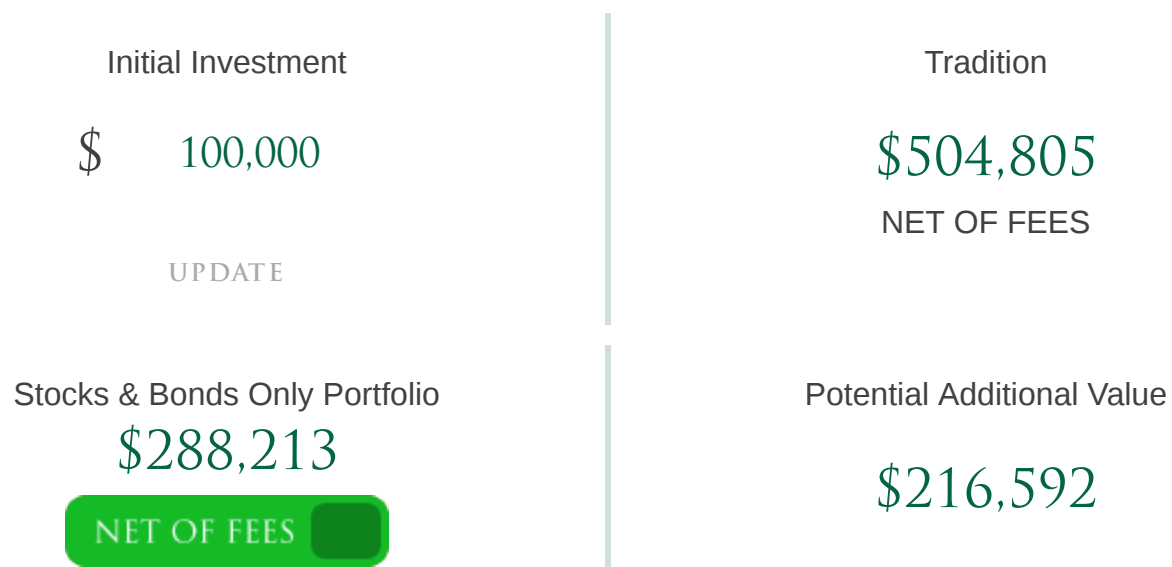


INVESTING JUST GOT WISER

THE POWER OF WISER DIVERSIFICATION

A comparison of the Median Expected Capital Appreciation over 25 years of a Tradition portfolio to a typical domestic balanced portfolio of 60% stocks and 40% bonds. The two portfolios share the same level of expected risk and thus volatility drag.

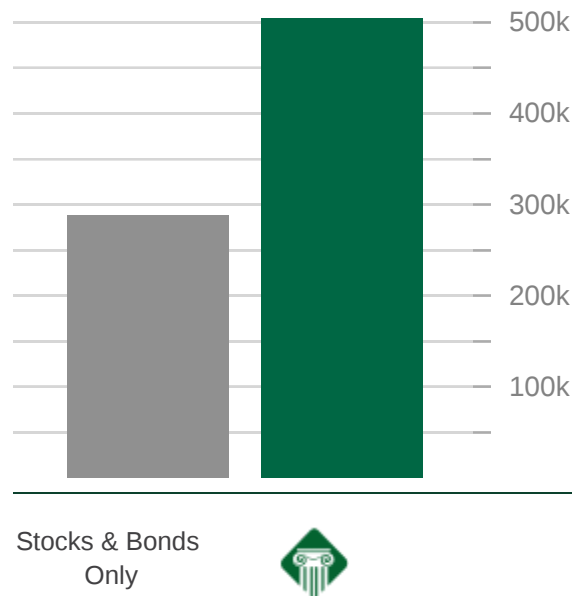


For the purposes of this illustration, we are modeling an Annual Expected Return for both portfolios over 25 years. For the Tradition portfolio, we are using the Long Term Expected Average Return of 7.06% (6.69% ECAR - Expected Compounded Annual Return), which is net of Tradition 1% management fee. For the Balanced Portfolio of 60% U.S.

