



Personalized Investment Proposal

Client:
Mr. Moderate Conservative

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**This program involves investments in the stock market. You could lose money over short periods due to market fluctuations and over long periods during market downturns.*



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Introduction

At ATIA Wealth Management Group, we greatly appreciate the opportunity to introduce to you our investment services, and look forward to helping you meet your financial goals. We have dedicated ourselves to providing investment advisory services to the investment community.

Our investment program is founded on the idea that diversification and asset allocation are the keys to investment success. All too often, we see investors pursuing strategies that, while steeped in good intentions, lack the discipline and planning considered vital by many investment professionals to reaching their financial goals.

At the forefront of our investment method is our personal approach in constructing an investment portfolio suited to your needs and a portfolio tracking system developed by an investment professional with over 40 years of multifaceted investment experience. Once we agree upon the investment mix set forth in this proposal and make the investments, your positions will be entered into our system to help insure that your asset mix stays on target. Unlike most investment services that only check your asset allocation targets once every quarter, we monitor your account at least once a day. We believe that the increased volatility of today's markets requires constant monitoring of your portfolio in order to control risk and increase the likelihood of you reaching your financial goals.

In this proposal, we will describe each step of our four-step Investment Process. We will provide you with an overview of Modern Portfolio Theory and how we will relate it to your investments. At the end of the proposal, we have provided a customized Investment Policy Statement, which will outline your goals and objectives as an investor, and provide specifics on the management of your portfolio.

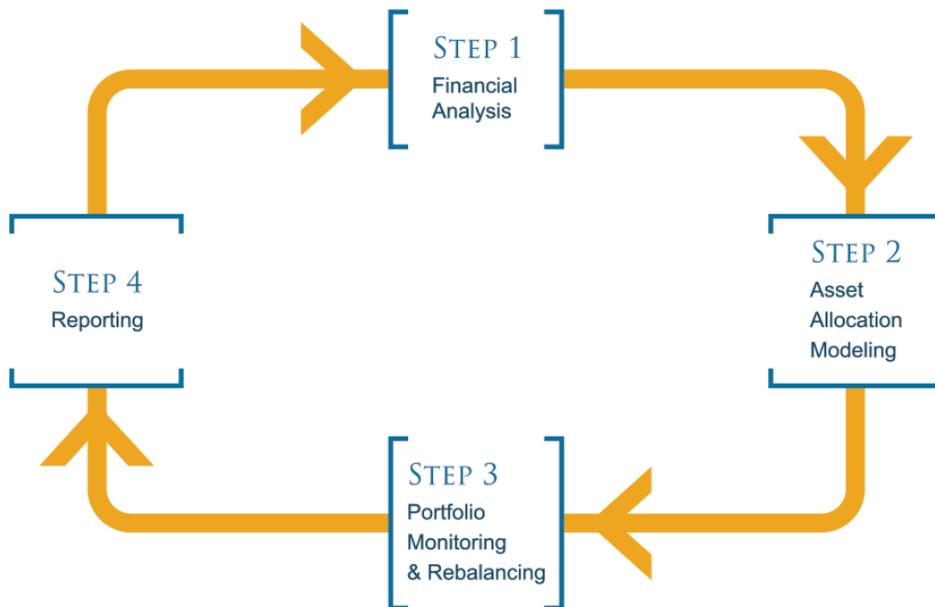
We thank you for the opportunity to introduce our services, we look forward to participating in your efforts to secure a sound financial future.

Our 4 Step Money Management Process

We will operate within the framework of a Four Step Investment Process. It is designed to bring structure and discipline to the ongoing decision-making of your strategy. A disciplined investment process will promote appropriate responses to changing individual financial circumstances and periods of volatile financial markets.

The ultimate success of your investment strategy in meeting your long-term objectives will be determined by:

- Developing a clear understanding of your goals and objectives;
- Properly aligning your investable resources consistent with these objectives;
- Eliminating an emotional response to perceived short-term investment opportunities and market volatility.



