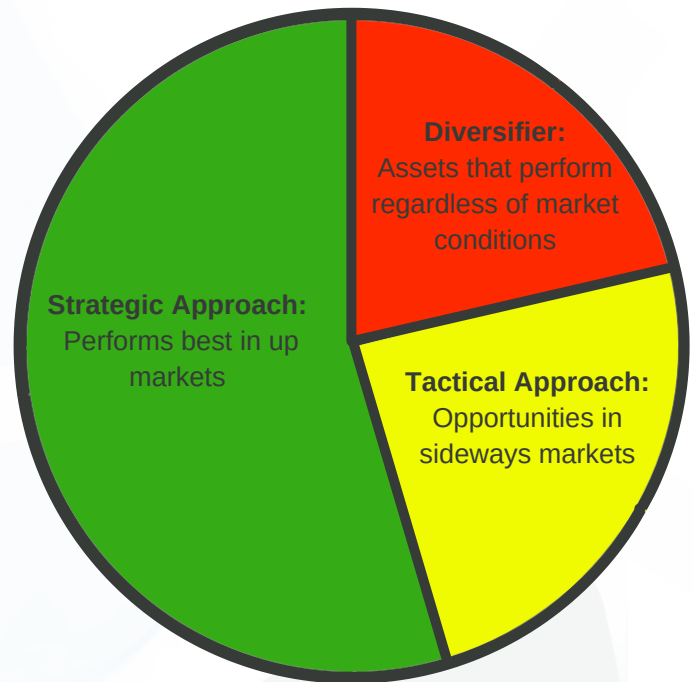




Formalize: Our Philosophy

We believe the utilization of low correlated asset classes and investment strategies minimize "downside capture ratio" * and reduce volatility. Reduced volatility results in a more predictable financial plan. We propose that portfolios and ultimately financial plans "win by not losing." **

- The plan determines what kind of returns are needed and the allocation will seek to take as little risk as needed to historically achieve the desired returns.
- Your risk tolerance confirms the suitability of the recommended allocation.
- Your RFG team will customize your portfolio based upon your tax needs, income plan, social priorities or specific security screens.



Each approach will be a diversified portfolio in its own right

* <http://www.investopedia.com/terms/d/down-market-capture-ratio.asp>

** Win by Not Losing by Nick Atkeson 2013