

**Roth IRA Account  
New All-Time High**

Congratulations, Smart investing pays off.

11:22am



**An early warning  
system for your  
Investments,**

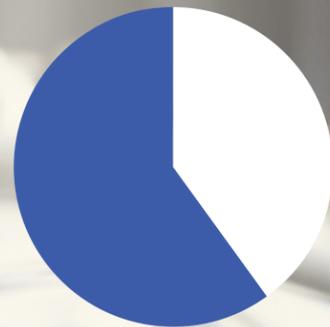
**because you've  
worked too hard  
to be surprised  
by your money.**

Helping to protect your wealth has never been easier. Answering a simple 10-question risk questionnaire is all it takes to get started. This will help you understand how much risk you should be taking with your investments, your ideal asset allocation, and your WealthGuard Number.

WEALTHGUARD %



PORTFOLIO MIX



■ Stocks ■ Bonds

RISK TOLERANCE



Moderate

The WealthGuard Number represents the maximum loss you are comfortable with from the highest value your accounts have reached. It's also the number that WealthGuard uses to give you an early warning when your account may need attention in order to prevent further losses.



Portfolio Value

**\$535,000**

**\$ New All Time High**

WealthGuard Value

**\$454,750**

**15%**



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## The Benefit of Being WealthGuarded

WealthGuard is a free-of-charge service that helps you watch over and protect your hard earned savings. It monitors all of your investment accounts, daily, helping reduce the possible effects of a large market crash and providing you with greater peace of mind.

In the event your accounts hit a new all-time high, your WealthGuard Number will also increase. If this happens, the system will notify you via email and/or text message.

WealthGuard tracks and monitors all of your investments in one place, helping to protect these investments by alerting you when you are approaching your WealthGuard value. This is achieved by setting up a secure data connection with your accounts.