Our 4 Step Money Management Process promotes a clear understanding of your investment goals.



Questionnaire

Investment Objectives

1. Which of the following best describes your present investment objectives?

Moderate capital growth moderate income.

2. Ten years from now, what do you expect your portfolio to be?

Moderately greater than today.

3. Realizing that higher returns are usually accompanied by higher risk, what do you consider to be your target rate of return?

3% to 5%

Time Horizon

4. If you are currently earning non-investment income (i.e. salary, self-employed income, pension, etc.), for how long do you expect to continue to receive this inflow?

I will receive non investment income for five years or less.

5. I plan to withdraw a sizable amount of my assets in:

Between 7 And 10 years, moderate volatility.

6. When making a long-term investment, I plan to hold the investment for...

5 - 6 years

Risk Tolerance

7. How would you classify yourself as an investor?

Moderate - Will accept some risk.

8. I would become uncomfortable if the total value of my investment portfolio lost _____% of its value over a short period of time.

21% - 30% Maximum

9. During market declines, I tend to sell portions of my riskier assets and invest the money in safer assets.

Somewhat Agree

Based on the answers you have provided we are pleased to provide you with an Investemnt Proposal for your consideration.

Step 1 - Financial Analysis

A sound investment strategy begins with the establishment of your current financial position. We have analyzed your financial circumstances, including available resources, investment time horizon, liquidity needs, rate of return objectives and risk tolerance.

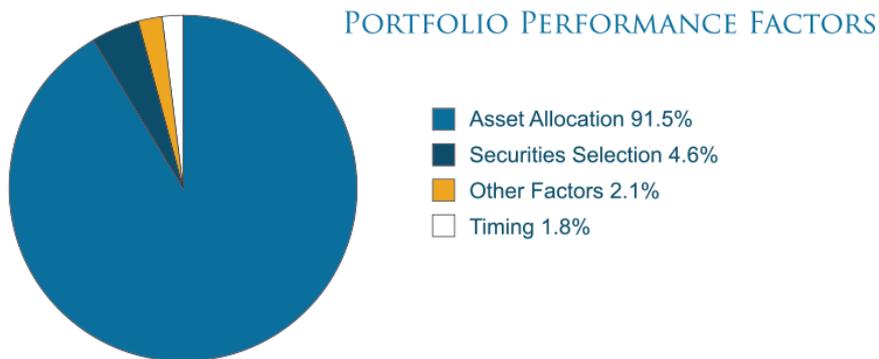


Based on your answers, our discussions and investment preferences, your overall investment objectives and risk tolerance are consistent with our Moderate Profile.

Step 2 - Asset Allocation Modeling

Asset Allocation is the process of allocating your investment capital to specific asset classes to maximize expected returns for a given level of risk. It is essential that you understand the relative importance of asset allocation versus security selection, market timing and other factors in determining portfolio performance.

Asset Allocation is at the heart of our asset management approach. Academic studies by Brinson, Hood and Beebower, (1986); and Brinson, Singer and Beebower, (1991), concluded that over 90% of portfolio performance results from the asset allocation decision and all other factors have only marginal impact.



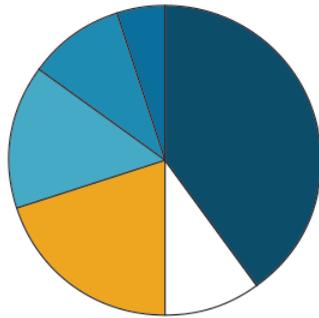
In 1990, Harry Markowitz won the Nobel Peace Prize in Economic Sciences for his extensive research in Asset Class Behavior and Portfolio Analysis. His findings are commonly referred to as Modern Portfolio Theory and his work has had a profound influence on the world of modern finance and investment management. Modern Portfolio Theory offers a more in-depth analysis of the performance of asset classes. In addition to analyzing historic returns and volatility, the Theory adds a third dimension to portfolio management that evaluates asset class's diversification effect on a portfolio. This shifts the attention away from individual securities and toward a consideration of the portfolio as a whole.

