



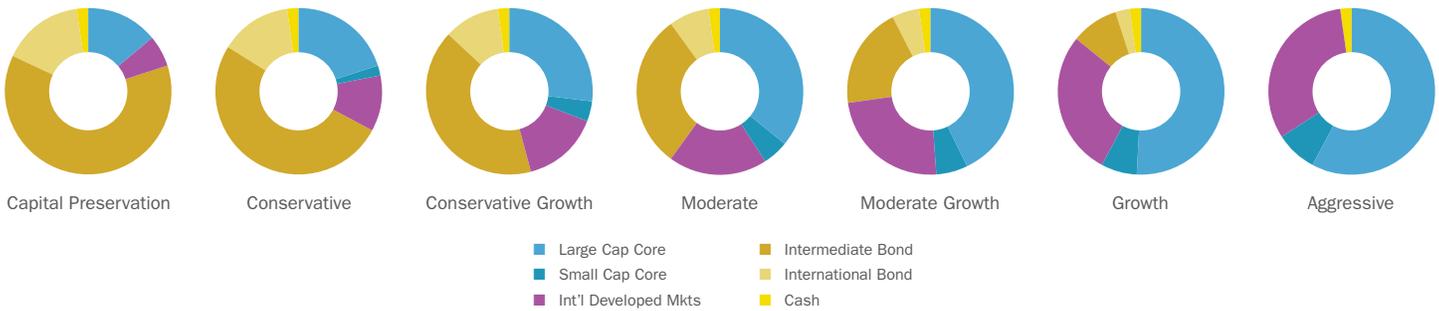
# PMC Foundation Series Portfolios

Comprehensive, diversified solutions designed for low-minimum investors

Sophisticated asset allocation and best-in-class managers are available to investors with smaller accounts through the PMC Foundation Series. Seasoned Envestnet | PMC investment teams construct and manage the portfolios to achieve low cost by maintaining fewer holdings and lower turnover. This series of portfolios can accommodate a range of investor preferences—whether active or passive management, or environmental, social, and governance priorities.

## Portfolios to suit a range of priorities

Each PMC Foundation Series offer seven target allocations.



### Active Foundation

- Combines traditional asset allocation and high-conviction active managers that have the potential to deliver “alpha”.
- For investors seeking to outperform allocations to diversified market indices.
- PMC fee: \$20-\$30 approximate total fee\*

### Impact Foundation

- Constructed with high-conviction managers vetted by PMC and Sustainalytics.
- For investors who support both the pursuit of positive social impact and financial performance.
- PMC fee: \$20-\$30 approximate total fee\*\*

### Passive Foundation

- Constructed exclusively with low-cost index mutual funds to offer broad-market exposure (Beta), lower return variability, and low turnover.
- For investors who prefer a low-cost index strategy over active management.
- PMC fee: \$20-\$30 approximate total fee\*

### ETF Foundation

- Constructed exclusively with low-cost ETFs to help minimize volatility and enhance risk-adjusted returns.
- For investors seeking low turnover and a low-cost index strategy.
- PMC fee: \$20-\$30 approximate total fee\*

\* Approximate total fee at minimum account sizes. Total fees include the PMC management fee and Envestnet technology administration platform fees.

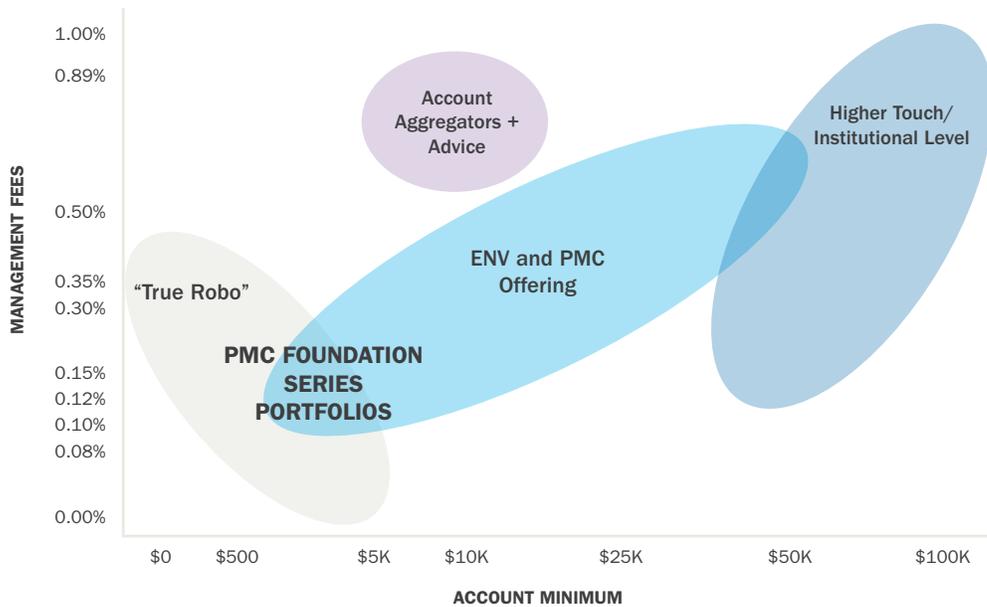
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# PMC Foundation Series Portfolios

Comprehensive, diversified solutions designed for low-minimum investors

## Combining Investnet digital technology and PMC portfolio expertise

The Foundation Series is a component of Investnet and PMC's entire wealth advisory offering, designed for investors with smaller account balances and a preference for digital or "robo" solutions.



Source: Based on Scottrade Competitive Information, April 2016.

## Key features of the program

### Accessible, professional asset management

Investors have the advantage of professional portfolio construction and ongoing management.

### Capital markets assumptions (CMAs) and asset allocation

The portfolios are built on PMC's forward-looking CMAs and asset allocation methodology. CMAs inform portfolio construction, risk measures, asset allocation models, and portfolio wealth forecasts.

### Manager research and due diligence

PMC provides upfront selection of and ongoing due diligence on the managers selected for the portfolios. All of PMC's evaluations and recommendations are based on a consistent, rigorous process.

### Digital engagement and convenience

Investnet's digital client profiling process can help advisors identify the appropriate solution for their clients, whether from the PMC Foundation Series or a third-party asset manager.

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Investments in smaller companies carry greater risk than is customarily associated with larger companies for various reasons such as volatility of earnings and prospects, higher failure rates, and limited markets, product lines or financial resources. Investing overseas involves special risks, including the volatility of currency exchange rates and, in some cases, limited geographic focus, political and economic instability, and relatively illiquid markets. Income (bond) funds are subject to interest rate risk which is the risk that debt securities in a fund's portfolio will decline in value because of increases in market interest rates.

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