one of our models, or perhaps have another question about our services, you can contact us directly at **920.785.6012** or email us at support@myroboadviser.com. MyRoboAdviser™ has partnered with Betterment for Advisors as our technology solution to provide our services to our clients. Betterment maintains a support line you can also call for help with navigation, linking your accounts or other site functionality. You can call the Betterment for Advisors support line at **800.400.1571**.

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*Disclosures: Content contained herein is presented is for informational and educational purposes only and is not intended as an offer or solicitation for the sale or purchase of any specific securities, investments, or investment strategies, nor shall it be construed to be the provision of individualized investment, tax or legal advice.*

*My Robo Adviser is a digital investment service advised by ETF Model Solutions, LLC. Investments recommended by My Robo Adviser™ involve risk and will fluctuate in value. Unless otherwise stated, investments are not insured or guaranteed. May lose money. My Robo Adviser™ utilizes the platform and technology services of Betterment LLC, an SEC Registered Investment Adviser. Betterment provides the wrap fee program that assists us in providing our services to you. Custody and trading services for the program are provided by Betterment Securities, an SEC registered broker-dealer and member FINRA/SIPC.*

*My Robo Adviser's services are specific to the investment goals that you identify. We do not provide comprehensive financial or tax planning. Our Advisory services rely upon an algorithm designed and maintained by Betterment to assist us in determining our portfolio recommendations. Unless you directly consult with My Robo Adviser™ Advisory personnel, the algorithm is the sole basis of the advice.*

*Clients and perspective clients should be aware that certain tools and content on the Betterment, LLC website, including projected returns, functionality, tax-coordinated portfolios and links to investment* *philosophy, research, educational materials and FAQs apply solely to Betterment's 2-dimensional portfolios and may not apply to MyRoboAdviser.com's 3-dimensional investment recommendations.*

*Existing My Robo Adviser™ clients are reminded to login and update personal information whenever their goals or personal financial circumstances change. Clients should also confirm that their current goal allocation is aligned with the recommended target allocation provided for each goal. Clients with questions regarding their account, personal financial circumstances, goals, or an investment allocation with respect to our service should contact us via email or telephone.*

*Prospective clients contemplating opening an account with My Robo Adviser™ are advised to read My Robo Adviser's Form ADV Brochure, Part 2A for important disclosures about our services, business practices, the costs and risks of investing, and other important considerations prior to opening their account. You can access the most recent version of our Form ADV via a link on our website.*

*ETF Model Solutions, LLC. is registered as an investment adviser with the SEC. Registration does not imply a certain level of skill or training. If you have any questions about our professional services, please call us at 920.785.6012 or email support@MyRoboAdviser.com*