We employ a strategic asset allocation approach to our portfolios. This approach tends to maintain a more static asset mix throughout the investment time horizon. The asset mix is determined based upon your risk/return parameters. Once the asset mix has been established the portfolio is rebalanced when the targets percentages are violated by a pre-determined amount to maintain a constant level of risk exposure throughout the investment period. In addition, our system is capable of gradually increasing the fix income target over time. The use of this option creates a custom target date fund designed to provide a simple investment solution through a portfolio whose asset allocation mix becomes more conservative over time.

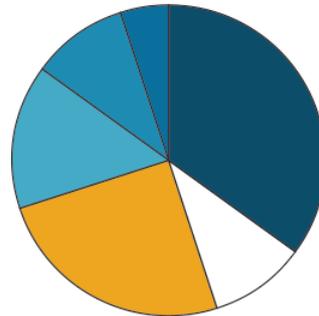
Step 3 - Portfolio Monitoring and Rebalancing

Portfolio monitoring and rebalancing is the other and equally important component of Modern Portfolio Theory. The primary goal of a rebalancing strategy is to minimize risk relative to a target asset allocation, rather than to maximize returns. A portfolio's asset allocation is the major determinant of a portfolio's risk-and-return characteristics. We monitor the asset mix in your portfolio at the end of each trading day and intra day during periods of extreme volatility, to help insure that your asset allocation stays on target.

TIME TO REBALANCE



- 40% Fixed Income
- 10% Inflation
- 20% Large Cap
- 15% Mid Cap
- 10% Small Cap
- 5% International



- 35% Fixed Income
- 10% Inflation
- 25% Large Cap
- 15% Mid Cap
- 10% Small Cap
- 5% International

We measure the allocation of your investments in the following four ways:

- Fixed Income & Inflation Hedge vs Equity & Alternative Investment
- Value Equity vs Growth Equity
- By major asset classes
- By all 18 Asset Classes

This intuitive approach to rebalancing is designed to provide superior risk adjusted return on your invested assets.



Step 4 - Reporting

We employ an unprecedented proprietary investment system to define and execute your investment strategy. A registered broker/dealer and FINRA/SIPC member will execute all trades and act as the custodian of your account. ATIA Wealth Management Group will place all transactions directly with the selected broker/dealer and the custodian of record will provide all trade confirmations, monthly brokerage statements, and IRS tax reporting documents.



INVESTMENT POLICY STATEMENT

The purpose of the Investment Policy Statement is to establish a clear understanding of the investment objectives and policies applicable to the management of your investment portfolio. These guidelines have been established in accordance with the risk/return profiling developed using the Investment questionnaire.

The Investment Policy Statement:

- Establishes reasonable objectives and guidelines for the investment of your portfolio.
- Sets forth an investment structure detailing the expected allocation among asset classes.
- Creates the framework for a well diversified asset mix that can be expected to generate long term returns at a suitable level of risk.

Your Investment Profiles:

Overall Investor Profile - Moderate

The primary objective of this portfolio is moderate long-term capital appreciation and moderate current income with a reasonable amount of volatility. Assets will be invested in a balanced portfolio of equities and an alternative investment; and fixed income and a futures index.

Equity Investor Profile - Moderate Conservative

This equity portfolio emphasizes Large-Cap securities. Lesser percentages are allocated to Small-Cap, Mid-Cap, Foreign securities and the alternative investment. The Equity allocation emphasizes Value style equity investments with Growth style being a lesser concern.

Fixed Income Investor Profile - Moderate Conservative

This fixed income portfolio is designed to provide stability by emphasizing Short and Intermediate Term US Govt. Bonds with lesser allocations to long-term US Govt., High Grade Corporate, International and High Yield bond investments and a futures index intended to protect against inflation, .

