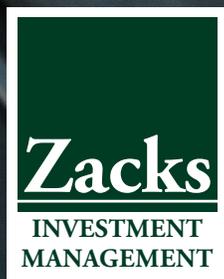


Zacks Model Portfolios

Born from Research, Built for Performance



Strategy Overview

ZACKS FOCUS GROWTH STRATEGY

The Focus Growth Strategy is designed to pinpoint growth-oriented stocks with a large cap bias.

ZACKS PREFERRED STRATEGY

The Zacks Preferred Strategy's primary objective is to provide a high level of current income while maintaining low correlation to equity markets.

ZACKS MID CAP STRATEGY

This portfolio seeks to choose companies with a positive Zacks Rank, and incorporates both growth and value stocks.

ZACKS DIVIDEND STRATEGY

The portfolio focuses on high yielding companies, providing substantially higher current yield than the S&P 500.

ZACKS SMALL CAP STRATEGY

This Portfolio seeks stocks with a positive Zacks Rank, and has regular rebalancing, as stocks with declining fundamentals are sold.



ABOUT ZACKS INVESTMENT MANAGEMENT

Zacks Investment Management, a wealth management boutique, is a leading expert on earnings and using earnings estimates in the investment process. We are a wholly owned subsidiary of our parent company, Zacks Investment Research, one of the largest providers of independent research in the U.S. We are committed to providing comprehensive personalized wealth management solutions to all of our clients through the use of equity and fixed income portfolios. Client portfolios are managed using a unique combination of Zacks independent research and Zacks quantitative models. Through our personalized investment process, we provide all clients with the level of customization and personalization that they desire.

The Benefits of Active/Passive Model Investing

There is a method to give you what you want as an investor that is simple, effective, time-tested and requires very little work on your part. The approach to investing that gives you all of what you want is called structured investing using model portfolios. A model portfolio is a diversified system of separately managed accounts that are grouped together to provide an expected return with a corresponding amount of risk.



PROFESSIONAL ANALYSIS AND RESEARCH

The first step in building our model portfolios is the creation of a detailed investment philosophy and strategy that defines all portfolio construction rules. This means that you can rest assured that your investment has been created with a consistent style, and suitability in mind.

