

SOLOMON API™  
ADVANCED PORTOFOLIO INTELLECT



INVESTING WITH PURPOSE



# A NEW SOLUTION FOR SUCCEEDING IN TODAY'S INVESTING ENVIRONMENT

Investors are faced with the challenge of succeeding in an investment environment that's clouded with uncertainty and diminishing returns. Their willingness to chase returns while assuming greater risk is abundant, and their ability to remain committed to a long-term investment plan is a continuous battle with their risk-averse nature. SolomonAPI™ has created a sustainable solution for today's investor. Our mission is to intelligently grow and protect investors' wealth through a sophisticated combination of proprietary technologies. We believe that by providing investors with the tools to start smart, apply intelligence, and monitor performance — they will regain confidence in their investment strategy and remain committed to achieving their long-term investment goals.

## START SMART

1

### **Take your first step to successful investing**

Select a cost-effective portfolio, comprised of an appropriate asset allocation which will adhere to your risk tolerance and work to meet your long-term investment goals.

## APPLY INTELLIGENCE

2

### **Enhance your portfolio with SolomonAPI™**

A proprietary Artificial Intelligence Investment Strategy (AIIS), which utilizes quantitative modeling and assimilates and translates global data in real-time, to help identify bull market opportunities and avoid the potential consequences of severe market corrections and bear market conditions.

## MONITOR PERFORMANCE

3

### **Oversee your portfolio with AssetLock®**

A leading communication tool, that works to provide you, your financial advisor, and portfolio manager, with a clear understanding of your investment objectives, risk tolerance, your account's performance, and how to potentially manage your account in the event of a severe market shift.



## START SMART

Your first step to investing successfully is to select a smart portfolio. A smart portfolio should encompass several key characteristics that work together to meet your long-term investment goals including:

### ■ Proper Asset Allocation

Asset allocation within a portfolio is essential to its ability to grow wealth while minimizing risk, as it works to balance risk and reward through the proper selection of asset classes which reflect the investor's individual goals, investment time horizon, and risk tolerance.

### ■ Globally Diversified

Global diversification works to position a portfolio to help it withstand significant market gyrations, year over year, and potentially earn a more stable set of returns over time.

### ■ Non-Correlated Assets

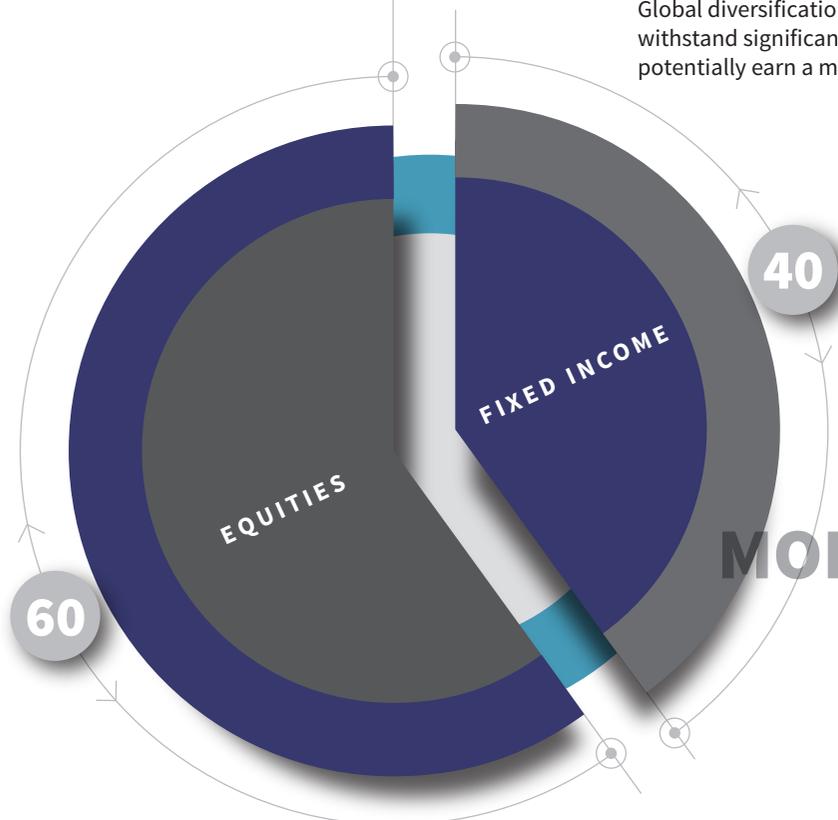
A non-correlated asset allocation strategy works to diversify and manage risk within a portfolio with the ultimate goal of avoiding major market catastrophes.

