

## Tax Efficient Investing: *RiverFront & 55ip*

### A Smarter Transition to RiverFront Solutions

Help optimize outcomes with diversified, professionally managed solutions and automated tax-smart technology.

RiverFront is committed to delivering on our unwavering commitment to partners and clients through continuous innovation. The wealth management industry is moving forward, finding better ways, at lower cost, to help more people. However, certain barriers – especially taxes – get in the way, making it harder for people to achieve their goals. Together, RiverFront’s diversified solutions and 55ip’s tax-smart investment strategy engine can help improve financial advisor efficiency and effectiveness. The solution enables Financial Advisors to transition client portfolios in a tax-aware manner and provide ongoing, automated tax management on the portfolio.

#### RIVERFRONT SOLUTIONS

### ETF Advantage

#### OUTCOME BASED SOLUTIONS BUILT AROUND INVESTMENT TIME HORIZON & RISK TOLERANCE

BALANCED SOLUTIONS	TIME HORIZON	INVESTMENT OBJECTIVE	GOAL / RISK TOLERANCE	
<i>ETF Advantage Moderate Growth &amp; Income</i>	<b>5-7</b> Years	Growth of capital with an equal emphasis on growth of income.	SUSTAIN / More Conservative DISTRIBUTE / More Conservative	
<i>ETF Advantage Dynamic Equity Income</i>	<b>7-10</b> Years	Income and growth primarily through investments in equities.	SUSTAIN / More Aggressive DISTRIBUTE / More Aggressive	

Strategies seeking higher returns and thereby greater allocations to equities will also carry higher risks and be subject to a greater degree of market volatility.

FIXED INCOME

EQUITIES

#### 55IP SOLUTIONS

### Automated Tax Technology: *Custom & Dynamic*

**ACTIVE TAX  
TECHNOLOGY**

**AUTOMATED TRADING  
& RE-BALANCING**

**CUSTOMIZED  
CLIENT REPORTING**

- ▶ Leverage 55ip’s **Active Tax Technology**<sup>®</sup>:
  - ▶ **Tax-smart transitions** designed to enable you to transition prospects into your book of business, while also rebalancing their portfolios (e.g., concentrated positions), breaking down a key barrier to model adoption: Taxes.
  - ▶ **Tax-smart management** puts automated, ongoing tax-loss harvesting to work for your clients to seek better after-tax outcomes and save you time.
  - ▶ **Tax-smart withdrawals** meet your clients’ liquidity needs while keeping their investment strategies on-track.
- ▶ Streamline account management with **automated trading & re-balancing**
- ▶ Showcase your value with instant access to **customized, easy-to-understand proposals and tax benefit reporting.**

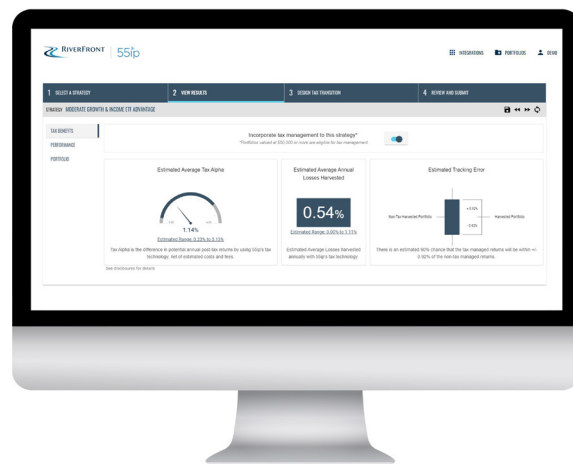


## Tax Efficient Investing from RiverFront & 55ip May Make Sense for Your Client

- ▶ Concentration issues from holding large single-stock positions
- ▶ Portfolios no longer in line with client risk tolerance
- ▶ Portfolios with large unrealized gains
- ▶ Cash to invest tax efficiently
- ▶ The desire to change to a RiverFront solution that better aligns with their goals while aiming to minimize or defer tax consequences
- ▶ Desire for more diversification
- ▶ Worries about higher taxes or are in a high tax bracket.
- ▶ Multiple accounts to combine.
- ▶ Money to withdraw from tax-deferred accounts

