

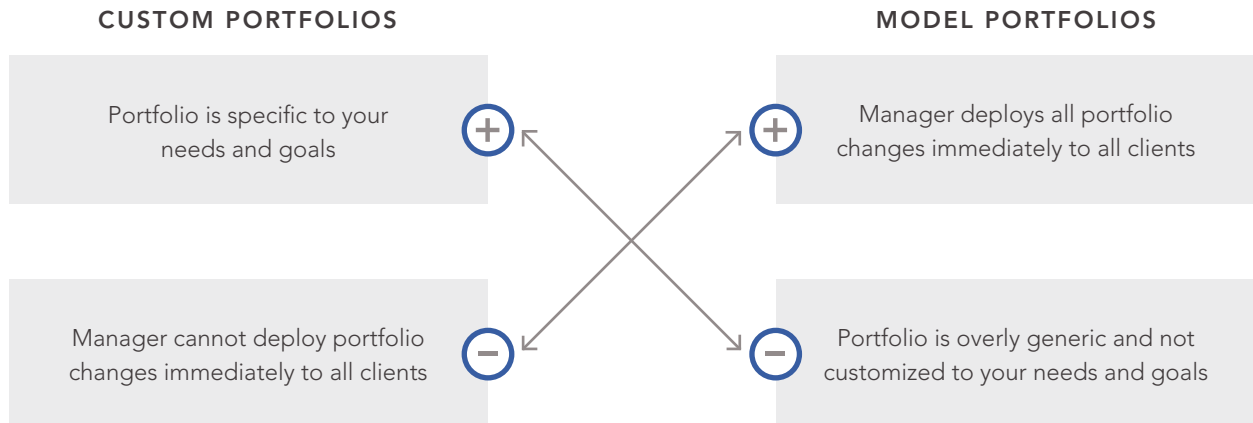
THE QUADRANT PLAN

*The Quadrant Plan provides a structured process of
allocating your total portfolio based on your unique
goals and priorities*



Portfolio Building Blocks

There are no perfect investments, but there are near-perfect portfolios. Many investment managers create custom portfolios for each client, while others assign clients to one of several “model portfolios.” The reality is that each of these avenues has benefits and shortcomings, making them imperfect.



The whole is greater than the sum of its parts. Our Quadrant Plan approach seeks to integrate the benefits of both custom portfolios and model portfolios. We offer a variety of investment strategies, which we consider building blocks for your portfolio. Our investment strategies intentionally complement one another by maintaining a unique focus with targeted investment exposure. The Quadrant Plan framework allows us to tailor a mix of portfolios to your specific situation.

SOLID STRUCTURE

Each component is specifically assembled for quality construction



SQUARE MEAL

Each food group provides essential nutrients for a healthy body



SEAMLESS COMPOSITION

Each musician produces distinctive sounds to compose delightful music



COORDINATED TEAM

Each player works together to form a successful team



Portfolios with Purpose

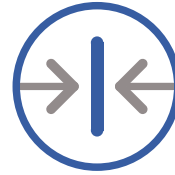
Many investors use an Investment Policy Statement (IPS) to guide, document, and formulize their investment management process. Part of this document is to identify several key investment characteristics:



**RETURN
OBJECTIVES**



**RISK
TOLERANCE**



**INVESTMENT
CONSTRAINTS**

The Quadrant Plan components reflect the four distinct return objectives that are traditionally made available through an IPS. How you prioritize these return objectives is based on your financial situation, and defines the purpose of your portfolio. Our Quadrant Plan approach helps you identify your financial planning goals and, as a result, ensure your portfolio has an appropriate emphasis across these four purposes:

YIELD

The income yield, such as dividends or interest, generated by your investments providing cash flow and accessibility.

PROTECTED

The ability of an investment to keep pace with inflation while focusing on principle protection and stability.

BALANCED

The total of all return sources provided by an investment portfolio, generally delivered through broad diversification.

GROWTH

The return that results from increasing prices or capital appreciation of an investment, ultimately resulting in long-term accumulation.

Strategy-Level Diversification

Many investors believe that diversification across securities and financial markets adds value to their portfolio. We believe this concept should be taken a step further by diversifying your portfolio across different types of investment management approaches, introducing strategy-level diversification. The Quadrant Plan allocates your portfolio's underlying accounts across the four quadrants, resulting in a customized combination of investment strategies and types:

YIELD

Higher-income assets, such as bonds and other fixed income securities.

PROTECTED

Stable investments, such as CDs, fixed annuities, certain structured products, and money markets.

BALANCED

Diversified, broad market exposure that includes stocks, bonds, and often alternative investments.

GROWTH

Growth-oriented strategies and investments, including stocks and certain uncorrelated assets.



•

Investment advisory and financial planning services offered through Simplicity Wealth, LLC, a SEC Registered Investment Advisor. Subadvisory services are provided by Advisory Alpha, LLC, a SEC Registered Investment Advisor. Insurance, Consulting and Education services offered through Northland Financial. Northland Financial is a separate and unaffiliated entity from Simplicity Wealth, LLC and Advisory Alpha, LLC.

© Advisory Alpha. Registration with the SEC or state does not constitute an endorsement of the firm by regulators, nor does it indicate that the adviser has attained a particular level of skill or ability. This content is for informational purposes only and does not intend to make an offer or solicitation for sale or purchase of any securities. Investing involves risk, including the potential loss of principal. No investment strategy, such as asset allocation or diversification, can guarantee a profit or protect against loss in periods of declining values. All investment strategies involve risk and have the potential for profit or loss. Changes in investment strategies, contributions or withdrawals, and economic conditions may materially affect the performance of your portfolio. There are no assurances that a portfolio will match or outperform any particular benchmark. Investors should carefully consider the investment objectives, risks, fees and expenses before investing. Any financial services firms referenced in this material do not provide tax or legal advice. Please consult with your tax or legal professional regarding specific issues prior to making a tax or legal decision. Other risks include those associated with asset classes, concentration, currency, sectors, financial products, liquidity, management, economic, and market trading. The strategies mentioned in this material are not based on your individual needs, goals, and risk. Prior to opening an account with our firm, your financial advisor will consult with you to determine if your financial objectives are appropriate for investing in the recommended investment strategies. The four Quadrant Plan components are generic classifications and are not intended to be specific to the purpose or objective of every investment. The term Protected does not imply the associated investments are risk-free. The Protected quadrant is the name of the quadrant that best represents the model portfolio described and does not necessarily infer that investments therein are guaranteed. All investments will fluctuate in value and could result in the loss of principal. All investments have risk of loss. Certain annuities, such as fixed and fixed indexed annuities may offer guarantees which are backed by the financial strength and claims-paying ability of the issuing insurance company. Market-Linked CDs (MLCDs) are a type of structured products. FDIC coverage generally applies to the amount of invested principal only. Any appreciation relating to the linked index or benchmark is not FDIC-insured. If you hold more than the FDIC-insured limitations in deposits with the issuing bank, you will not receive the benefit of FDIC insurance for any balance in excess of FDIC limits. In this instance, amounts in excess of FDIC-insured limits are subject to the credit risk of the issuing bank. For more information please visit www.fdic.gov.