

IMS Select Portfolios Managed Strategy



IMS | INVESTMENT
MANAGEMENT
SOLUTIONS

Your life's journey. Your unique financial plan.
Our commitment to getting you there.



IMS Select Portfolios

An intelligent, strategic solution using active professional management of select mutual funds to help you reach your long term financial goals.

The Advantages of Skilled Mutual Fund Management:

- ▶ Flexibility to determine your portfolio composition.
- ▶ Ability to be more defensive through active management.
- ▶ Potential for outperforming benchmarks.
- ▶ Access to skilled investment managers.

▶ IMS: Investing Your Way

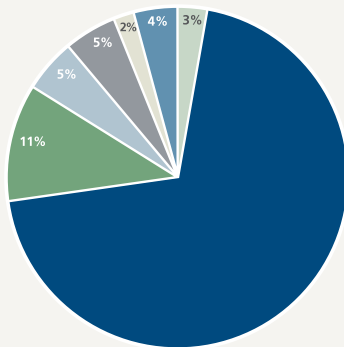
In every stage of life, flexibility and choice are paramount. These benefits are equally vital to investing, which is why we've designed our Investment Management Solutions platform, IMS, to deliver diverse and highly-flexible investment options.

Through IMS, today's investors benefit from access to an extensive array of purposely designed portfolio options, a disciplined approach and cost-effective, professional investment management. Each investment option offers a different level of flexibility and functionality so that you can choose precisely how you prefer to reach your personal financial goals. Built around your unique objectives, time horizon and tolerance for market volatility, these personalized investment programs equip you to honor the most important promises made to yourself and your loved ones.

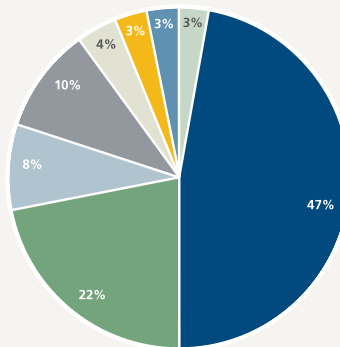
▶ IMS Select Portfolios: An Overview

There are five distinct programs on the IMS platform, one of which is IMS Select Portfolios. Within IMS Select Portfolios, there are six distinct investor profiles that are diversified across eight core asset classes that can be implemented using managed mutual funds, passive exchange-traded funds (ETFs) or in some cases, a blend of these investment vehicles along with alternative investments. Using a comprehensive process to understand your feelings, beliefs and objectives, you and your advisor will collaborate to identify the profile, or strategy, that is right for you.

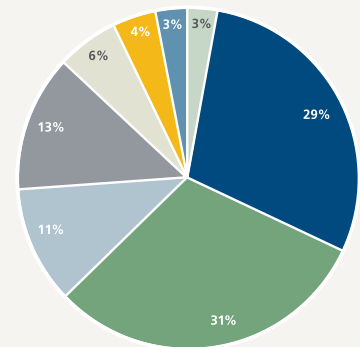
ASSET ALLOCATION MODELS



Ultra Conservative



Conservative



Moderate

Spotlight: IMS Select Portfolios – Managed Strategy

The IMS Select Portfolios — Managed Strategy, is a comprehensive investment solution. This program uses an “active” management strategy in which the manager makes specific investments with the goal of outperforming an investment benchmark, typically an index. The mutual fund manager actively buys, sells and holds the underlying investments of the fund in an attempt to exceed the performance of the benchmark. This flexibility allows the manager to make intelligent choices about how and when to be aggressive in pursuing opportunities and when to play defense, depending on market conditions.

► Your IMS Path to Investing

Investing in IMS begins with understanding your investor profile and an allocation of assets that is appropriate for you. Integral to the IMS platform is a customized Statement of Investment Selection your advisor develops that outlines your investment plan, actions and responsibilities to keep you on track toward meeting your goals.

► Diversify to Reduce Volatility

By properly allocating your assets among various asset classes and diversifying your portfolio among several investment vehicles, you have the benefit of an efficient diversified portfolio strategy. A diversified portfolio typically reduces volatility and increases the ability to realize your investment objectives.

► Rebalance to Improve Returns

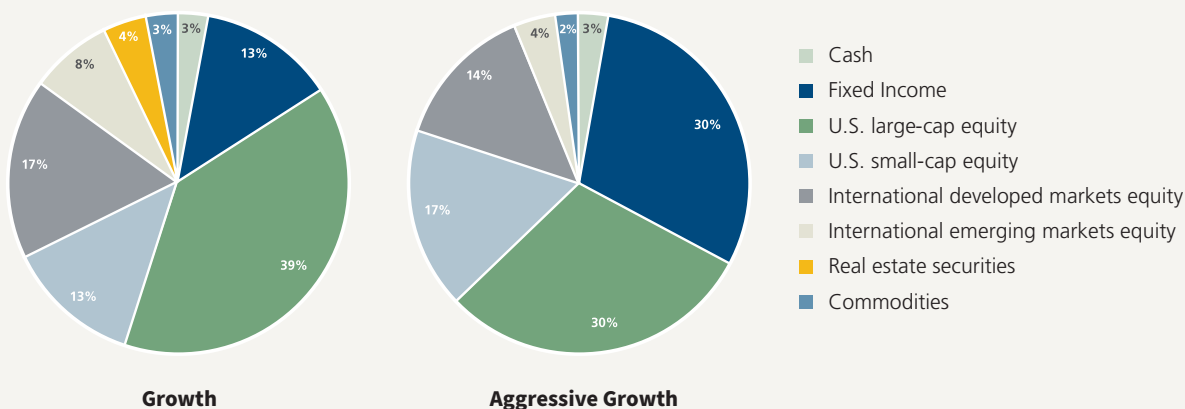
We go beyond investment management expertise. We leverage portfolio management technology that enables automatic rebalancing to realign your portfolio back to its originally established “target” weightings, which helps improve overall outcomes.

► Benefit from Informed Decision-Making

Skilled investment professionals use in-depth research and rigorous evaluation techniques to select and manage the mutual funds included in IMS portfolios. Investment performance is not guaranteed; fund expenses and taxes generated in the pursuit of outperforming a benchmark may diminish return. By understanding the advantages and trade-offs of active investing as compared with passive investing, you and your advisor can make informed decisions about which approach is right for you.

A Snapshot of Program Benefits:

- Diversification
- Automatic rebalancing
- Quarterly and on-demand reporting
- Discretionary investment management



Our Philosophy

**To ethically serve clients more effectively and completely,
helping them honor the important promises they make to
themselves and to their loved ones.**

International investing presents certain risks not associated with investing solely in the United States, such as currency, custodial, political and transparency risk. Investing in emerging markets involves greater risk than investing in more established markets due to exchange rate changes, political and economic upheaval and low market liquidity. Investing in fixed-income securities involves credit and interest rate risk. When interest rates rise, bond prices generally fall. Investing in commodities may involve greater volatility and is not suitable for all investors. Investing in a non-diversified fund that concentrates holdings into fewer securities or industries involves greater risk than investing in a more diversified fund. The equity securities of small companies may not be traded as often as equity securities of large companies, so they may be difficult or impossible to sell. Neither asset allocation nor diversification assure a profit or protect against a loss in declining markets. Please consider the investment objectives, risks, charges and expenses of the investment company carefully before investing; the prospectus contains this and other information about the investment company; a prospectus can be obtained from your financial advisor. Please read the prospectus carefully before investing. No investment strategy can guarantee success. It is possible to lose some or all of your investment. Indices are unmanaged and cannot be purchased directly by investors.