Modern Portfolio Theory

Modern Portfolio analysis has shown that even a random mix of investments, known as Asset Classes, is less risky than putting all your money in a single investment. The crucial insight of Modern Portfolio Theory is this: the risk of an individual asset is of little importance to the investor; what matters is its contribution to the portfolio's risk as a whole. Asset classes generally do not move in tandem. When one asset class is advancing, another may be declining. In creating your portfolio, we have established minimum and maximum holding ranges for each asset class to insure adequate diversification.



Rebalancing Procedures

While most asset allocation programs call for quarterly reviews, our Proprietary Portfolio Tracking system is designed to alert us when your portfolio is out of balance by a significant percentage. If we receive a signal that your portfolio should be adjusted we will make the necessary trades to return your portfolio to a mix of investments that is close to the current target percentages. Changes to your asset allocation targets will also occur should your financial needs, tolerance for risk or time horizon change.

Custom Target Date Settings

A target date fund – also known as a lifecycle, dynamic-risk or age-based fund – is a collective investment scheme designed to provide a simple investment solution through a portfolio whose asset allocation mix becomes more conservative as the target date (usually retirement) approaches. The percentage range that may be added to fixed income is from 0 to 5% per year.

A. Investments

The following 18 asset classes, or types of investments, will be included in your portfolio:

- Large-Cap Growth Stocks
- Large-Cap Value Stocks
- Mid-Cap Growth Stocks
- Mid-Cap Value Stocks
- Small-Cap Growth Stocks
- Micro-Cap Stocks
- Small-Cap Value Stocks
- Foreign Growth Stocks
- Emerging Market Stocks
- Foreign Value Stocks
- Alternative Investment
- Short Term US Government Bonds
- Intermediate Term US Government Bonds
- Long Term US Government Bonds
- High Grade Corporate Bonds
- Foreign Bonds
- High Yield Corporate Bonds
- Commodities Index

B. Vehicles

Exchange Traded Funds

We invest in Exchange Traded Funds (ETF's) only. Like mutual funds, the purchase of an ETF provides instant diversification in a single investment. Unlike mutual funds, ETF's trade on an exchange just like a stock so changes to the portfolio can be made in real time, when the market dictates, not just at the end of the trading day. Expenses associated with ETF's are generally far less than those charged by mutual funds and fund managers.



Proposal Summary

Account Name:	Mr. Moderate Conservative	Overall Investor Profile:	Moderate
Account Type:	Trust	Equity Investor Profile:	Moderate Conservative
Investment :	\$1,000,000.00	Fixed Investor Profile:	Moderate Conservative
Equity & Alternative:	45.02%	Rebalance Threshold %:	20%
Fixed & Commodity:	54.98%	Annual % added to Fixed Income:	20%

