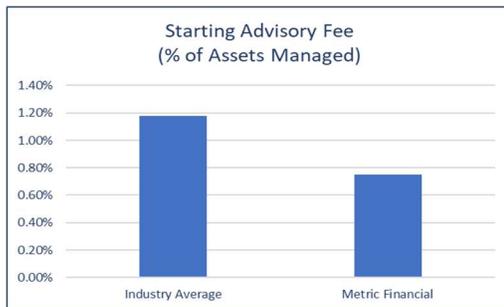


## What Does “lower costs. better results.” Mean?

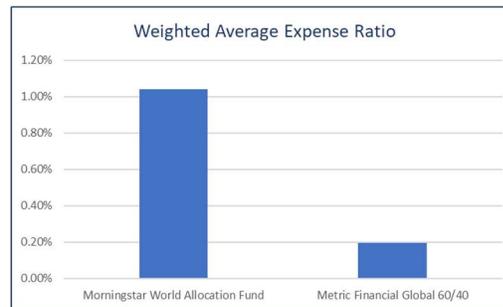
Our tagline has two components. Both are designed to improve outcomes for investors. Metric was founded on the objective of minimizing costs in portfolios while offering the potential to improve results.

### Lower costs...

Currently, the world of traditional financial advice essentially gives you two choices: (1) spend a lot on a professional financial advisor and get varying degrees of advice or (2) sign up with a “robo-advisor” and get little to no advice for very low cost. Furthermore, many advisors use expensive mutual funds in your portfolios. Metric sees these traditional approaches as opportunities to lower costs: charge a fairer advisory fee and lower the costs of the investments in the portfolio. We compare cost of advice and cost of investments below:



Source: advisoryhq.com and Metric Financial



Source: Morningstar and Metric Financial

### Better results...

Unfortunately, many financial advisors are often incentivized to sell products, not necessarily offer a solution that is best for you. Furthermore, those expensive mutual funds have been proven not to outperform a simple market index over time. At Metric, we attempt to solve for these problems by accepting a fiduciary responsibility for our clients and by investing in factor-based ETFs that have academic support for generating excess returns over time. We compare active performance and factor performance below:



Source: Standard & Poor's



Source: Morningstar

This is just the beginning of how we strive to improve outcomes for you, the investor. To learn more, please visit us at [www.metricfin.com](http://www.metricfin.com) or contact us at [info@metricfin.com](mailto:info@metricfin.com).



lower costs. better results.

## Disclosures

Past performance may not be indicative of future results. Different types of investments involve varying degrees of risk. Therefore, it should not be assumed that future performance of any specific investment or investment strategy will be profitable or equal the corresponding indicated performance level(s). Moreover, you should not assume that any of the above content serves as the receipt of, or as a substitute for, personalized investment advice from Metric Financial. Please remember to contact Metric Financial if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services. Please also advise us if you would like to impose, add, or to modify any reasonable restrictions to our investment advisory services.

Historical performance results for investment indices and/or categories have been provided for general comparison purposes only, and, unless otherwise noted, do not reflect the deduction of transaction, custodial, or investment management fees, nor the impact of taxes, the incurrence of which would have the effect of decreasing historical performance results. It should not be assumed that your account holdings do or will correspond directly to any comparative indices.

The Metric Financial Global 60/40 is based on a non-taxable portfolio over \$200,000 in value at initiation. As markets move, individual holding weights will fluctuate and therefore so will the weighted average expense ratio.