

SEPARATE ACCOUNT MANAGEMENT

Is It Right For Me?



PEAK I®

YOU ARE A SERIOUS, GOAL-ORIENTED INVESTOR

You see value in:

- ▲ Professional assistance in determining your financial profile and objectives
- ▲ Personalized professional management of your goal-specific portfolio
- ▲ Independent quarterly evaluations of your portfolio's performance
- ▲ Ongoing consultation regarding manager selection, monitoring, and retention
- ▲ The convenience of an all-inclusive fee program
- ▲ Identifiable and consistent investment discipline

INSTITUTIONAL PORTFOLIO MANAGEMENT IS NOW AVAILABLE TO YOU

Your investment consultant is prepared to offer you the expertise and services of some of the nation's leading portfolio managers—the same types of firms utilized by large institutional investors such as pension plans and foundations. These portfolio managers are brought to you through the PEAK I program.

AN INDIVIDUALLY TAILORED PORTFOLIO IS CREATED FOR YOU

The PEAK I investment decision-making process begins with an analysis of your financial objectives and risk-to-return preferences. Your investment consultant works with you to complete a unique Investor Profile Questionnaire, leading to a specific asset allocation and investment style suitability determination. Based on these results, your investment consultant can discuss with you suitable portfolio managers.

Each portfolio management firm in PEAK I has been specifically selected on the basis of long-term investment performance and other strict quantitative and qualitative criteria.

PEAK I—A COMPREHENSIVE PROGRAM AT A COMPETITIVE PRICE

By hiring a portfolio manager within the PEAK I program, you receive a unique combination of investment advisory, reporting, trade execution, and administrative services for an all-inclusive fee that is one of the most competitive in the industry.

IS A PORTFOLIO MANAGER RIGHT FOR YOU?

The decision to invest in any program should be made only after in-depth consultation with your investment consultant.

PEAK I is available to clients with \$100,000 or more to invest. Please ask your investment consultant about the potential advantages of PEAK I and whether a tailored portfolio within PEAK I is appropriate for you.

