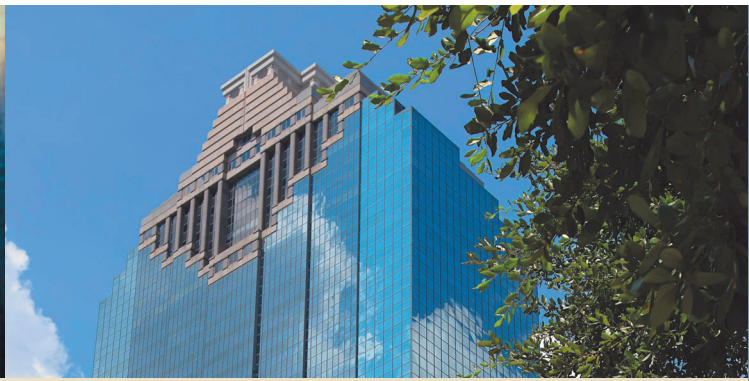




# ASSET ALLOCATION PORTFOLIOS





## OVERVIEW

Lifestyle Asset Management offers a suite of projected risk/return portfolios that deliver investment solutions for different levels of investor risk tolerances. Portfolios are adjusted up and down the risk spectrum based on an assessment of each investor’s ability and willingness to accept investment risk as offered through many different asset classes.

Each portfolio is structured around an allocation of stocks, bonds, alternatives and cash. These broad asset classes are then further diversified across different sub-classes to spread risk through optimal diversification.

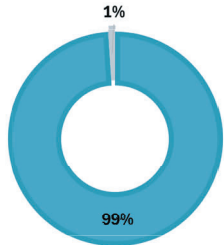
Models are constructed across risk categories—from aggressive to moderate to conservative. Investors work with their advisor to utilize each model for an aggregate strategy or to satisfy a function within the investor’s long-term financial plan.

Lifestyle’s independence allows us to construct asset allocation portfolios using a wide array of different funds from many managers, without any bias towards one manager over another. This allows us to ensure best-of-class investments without regard for any partiality.

## STRATEGY ALLOCATIONS

● Diversified Equities    ● Fixed Income & Cash

### Aggressive Growth

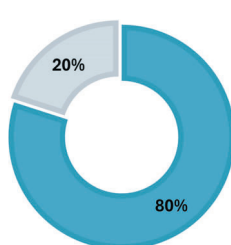


**Objective:** Long-term capital appreciation without regard for current income

**Allocation:**  
99% Equities & Alternatives  
1% Cash

**Time Horizon:** Ten years or greater

### Growth

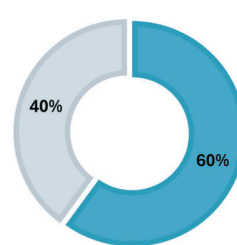


**Objective:** Long-term capital appreciation

**Allocation:**  
80% Equities & Alternatives  
20% Fixed Income & Cash

**Time Horizon:** Seven to ten years

### Balanced Growth



**Objective:** Produce moderate growth of capital with an equal secondary objective of current income

**Allocation:**  
60% Equities & Alternatives  
40% Fixed Income & Cash

**Time Horizon:** Seven Years



## CHARACTERISTICS

### ACTIVE PORTFOLIO MANAGEMENT

Strategic and tactical management that takes advantage of or mitigates risk from different market cycles. We seek to maintain high-quality, diversified exposure across asset classes. Investments are evaluated using a consistent, research-driven framework.

### SIMPLICITY

Strategies typically hold 12-15 investments and are easily identifiable and classified in different asset classes for ease of understanding

### INVESTMENT SEGREGATION

Different models can be set up and attributed to different client strategies (i.e. one portfolio for growth and another portfolio for income)

### TAX EFFICIENCY

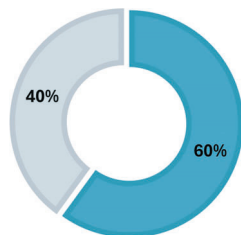
Multiple model strategies offered for qualified accounts, tax management or Exchange-Traded Fund (ETF) only

## STRATEGY ALLOCATIONS

● Diversified Equities

● Fixed Income & Cash

### Retirement Income

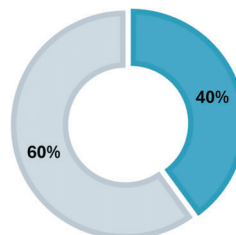


**Objective:** Produce moderate growth of capital with secondary objective of current income

**Allocation:**  
60% Equities & Alternatives  
40% Fixed Income & Cash

**Time Horizon:** Seven years

### Balanced Income

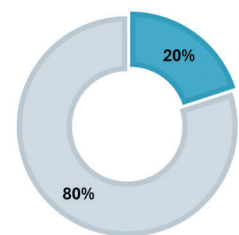


**Objective:** Produce current income with a secondary goal of minimal to moderate growth of capital.

**Allocation:**  
40% Equities & Alternatives  
60% Fixed Income & Cash

**Time Horizon:** Three to Five Years

### Conservative



**Objective:** Preserve capital, generate steady income and allow growth to offset inflation

**Allocation:**  
20% Equities & Alternatives  
80% Fixed Income & Cash

**Time Horizon:** Less Than Three Years



Lifestyle Asset Management, Inc. ("LSAM") is headquartered in Friendswood, Texas, USA, and has branch offices in Texas City, Deer Park, Dallas and Fort Worth, Texas. LSAM also services clients internationally with a service presence in Denmark, France, Germany and the United Kingdom. The firm is a Registered Investment Advisor registered with the U.S. Securities and Exchange Commission ("SEC") under the Adviser Act of 1940.

With decades of combined experience managing investment portfolios, navigating volatile investment environments, mitigating tax consequences, and providing financial and retirement planning to direct clients, LSAM strives to provide a consistently high-quality client experience.

LSAM's number one focus is money management. We feel that placing our primary focus on prudently managing various types of portfolios strengthens the relationships we have with our clients and financial advisors. In addition, we maintain a high priority to adhering to the various state and federal compliance regulations within which we operate. We are committed to high standards of ethics, integrity, and client trust.

At LSAM, we understand that we are in business to service our clients in the most professional manner possible, and that is a trait that we bring into and take from our office every day. If our clients don't sleep well than neither do we.

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