### ■ Efficiently Rebalanced

Rebalancing of a portfolio is an important function of maintaining an investor's desired risk tolerance and asset allocation, while minimizing risk.

### ■ Low-Cost

Low-cost portfolios can save investors thousands, and even tens of thousands of dollars, over time, and allow the investor to utilize their savings elsewhere.



## MODERATE GROWTH 60/40

AGGRESSIVE GROWTH 100

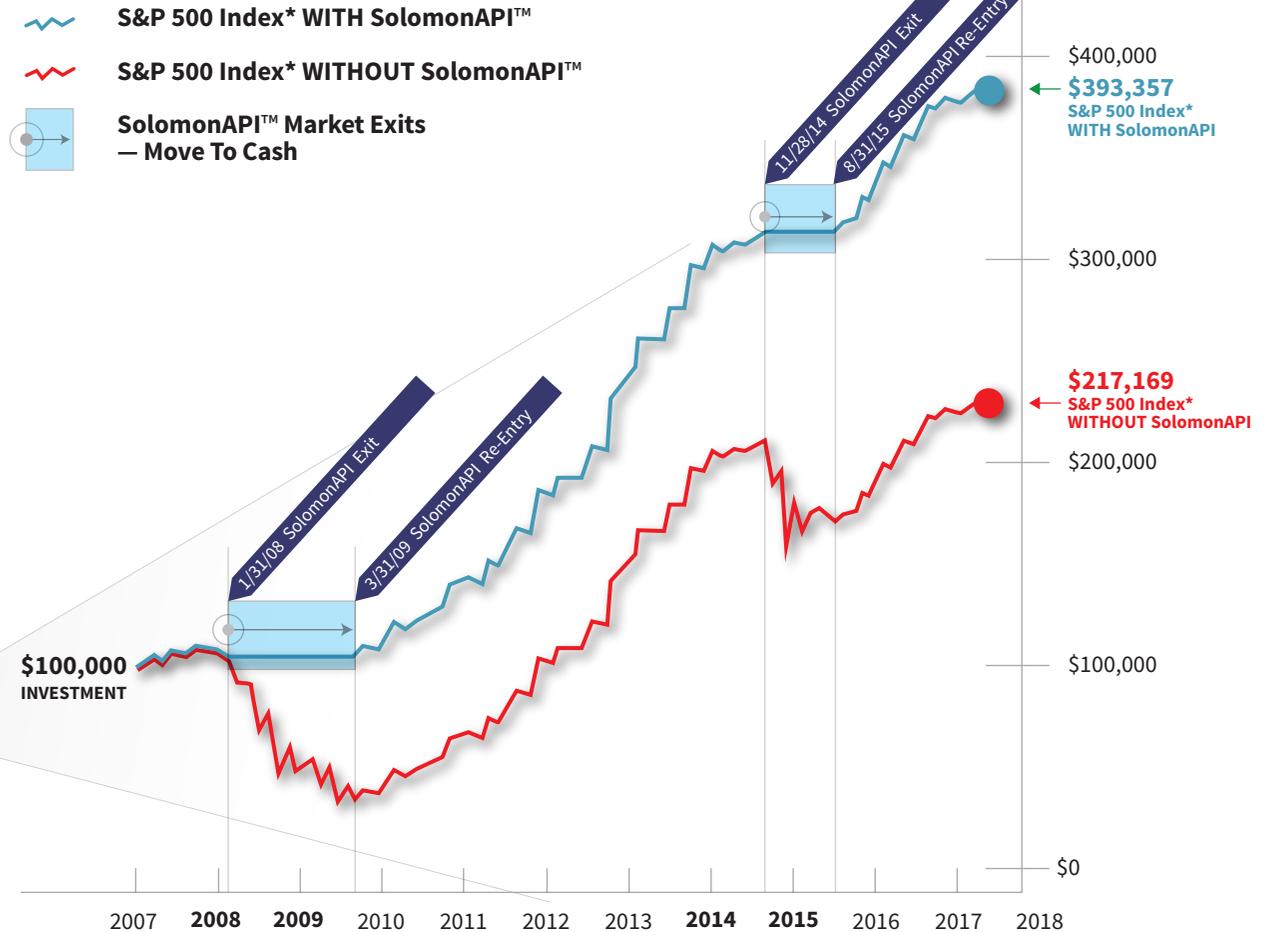
GROWTH 80/20

MODERATE CONSERVATIVE 40/60

CONSERVATIVE 20/80

**SolomonAPI™** is a proprietary Artificial Intelligence Investment Strategy (AII), which works as secondary risk measure for smart portfolios. It utilizes quantitative modeling and real-time global data assimilation and translation to help investors capture bull market opportunities and avoid the potential consequences of severe market corrections and bear market conditions.