### How It Works

- 1. Select a RiverFront model that aligns with your client's goals.**
- 2. Upload the current portfolio & create a transition plan.**
- 3. Receive ongoing support & client friendly reports.**



### About 55ip

55ip is a financial technology company whose purpose is to break down barriers to financial progress. Financial advisors use 55ip's tax-smart investment strategy engine in an effort to dramatically improve their efficiency and effectiveness. At the heart of the experience is 55ip's ActiveTax Technology®, which includes tax-smart transitions, management, and withdrawals.

For more information, contact your RiverFront Sales Representative at 866-583-0744 or visit [riverfrontig.com](http://riverfrontig.com).

#### Important Disclosures:

*Opinions expressed are current as of the date shown and are subject to change. Past performance is not indicative of future results and diversification does not ensure a profit or protect against loss. All investments carry some level of risk, including loss of principal. An investment cannot be made directly in an index.*

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**Principal Risks:**

ETFs are subject to substantially the same risks as those associated with the direct ownership of the underlying securities owned by the ETF. Additionally, the value of the investment will fluctuate in response to the performance of the underlying index or securities. ETFs typically charge and/or incur fees in addition to those fees charged by RiverFront. Therefore, investments in ETFs will result in the layering of expenses.

Dividends are not guaranteed and are subject to change or elimination.

Stocks represent partial ownership of a corporation. If the corporation does well, its value increases, and investors share in the appreciation. However, if it goes bankrupt, or performs poorly, investors can lose their entire initial investment (i.e., the stock price can go to zero). Bonds represent a loan made by an investor to a corporation or government. As such, the investor gets a guaranteed interest rate for a specific period of time and expects to get their original investment back at the end of that time period, along with the interest earned. Investment risk is repayment of the principal (amount invested). In the event of a bankruptcy or other corporate disruption, bonds are senior to stocks. Investors should be aware of these differences prior to investing.

Changes in the value of foreign currencies compared to the US dollar may affect (positively or negatively) the value of the portfolio's investments. Such currency movements may occur separately from, and/or in response to, events that do not otherwise affect the value of the security in the issuer's home country. Also, the value of the portfolio may be influenced by currency exchange control regulations. The currencies of emerging market countries may experience significant declines against the US dollar, and devaluation may occur subsequent to investments in these currencies by the portfolio.

Foreign investments, especially investments in emerging markets, can be riskier and more volatile than investments in the US and are considered speculative and subject to heightened risks in addition to the general risks of investing in non-US securities. Also, inflation and rapid fluctuations in inflation rates have had, and may continue to have, negative effects on the economies and securities markets of certain emerging market countries.

In a rising interest rate environment, the value of fixed-income securities generally declines

For each outcome category (accumulate, sustain and distribute) RiverFront's portfolio management team has assigned one or more RiverFront product(s) based on their assessment of the product's investment objective as it relates to a typical client's return and risk objectives when seeking investment outcomes of accumulating wealth, sustaining wealth and distributing wealth. The team has also designated RiverFront product alternatives for those clients looking to take more or less risk with the outcome category. The 'more aggressive' (or more risk) alternatives will generally have greater equity and international exposure as well as longer time horizon targets, while those designated as 'more conservative' (or less risk) will have fewer equities, a lower exposure to international and shorter time horizon targets. Since the risk assessments are dependent on the outcome category selected, RiverFront products may fall in multiple categories. For example, the Advantage Global Allocation portfolio, may fall under 'more aggressive' to those with the outcome of 'sustain', but 'more conservative' for investors interested in 'accumulation'. All investments carry a risk of loss and there is no guarantee that an investment product or strategy will meet its stated objectives.

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