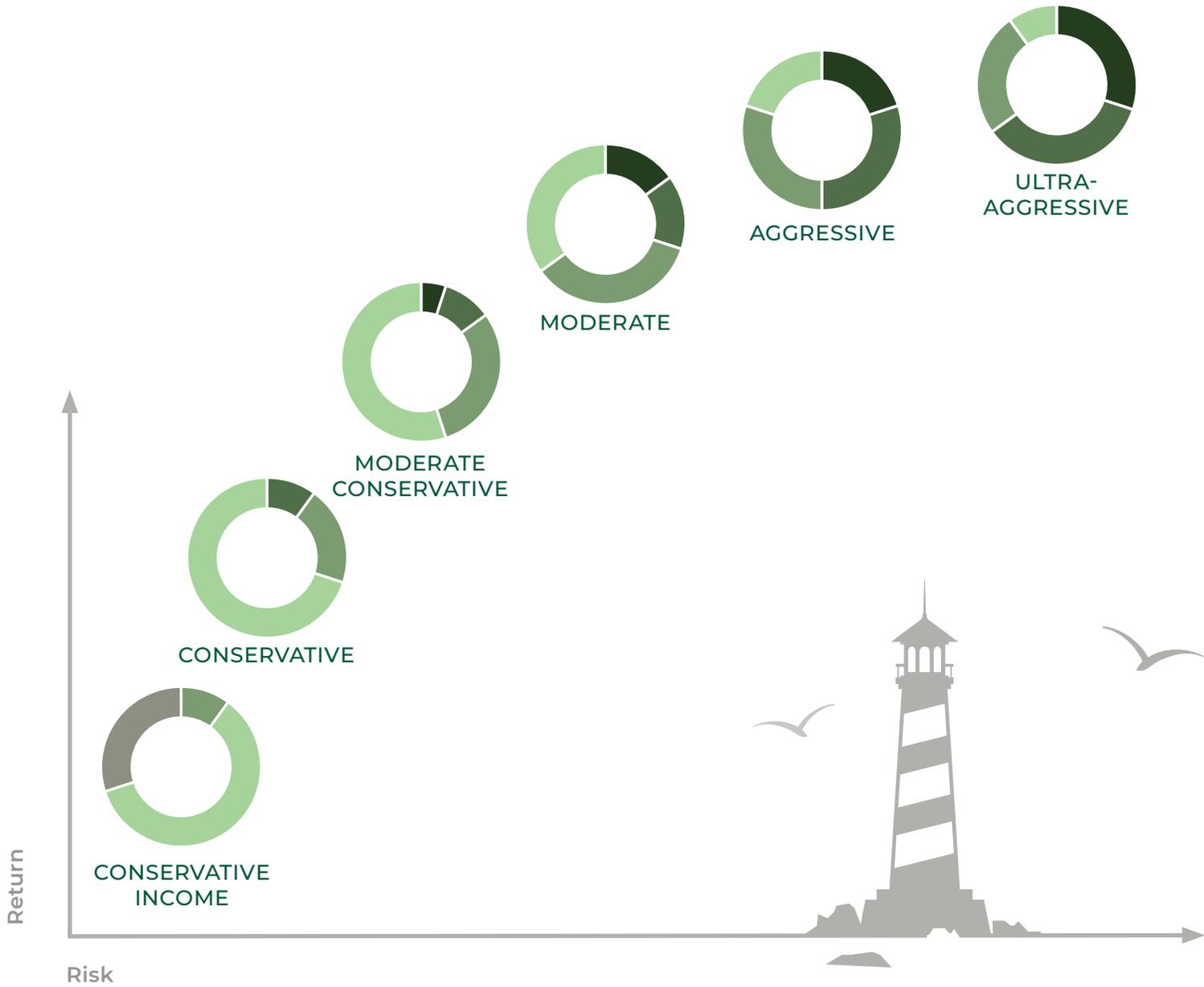


EASE OF INVESTMENT CHOICE

Our model portfolios have been designed to provide you with tailored, ready-made investment recommendations. There is a model portfolio suitable for all risk profiles. The goal of the model portfolio is to allow you to access professionally researched and monitored investment portfolios.



Actively Managed Models



	<u>Small Cap</u>	<u>Mid Cap</u>	<u>Focus Growth</u>	<u>Dividend</u>	<u>Preferred</u>
Conservative Income			10%	60 %	30%
Conservative		10%	20%	70%	
Moderate Conservative	5%	10%	30%	55%	
Moderate	15%	15%	35%	35%	
Aggressive	20%	30%	30%	20%	
Ultra-Aggressive	30%	35%	25%	10%	

ETF Passive Model Investing

HOW MANY ETF MODELS CAN I CHOOSE FROM?

Clients can choose from 5 different ETF Model Portfolios. Each of the 5 ETF models have 12-14 ETFs in the portfolio that get traded a few times per year on your behalf. The 5 ETF Model Portfolios cover all Risk tolerance levels including:

	Equities	Fixed Income	Cash
Conservative	43%	53%	4%
Moderate Conservative	52%	44%	4%
Moderate	64%	32%	4%
Moderate Aggressive	77%	19%	4%
Aggressive	90%	6%	4%

*The above allocations are for illustrative purposes only. Actual allocations may differ at the time of investment.



WHICH ETFs ARE USED IN THE MODEL PORTFOLIOS?

Not all ETFs are created equal. Our quantitative model seeks to select only the best performing ETFs in every asset category. The foundation of our ETF selection process is the proprietary Zacks Investment Research ETF Ranking System, which factors in fundamental, technical, and cost considerations. Each of Zacks risk delineated portfolios are adjusted on a quarterly basis in accordance with Zacks Investment Management’s 10 year forecast, and the Zacks investment team’s market risk analysis. As part of Zacks management service, portfolio allocations between equities and fixed income are adjusted in step with quarterly investment committee rebalancing.



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The Barclays Capital U.S. Aggregate Bond Index represents the price and yield performance, before fees and expenses, of the total United States investment grade bond market. An investor cannot invest directly in an index. The volatility of the benchmark may be materially different from the individual performance obtained by a specific investor.

Any investment inherently involves a high degree of risk, beyond any specific risks discussed herein.