

RETIREMENT PLAN MANAGEMENT

- Target-Date Portfolios
- Universe of Low-Cost ETFs
- Responsive to Market Changes

smartsolution



Who Is Q3

Q3 Asset Management was founded by professional traders. Our focus is to give retirement plan participants the same cutting edge, actively managed investment strategies used by institutional investors. We have deep roots in portfolio management and technical analysis. We believe our background, coupled with our expertise in quantitative investing, gives us a clear advantage over traditional methods of money management used by mutual funds.

Our strategies are designed to capitalize on the strongest market opportunities and eliminate emotion from the investment process.

Why Management Makes Sense

A qualified retirement plan account is often an individual's largest asset. However few investors have the knowledge, emotional discipline, or time needed to manage it effectively. Q3 Asset Management attempts to eliminate these barriers to prudent investment management by working with financial advisors, third party administrators (TPAs), and record keepers to offer actively-managed portfolios for participants in 401(k), 403(b), and 457 accounts.

Using Q3's Professional management can help plan participants to reach their investment goals.

Q3 Voyage Managed Target-Date Portfolios

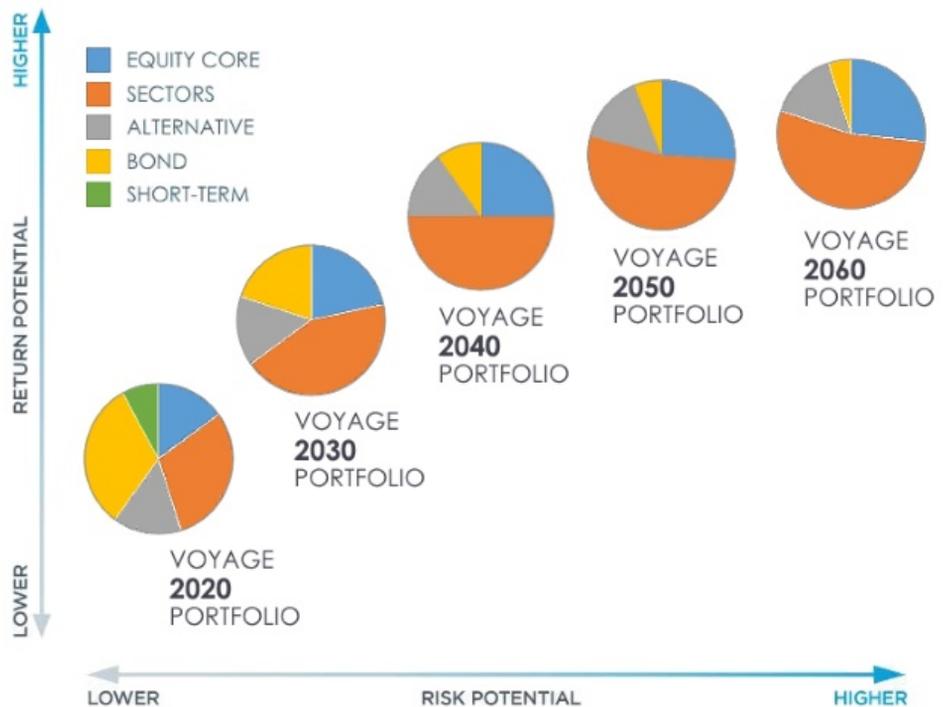
Using a multi-asset approach, our model portfolios are constructed from a globally diverse universe. Each portfolio provides exposure to a mix of stocks, bonds, and alternative investments, along with a variety of underlying investment styles.

The Voyage Portfolios are designed to actively adjust to the strongest performers in each category and may apply defensive techniques during periods of market uncertainty.

This careful blending of asset classes and investment styles attempts to manage risk with the objective of providing consistent returns. The approach allocates, diversifies, and rebalances to provide an all-weather managed account.

How to Choose a Target-Date Managed Portfolio

- Before investing, it's a good idea to start with an understanding of your investment goals, time horizon, and how much risk you're comfortable taking for the potential investment return you desire.
- As you move from left to right on the graph - increasing risk – the model portfolios may offer higher return potential. However, as with any type of investment portfolio, higher return potential often results in increased volatility.
- Select the portfolio that most closely corresponds with your expected retirement date. As your retirement date approaches, your portfolio will gradually become more conservative.



The Q3 Voyage Managed Portfolios feature:

- Allocations grounded in capital market assumptions and financial theories rigorously developed over several decades of academic research
- A comprehensive set of asset classes that may deliver exposure to not just global equities and global fixed-income but alternative asset classes as well
- Active management with weekly portfolio reviews

The Q3 Voyage Managed Portfolios do not ensure a profit nor guarantee against loss. Prospective investors are encouraged to consult with their plan representative to make sure that the associated portfolio is appropriate for their goals and risk tolerance.