Self  
Managed

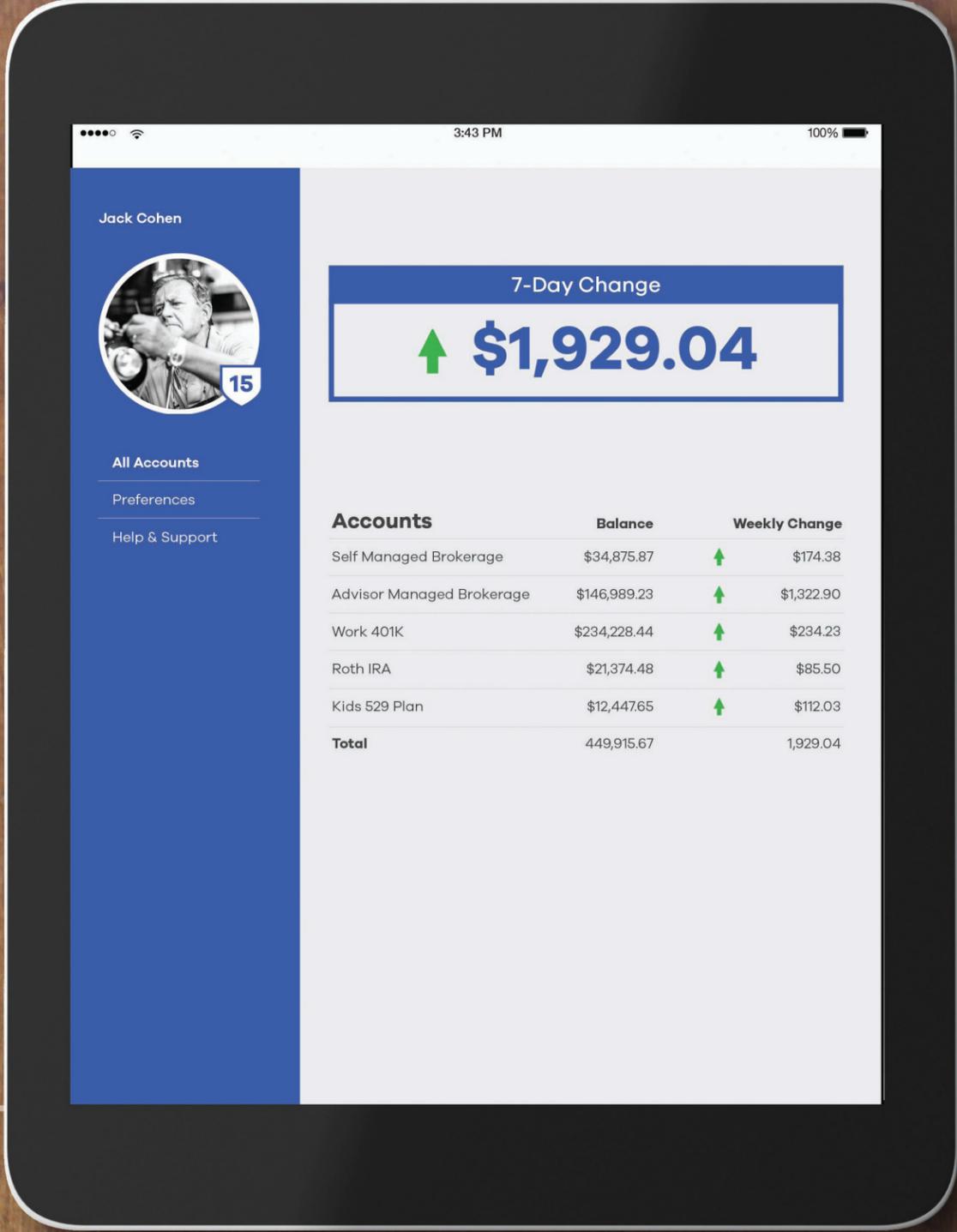


Advisor  
Managed



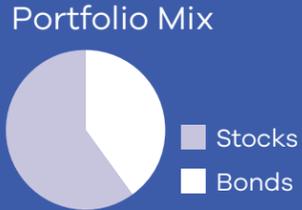
401k

Since WealthGuard monitors all your accounts automatically, it can watch over your 401k, self-managed investment accounts and accounts managed by financial advisors at nearly every firm in the United States. Best of all, it monitors all of these different account types at no cost to you as an investor.

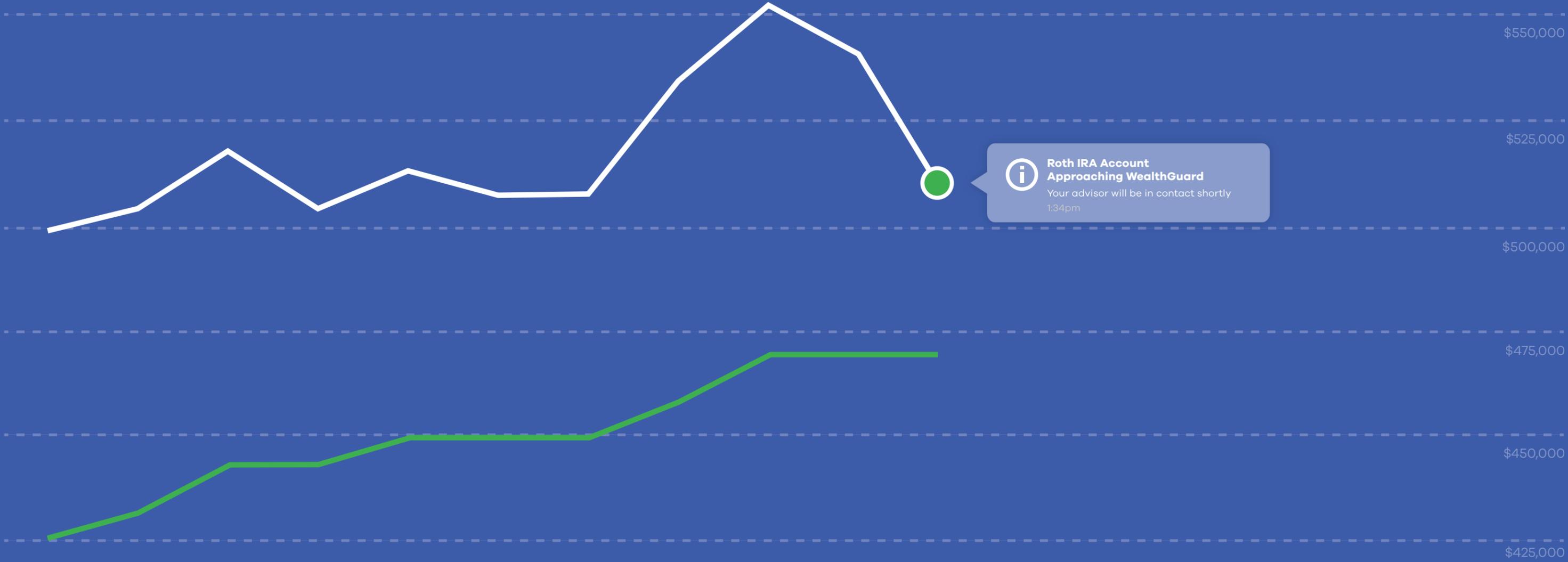


Once WealthGuard is set up and knows your risk tolerance and WealthGuard Number, it will automatically monitor all of your accounts based on the closing value each day. If your accounts ever start to decline in value, WealthGuard will give you an early warning if the decline is 75% of your WealthGuard Number. It also tracks your asset allocation and the overall performance of all your accounts every single day.