Equity & Alternative Investment ETFs

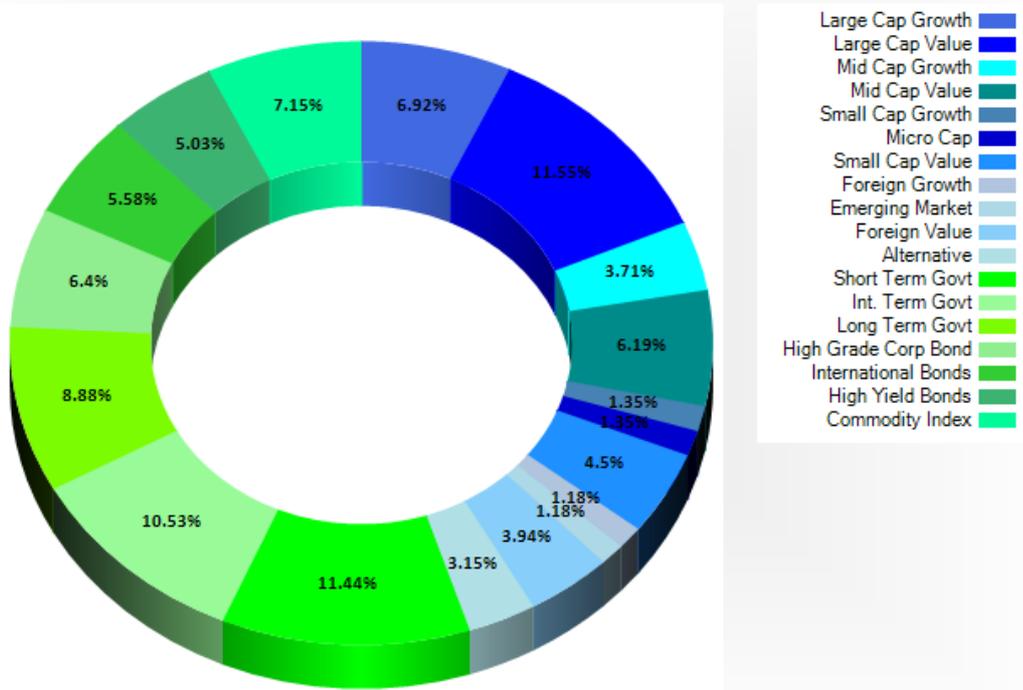
Investment Style	Description	Symbol	\$ Amount	% of Portfolio
	Large Cap ETFs		\$184,684.50	18.47%
Large Cap Growth	iShares Russell 1000 Growth ETF	IWF	\$69,187.50	6.92%
Large Cap Value	Vanguard High Dividend Yield ETF	VYM	\$115,497.00	11.55%
	Mid Cap ETFs		\$99,000.00	9.90%
Mid Cap Growth	iShares Russell Mid-Cap Growth ETF	IWP	\$37,125.00	3.71%
Mid Cap Value	Vanguard Mid-Cap Value ETF	VOE	\$61,875.00	6.19%
	Small Cap ETFs		\$72,000.00	7.20%
Small Cap Growth	Vanguard Small-Cap Growth ETF	VBK	\$13,500.00	1.35%
Micro Cap	First Trust Dow Jones Select MicroCap Index Fund	FDM	\$13,500.00	1.35%
Small Cap Value	Vanguard Small-Cap Value ETF	VBR	\$45,000.00	4.50%
	Foreign Stock ETFs		\$63,000.00	6.30%
Foreign Growth	iShares MSCI EAFE Growth ETF	EFG	\$11,812.50	1.18%
Emerging Market	Schwab Emerging Markets Equity ETF	SCHE	\$11,812.50	1.18%
Foreign Value	iShares MSCI EAFE Value ETF	EFV	\$39,375.00	3.94%
	Alternative Investment ETFs		\$31,500.00	3.15%
Alternative Investment	IQ Hedge Macro Tracker ETF	MCRO	\$31,500.00	3.15%
	Total For Equity & Alternative Investment ETFs		\$450,184.50	45.02%

Fixed Income & Commodity ETFs

Investment Style	Description	Symbol	\$ Amount	% of Portfolio
	US Government Bond ETFs		\$308,440.00	30.84%
Short Term Bonds	Vanguard Short-Term Government Bond ETF	VGSH	\$114,400.00	11.44%
Int. Term Bonds	SPDR Barclays Intermediate Term Treasury ETF	ITE	\$105,270.00	10.53%
Long Term Bonds	Vanguard Long-Term Government Bond ETF	VGLT	\$88,770.00	8.88%
	Other Bond ETFs		\$170,060.00	17.01%
High Grade Bonds	Vanguard Intermediate-Term Corporate Bond ETF	VCIT	\$64,020.00	6.40%
International Bonds	Vanguard Emerging Markets Government Bond ETF	VWOB	\$55,770.00	5.58%
High Yield Bonds	SPDR Barclays Capital High Yield Bond ETF	JNK	\$50,270.00	5.03%
	Commodity Index ETF		\$71,500.00	7.15%
Commodities Index	United States Commodity Index Fund	USCI	\$71,500.00	7.15%
	Total For Fixed Income & Commodities Index ETFs		\$550,000.00	55.00%

This proposal represents the approximate initial allocation of your investment portfolio.

All Asset Classes



Major Asset Classes

