

Building Your Investment Portfolio

Trinvest Advisors can help you build your international investment portfolio based on your goals, objectives, time horizon, and risk tolerance. We create an Investment Policy Statement for each client, which outlines your current situation with respect to your risk tolerance levels and time horizon, and will make allocation recommendations in our Conservative Portfolio, Core Portfolio and Strategic Opportunities Portfolio programs. We provide monthly account statements, as well as full quarterly performance reports. Allocations are reviewed at least quarterly. Deposits and investments are held in your name, and safekept in an independent account protected by the US Securities Investor Protection Corporation (SIPC).

The Investment Classes

Cash and Short-Term Investments

Currency deposits, money market mutual funds, short term government and corporate bonds and funds maturing in less than 1 year. Available in most major currencies.

Advantage: Stable, conservative with minimal risk of loss

Disadvantage: Lower returns

Bonds and Bond Funds

Intermediate and long term corporate and governmental bonds and bond funds from issuers in the US, Europe and Latin America.

Advantage: Stream of income with moderate market risk

Disadvantage: Some market value risk if interest rates rise rapidly, especially on longer bonds. Credit risk (risk of default) especially on high yield bonds

Stocks and Stock Funds

Stocks and stock funds diversified across markets, industrial sectors and countries.

Advantage: Historically a larger long-term return for a larger amount of price risk

Disadvantage: Stock prices can be unpredictable, and market valuations can vary significantly over time. Stock prices historically fall in 3 out of every 10 years, sometimes by more than 10%

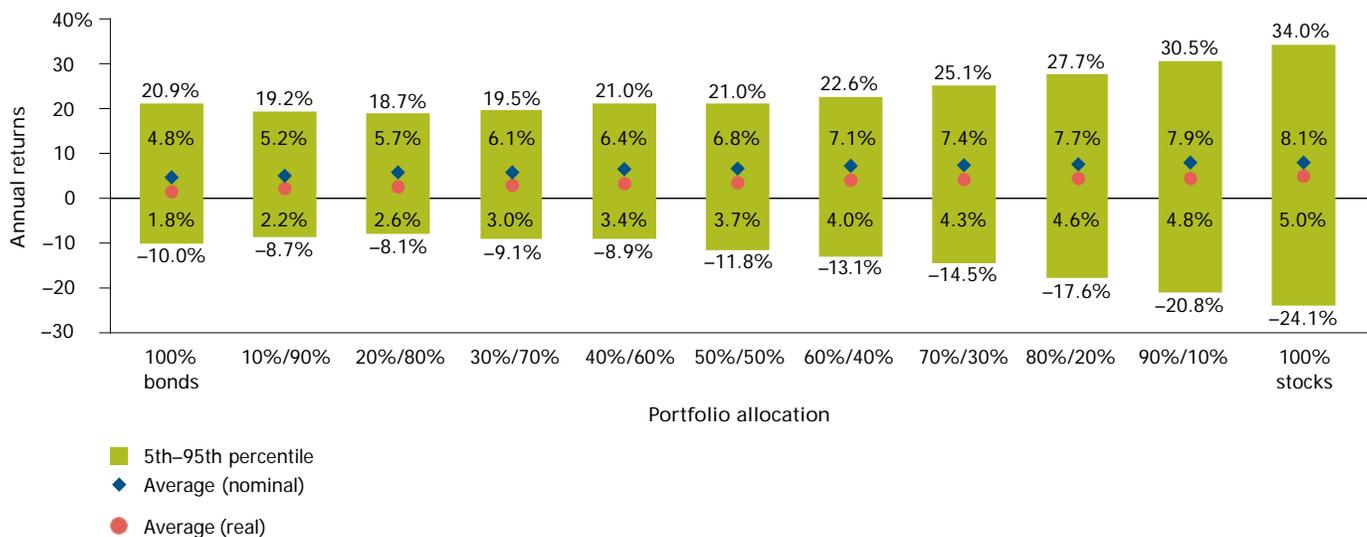
How does mixing investments lower risk?

Stocks, on average, have the highest potential return. Adding bonds tends to shrink the range of possible outcomes you could face every year—creating a lower opportunity for returns but also a reduced risk of loss.

If you have a long timeline (10 years or more) and a very high risk tolerance, you might be fine with an all-stock portfolio. But if you need your money in less than a year or you're very conservative, you might need to keep your money in cash.

If you fall somewhere in the middle, your portfolio should be made up of a variety of asset types, giving you a more moderate level of portfolio risk.

The mixture of assets defines the spectrum of returns



Notes: Data cover January 1, 1900, through December 31, 2015, and are in U.S. dollars. Nominal value is the return before adjustment for inflation; real value includes the effect of inflation. Moving from left to right in the figure, the stock allocation relative to bonds increases in 10-percentage-point increments. The bars' length indicates the range, from 5th to 95th percentile, of annual returns for each allocation; the longer the bar, the larger the variability. The numbers inside each bar show the average annual nominal and real returns for that allocation for the 116 years covered.

Sources: Vanguard calculations, using Dimson-Marsh-Staunton World returns data from Morningstar, Inc. The Dimson-Marsh-Staunton World data set includes returns from Australia, Austria, Belgium, Canada, China, Denmark, Finland, France, Germany, Ireland, Italy, Japan, the Netherlands, New Zealand, Norway, Portugal, Russia, South Africa, Spain, Sweden, Switzerland, the United Kingdom, and the United States.

Trinvest Portfolios

Conservative, Capital Preservation Portfolio

Diversified global portfolio, selected based on the primary objective of Capital Preservation, with a secondary objective of Growth.

Investment Allocation

- Cash and Short-Term Bonds and funds (10%-30% portfolio allocation)
- Short and Intermediate deposits and Bonds (50%-85% portfolio allocation)
- Global Stocks and Funds (0%-30% portfolio allocation)

Core Portfolio

Allocation based on objective of long term growth, balanced with moderate market risk in the medium term.

Investment Allocation

- Cash and Short-Term Bonds and funds (0%-15% portfolio allocation)
- Short and Intermediate deposits and Bonds (40%-60% portfolio allocation)
- Global Stocks and Funds (30%-60% portfolio allocation)

Strategic Opportunities Portfolio

Allocation seeks higher long term returns in global financial markets in stocks, high yield bonds and alternative investments. Portfolio could be subject to higher market risk in the short to medium term

Investment Allocation

- Cash and Short-Term Bonds and funds (0%-20% portfolio allocation)
- Special Situation Bonds (20%-60% portfolio allocation)
- Global Stocks and Funds (30%-70% portfolio allocation)
- Alternative investment funds (20%-50% portfolio allocation)

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