For illustrative purposes only, by applying SolomonAPI™ to an investment in the S&P 500 Index\*, it could have yielded \$393,357 in earnings. In contrast, the basic S&P 500 Index (without SolomonAPI™) only earned \$217,169... a \$176,188 earning potential loss for the investor.



\*The S & P 500 is an unmanaged index that is generally considered representative of the U.S. stock market. The performance of an unmanaged index is not indicative of the performance of any particular investment. Investors cannot invest directly in the S&P 500.

**HYPOTHETICAL PERFORMANCE RESULTS:** The performance information presented in the above chart represents hypothetical performance based on combined simulated index data using the same strategy employed by the portfolio. Simulated performance is hypothetical in that it does not reflect trading in actual accounts and is provided for informational purposes only. The performance information reflected is net of a 1.95% investment advisory, which is the highest fee charged by the advisor. It also reflects the reinvestment of dividends and other income. However, the performance information has inherent limitations as to its relevance and use. For example, it ignores certain factors such as the trade timing, security liquidity, and the fact that economic and market conditions in the future may differ significantly from those of assumed by the model. Furthermore, model performance data does not include transaction costs or other portfolio expenses. Any and all of these factors mean that no representation is being made that any model or model mix will achieve performance similar to that shown.

## MONITOR PERFORMANCE

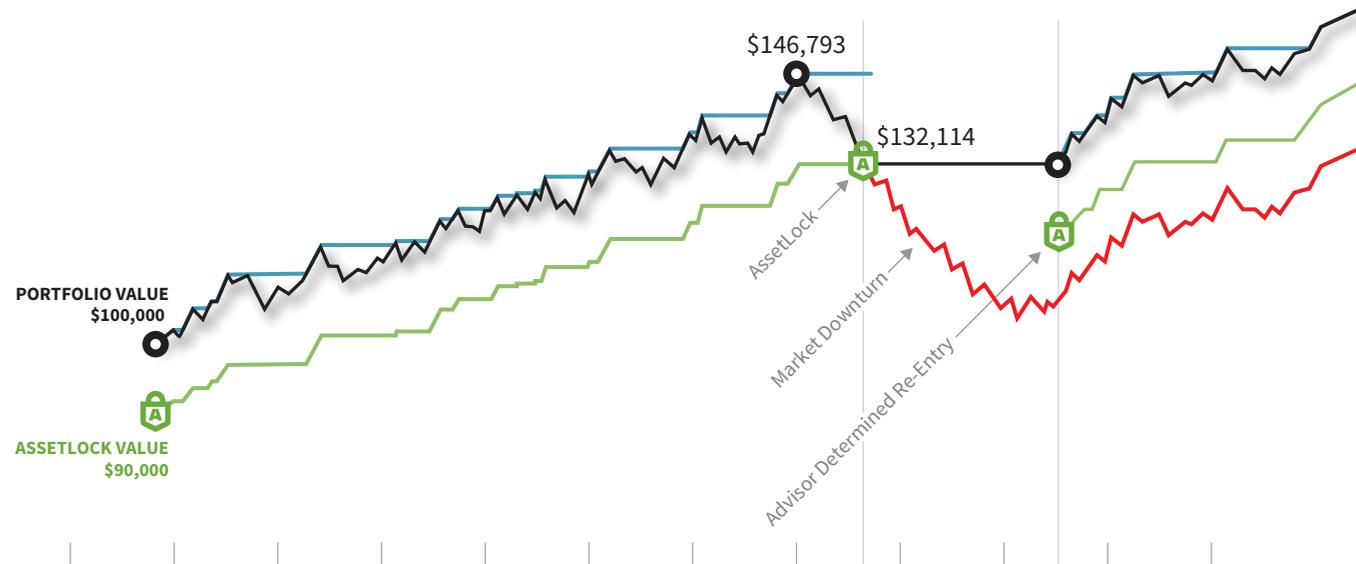
SolomonAPI™ has teamed up with AssetLock®, a leading communication tool, to help provide additional transparency and accountability to the investor's risk tolerance. The investor and financial advisor work together to select a smart portfolio and its corresponding AssetLock® Value, based on the investor's investment time horizon and desired risk tolerance.