Portfolio Value  
**\$510,000**



WealthGuard Value  
**\$469,200** | **15%**  
**Approaching WealthGuard**



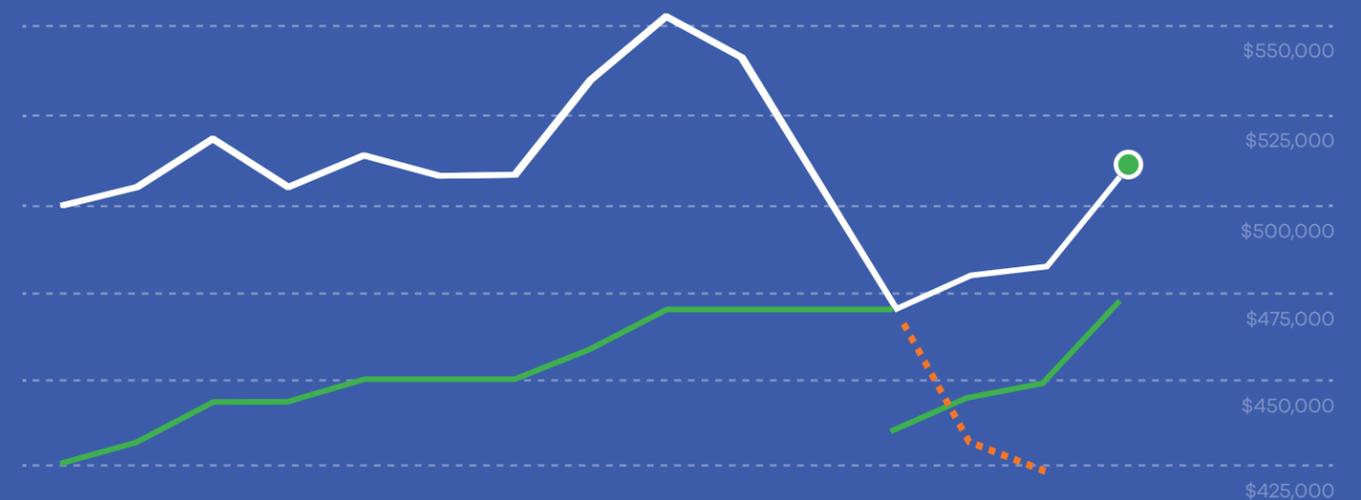
While we all hope as investors to never reach our WealthGuard Number, should it happen, it's wise to have a plan. Studies show the biggest reason many investors fail is because they don't have a plan to deal with the emotional turmoil of financial market losses<sup>1</sup>. That's where WealthGuard comes in. Should any of your accounts reach your preset WealthGuard Number, you'll be notified right away.

WealthGuard can also automatically notify your financial advisor. More importantly, WealthGuard will initiate a specific plan of action to help protect your accounts from further losses, while keeping you focused on your long-term investment goals.

WealthGuard is reached and your new strategy can be implemented.



By adjusting your portfolio strategy and WealthGuard percentage you may improve your outcome in the current market conditions.



<sup>1</sup>Dalbar Inc.



WealthGuard is incredibly simple, yet incredibly powerful. It allows investors to invest towards their long-term goals with the confidence that there's a plan in place to help protect those investments in all market conditions.

**Learn more about WealthGuard at [wealthguard.me](https://wealthguard.me)**

Ask your financial advisor about setting up a free WealthGuard account to secure your financial investments today.



Important  
Disclosures

WealthGuard™ is a complete portfolio monitoring system. Designed by determining the amount of downside risk a client is willing to tolerate, WealthGuard™ is added to client accounts to help protect from downside risk. WealthGuard™ is not a stop loss strategy. When the account value in the portfolio hits the targeted downside value, an alert is sent to the client, advisor, and money manager. The money manager trades the account as indicated on the WealthGuard™ agreement.

There is no guarantee the exact WealthGuard™ value will be captured, or assets will be traded or liquidated the same day the WealthGuard™ value is reached due to time of day and/or market restrictions. WealthGuard™ is not responsible for any tax implications that may result due to the liquidation or trading of the holdings. FormulaFolio Investments is not responsible for any errors or omissions in the information used to prepare your WealthGuard™ percentages.

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