Stocks & 40% Bonds, the Long Term Expected Average Return is 5.74% (5.34% ECAR). Both portfolios have the same level of expected risk as measured by portfolio standard deviation. Volatility drag causes the Expected Compounded Annual Return over the 25 year period to be lower than the Long Term Expected Average Return. The management fees can be included or excluded for the Balanced Portfolio of U.S. Stocks & Bonds Only; the average annual management fee for a \$500,000 account with a typical advisor is 1.05%*. All projected values of the Tradition portfolio are net of our 1% management fee. Median Expected Capital Appreciation is a probability analysis based on 10,000 Monte Carlo simulations for each portfolio. Median means 50% of the outcomes are better and 50% of the outcomes are worse.

Expected Return, Expected Risk, Median Expected Capital Appreciation, and Potential Additional Value are not forecasts but are only statistical definitions for modeling purposes. Investing involves risk and may lose money. See full disclaimer below.

* Source: AdvisoryHQ Study – Average Financial Advisor Fees 2016



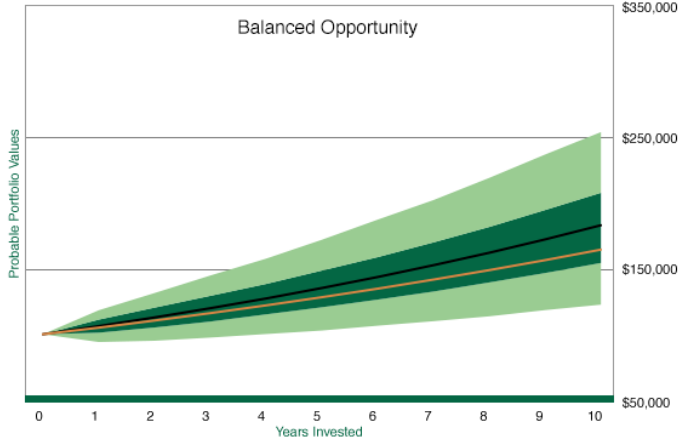
OLD-SCHOOL KNOWLEDGE MEETS CUTTING-EDGE TECHNOLOGY

INVEST WISER THROUGH DIVERSIFICATION

Our portfolios differ from the types of portfolios used by many typical brokers and advisors and also those used by the largest robo advisors we combine low-cost passive ETFs and index funds with truly diversifying alternatives for the best of both worlds. Low-cost passive ETFs and index funds help you to keep up with the market without paying excessive fees and our alternatives provide returns that are not strongly correlated to the typical equity and bond markets which helps to insulate your portfolio during turbulent times.

GET STARTED

EXPLORE POSSIBLE STRATEGIES



SMARTER AUTOMATION

Your accounts are regularly rebalanced and cash-flows in and out are intelligently & efficiently allocated to the areas where they are needed.



INVESTED BY TRADITION

By using technology to operate more efficiently, Tradition is able to offer strategies (that are usually only available to Ultra High Net Worth investors) for clients with portfolios starting at \$50,000.



CUSTOMIZED ADVICE

Our recommendations are based on your specific goals, the realities of the financial markets, and your risk-tolerance assessment to ascertain the appropriate portfolio that best fits your risk and return goals.



LOWER TAXES

By using intelligent asset location techniques we can maximize the tax efficiency of your asset placement over taxable and tax-deferred (IRA) accounts.

BEGIN BUILDING YOUR FUTURE TODAY.

[SEE RECOMMENDATIONS](#)

CREDIBILITY BACKED BY SECURITY



- ✔ Tradition Advisers is the private wealth management group of Tradition Asset Management, LLC (Tradition). Tradition is an SEC (Securities and Exchange Commission) Registered Investment Adviser who manages over \$600 million in assets.
- ✔ As an SEC-registered adviser, Tradition is required to provide services to our customers under the fiduciary standard. The fiduciary standard of care requires that a financial adviser act solely in the client's best interest when offering personalized financial advice.
- ✔ Assets held and trades executed by TD Ameritrade Institutional.
- ✔ Bank-level security means your personal data is safe.
- ✔ TD Ameritrade Institutional is a member of SIPC. Securities in your account protected up to \$500,000. TDAI provides additional protection beyond SIPC coverage [see more](#). For details on SIPC protection, please see www.sipc.org.



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