

TEAM

David M. Duchesneau, Esq., CPA, CFP®
*Chief Executive Officer
 Portfolio Manager*

Jerome Jacobs, CFA
*Co-Chief Investment Officer
 Portfolio Manager*

Matt Ristuccia, MBA, CFA
*Co-Chief Investment Officer
 Portfolio Manager*

David J. D'Amico, CFA
*Chief Operating Officer
 Portfolio Manager*

Timothy Duchesneau
*Investment Analyst
 Portfolio Manager*

Stephanie Campbell
Trading & Research Analyst

OVERVIEW

- Globally diversified, risk-based core portfolios
- Asset class diversification: Large, Small, Mid, International and Emerging markets
- Actively & tactically managed seeking major global asset class opportunities for long-term returns consistent to the risk profile
- Both ETF and Mutual Fund versions available
- Tax-friendly as the portfolio management team actively tax loss harvests
- Low turnover
- Long-term oriented

CONTACT

Joseph E. Finn
 Dir. of Bus. Development
 781 290-4900
 jfinn@argentwm.com

Argent Global Asset Allocation

Actively managed global portfolios seeking long-term returns consistent with the portfolio risk constraints.

■ Equities ■ Fixed Income

Objective Targets	Asset Class Tolerance Bands	Current Weights
EQUITY 100%	80-100% Equity 0-20% Fixed Income	100%
GROWTH 80% 20%	70-90 Equity% 10-30 Fixed Income%	80% 20%
MODERATE + 70% 30%	60-80 Equity% 20-40 Fixed Income%	70% 30%
TACTICAL 60% 40%	40-80% Equity 20-60% Fixed Income	75% 25%
MODERATE 60% 40%	50-70 Equity% 30-50 Fixed Income%	60% 40%
CONSERVATIVE 35% 65%	25-45% Equity 55-75% Fixed Income	35% 65%
BOND 100%	100%	100%

Disclosures

Definition of Firm: Argent Wealth Management is an independent investment advisory firm not affiliated with any parent organization.

Please Note: Past performance may not be indicative of future results. Therefore, no current or prospective client should assume that future performance will be profitable, equal the performance results reflected, or equal the corresponding historical benchmark or blended benchmark index. Historical index performance results for the comparative indices reflect reinvested dividends, but do not reflect the deduction of an investment management fee, the deduction of which would have the effect of decreasing indicated historical index performance results. The historical performance results are provided exclusively for comparison purposes only, so as to provide general comparative information to assist an individual client or prospective client in determining whether the Portfolio performance meets, or continues to meet, his/her investment objective(s). Please Also Note: (1) a description of each of the comparative indices set forth above; (2) performance results do not reflect the impact of taxes; (3) It should not be assumed that account holdings will correspond directly to any such comparative benchmark index; and, (4) comparative indices may be more or less volatile than the Portfolio.

For reasons including variances in account holdings, variances in the investment management fee incurred, market fluctuation, the date on which a client engaged Argent's investment management services, and any account contributions or withdrawals, the performance of a specific client's account may have varied substantially from the indicated Portfolio performance results.

In the event that there has been a change in a client's investment objectives or financial situation, the client is encouraged to advise Argent immediately. Different types of investments and/or investment strategies involve varying levels of risk, and there can be no assurance that any specific investment or investment strategy (including the investments purchased and/or investment strategies devised or undertaken by Argent), will be either suitable or profitable for a client's or prospective client's portfolio.

All performance results have been compiled by Argent and have not been independently verified. Information pertaining Argent's investment advisory operations, services, and fees is set forth in Argent's current written disclosure statement, a copy of which is available from Argent upon request.

Any Questions: Argent's Chief Compliance Officer, Richard D. Kahn, remains available to address any questions that a client or prospective client may have regarding the Strategy results.