### PORTFOLIO MODELS / ALLOCATION

■ Stocks ■ Bonds

|                 | 20   80      | 40   60               | 60   40         | 80   20 | 100               |
|-----------------|--------------|-----------------------|-----------------|---------|-------------------|
| Portfolio Model | Conservative | Moderate Conservative | Moderate Growth | Growth  | Aggressive Growth |
| AssetLock®      | -7.5%        | -10%                  | -15%            | -20%    | -25%              |

- Current Account Value**  
Actual daily account value based on data of the close of the Stock Market the previous business day.
- High-Water Value**  
Highest value account has reached. This value increases as the account grows and will not decrease due to loss.
- AssetLock® Value**  
This is the high-water value less the maximum percentage of loss the investor is willing to incur.
- Market Value**  
Market value for account, assuming that the account maintained the original investment mix.



Unless otherwise specified, all return figures shown above are for illustrative purposes only, and are not actual customer or model returns. Actual returns will vary greatly and depend on personal allocation and market circumstances. \*Your Advisor will determine the best time for you to re-enter the market. Please see back for AssetLock Disclaimers.

### Help protect your gains with AssetLock

The chart above demonstrates using AssetLock with a portfolio where a 10% AssetLock Value was chosen. Assuming an initial deposit of \$100,000 and eventual growth to \$146,793, the resulting AssetLock Value would be \$132,114.



### **Access to All Information, Anytime.**

With AssetLock®, investors have complete transparency of their investment accounts through secured online access to their personal account dashboard.

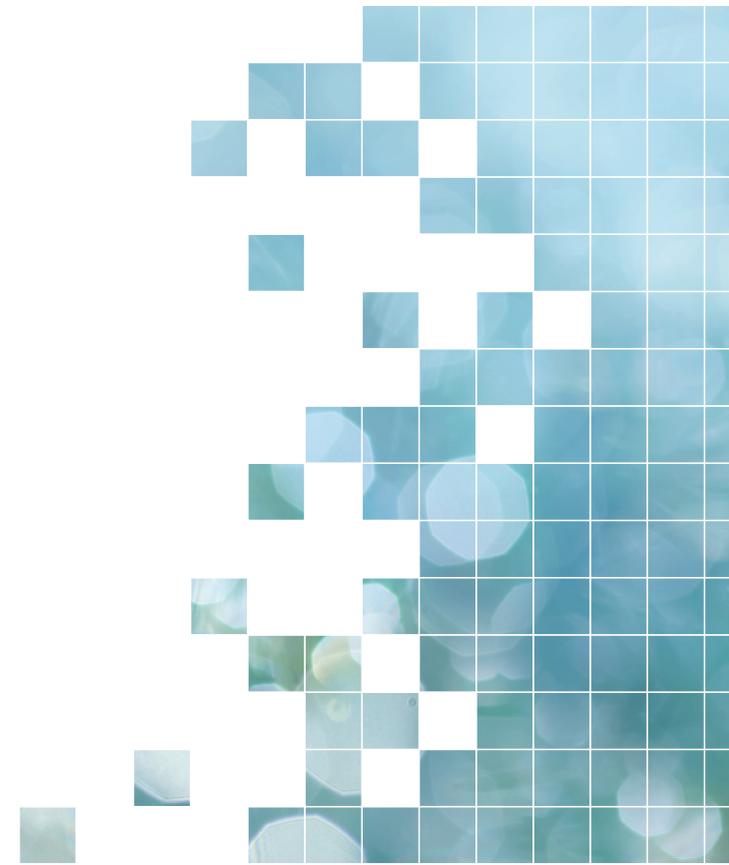
### **Everyone is Up-to-Date**

Assetlock's personalized communications feature disseminates email and text alerts to the investor, financial advisor, and portfolio manager when the account has reached an all-time high, when the account receives dividends, and when it has reached the AssetLock® Value – signaling that it's time to discuss moving the portfolio.

AssetLock® works to ensure the investor, financial advisor, and portfolio manager, have a clear understanding of the investor's long-term investment objectives and risk tolerance, the account's performance, and how the account should be managed in the event of a market correction.



INVEST WITH CONFIDENCE



AssetLock® is tracking software used to monitor the performance of a client's portfolio, and to predetermine the amount of downside the client is willing to tolerate. It is NOT an actual stop order and will NOT automatically sell the individual securities in the portfolio. Therefore, the AssetLock® value is a reference point to encourage a conversation between the advisor/firm and the client to determine if the client's portfolio should remain unchanged, reset the AssetLock® percentage by reallocating to a different risk profile, liquidate part or all of their portfolio or opt out of AssetLock®.