

SMART INVESTING

Being an accomplished,
penalty-resistant investor

- 5 INVESTMENT DETRACTORS TO AVOID
- 5 INVESTMENT ENHANCERS TO EMBRACE
- 1 INTEGRATED FORMULA FOR SUCCESS



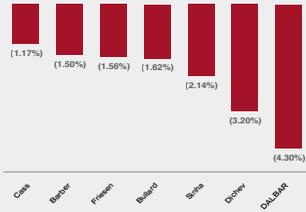
JANICZEK[®]
WEALTH MANAGEMENT

5 Investment Detractors to Avoid

1 Avoid the Investor Behavior Penalty

Studies confirm investor actions influenced by hype, emotions, and biases consistently detract from results. These studies illustrate a significant opportunity to enhance performance results. Select an investment approach that distances you from such detractors.

Investor Behavior & The Impact on Investment Performance

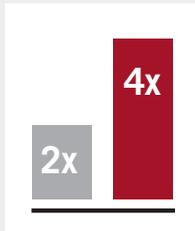


Annual Detraction due to Investment Behavior

Source: The Laws of Wealth by Daniel Crosby, 2016

2 Avoid unnecessary costs

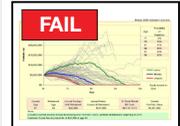
The least expensive active funds in each asset class had anywhere from 2x to 4x more likelihood of outperforming a benchmark.*



*Russel Kinnet, *Lower your Fees, Boost Your Return*. MorningStar FundInvestor, May 2014

3 Avoid unnecessary risks

Some risks have no expected return. Other risks may not align with your circumstances, means, temperament or goals. A customized, objective pass/fail risk analysis can help you avoid unnecessary risk.



4 Avoid unnecessary complexity

Don't equate complexity with sophistication. Einstein had it right: "Make things as simple as they can be, no simpler." Complexity can elevate the time, effort, and cost required to perform even basic investment management functions, and should be avoided whenever possible.

COMPLEXITY

5 Avoid unnecessary conflict

Conflict comes in many flavors and can be a root cause of needless wasted time and energy. Avoid unnecessary conflict by making certain your lead advisor abides by the Fundamental Five:

- Fiduciary
- Fee-only
- Full Disclosure
- Full Breadth
- Free Agency

5 Investment Enhancers to Embrace

1

Embrace conventional indexing

Selectively utilizing conventional indexing in highly efficient parts of the financial markets is a simple and lean way to gain broad market exposure. Studies show 83% of active managers have not beat such indexes*.

*Source: Dimensional Fund Advisors

2

Embrace factor indexing

Solid academic research from Nobel Laureates show expected return can be increased by weighting and filtering holdings in an index pool by favoring certain factors like profitability and company size. Selectively embracing factor indexing can improve a portfolio's *smart exposure*.

Source: Eugene Fama

3

Embrace select active management

Two professors at Yale* identified that sorting active managers by a measurement called "active share" can weed out historical "closet indexers" (those with portfolios like conventional indexes but at a much higher cost). Coupled with due diligence, selectively embracing active management can improve a portfolio's *advantageous exposure*.

Source: K.J. Martijn Cremers and Antti Petajisto

Lean Exposure

Smart Exposure

Disciplined Exposure

Advantageous Exposure

Prudent Exposure

Conventional Indexing

Factor Indexing

Select Active Management

Disciplined Rebalancing

Strength-Based Wealth Management

4

Embrace strategic rebalancing

Research shows a disciplined performance-based rebalance methodology, versus a general time-based rebalance discipline can enhance portfolio performance and thus improve a portfolio's *disciplined exposure*.

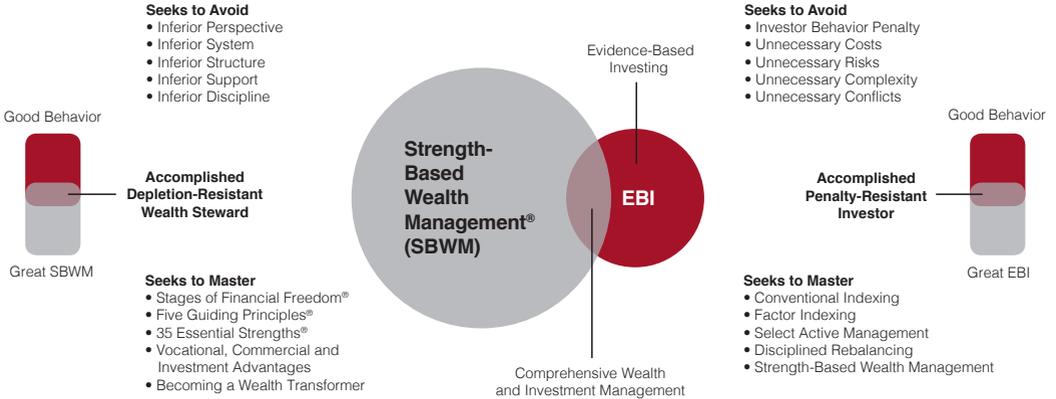
Source: Janiczek Wealth Management

5

Embrace Strength-Based Wealth Management (SBWM)

Investing from a position of strength can help put you in an advantageous financial and mental state needed to optimally navigate bull, bear, and sideways markets. Embracing SBWM can help you gain *prudent exposure*.

OUR FORMULA FOR SUCCESS: SBWM + EBI = WEALTH MASTERY



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Award Selection Criteria for Top Financial Advisors

Barron's Top Advisors: Rankings are based on data provided by advisors. Included factors were assets under management, regulatory record, revenue produced for the firm, quality of practice and philanthropic work. Investment performance is not an explicit component.

Top Financial Advisors/Financial Times: Rankings are based on data provided by investment firms. Included factors were assets under management, asset retention, years of experience, FINRA compliance record. Investment performance is not an explicit component.

Advisory HQ: Rankings are based on data provided by investment firms. Included factors were fiduciary duty, independence, transparency, level of customized service, history of innovation, fee structure, quality of services provided, team excellence and wealth of experience.

Mutual Funds Magazine: Rankings are based on data provided by investment firms. Included factors were nomination by peers, higher education, professional accreditations, SEC and state registrations, fee structure, assets under management, minimum client portfolio, years of experience and SEC filings. Investment performance is not an explicit component.

Worth Magazine: Rankings are based on data provided by investment firms. Included factors were

Sources: Barron's March 2018, 2017, 2016, 2015, 2014; Financial Times June 2017, 2015; Advisory HQ March 2018, 2017, 2016; Mutual Funds Magazine January 2001; Worth Magazine July 2002, January 2004, October 2004, October 2008.

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