

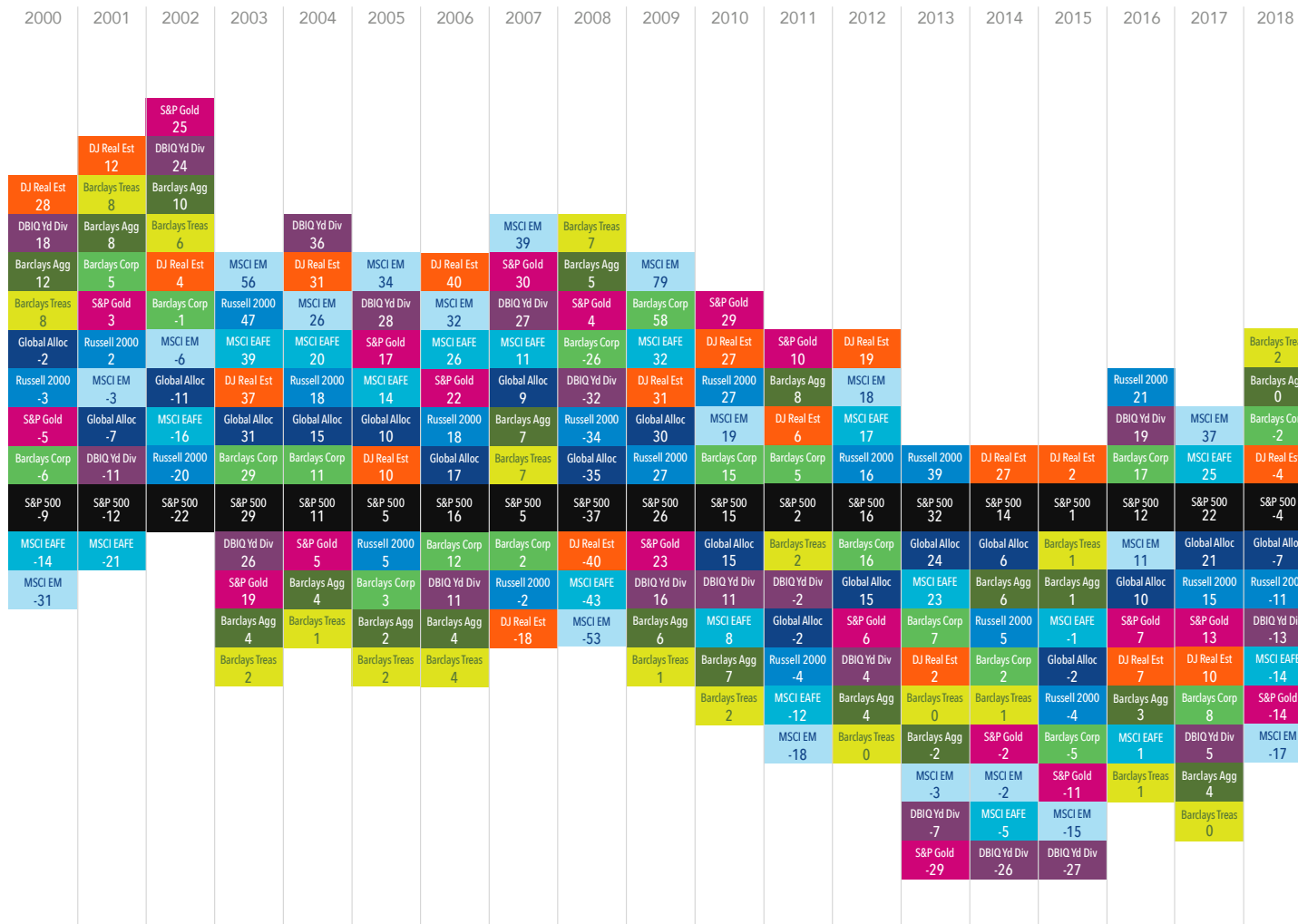
# A diversified global strategy can help clients stay on track to achieve their goals.

**Global strategies** look for opportunities for return in all markets, both U.S. and foreign, and across asset class, size, and region.

**Active allocation** provides flexibility so our clients can navigate changes in market leadership to meet their goals.

## A Global Asset Allocation portfolio can:

- Aid client goals over global market cycles
- Show strength in globally diverse markets (e.g., 2000-2009)
- Help manage risk in down markets (e.g., 2000-2001 and 2008)
- Potentially lag a specific index (like the S&P 500) in low return, narrow markets (e.g., 2013-2015)



**Global Asset Allocation portfolio**

- US Stocks 60%
- Foreign Stocks 25%
- Bonds 10%
- Alts/Commodities 5%

▲ best returns

▼ worst returns

- S&P 500 TR USD
- Russell 2000 TR USD
- MSCI EAFE NR USD
- MSCI EM NR USD
- Global Asset Allocation Portfolio
- Bbg Barclays US Agg Bond TR USD
- Bbg Barclays US Corporate High Yield TR USD
- Bbg Barclays US Treasury 1-3 Yr TR USD
- DBIQ Optimum Yield Div Comdt ER USD
- S&P GSCI Gold TR
- DJ US Real Estate TR USD

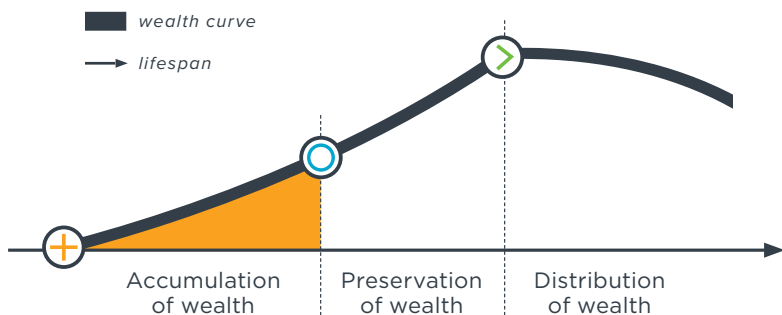
# Choosing a Strategy Wisely

Begin by identifying which stage you're in along your investment journey.

active  
asset allocation

stages of the investment journey

**GAIN PROTECT SPEND**



**What stage is your client in...Gain, Protect, Spend?** Similar to a GPS device, “Gain-Protect-Spend” is designed to identify where you are, where you want to go and how to get there. The light grey line in the diagram to the left illustrates a path investors commonly encounter on their financial journey. We believe that this journey includes three distinct stages, each having its own demand: Gain, Protect and Spend.



## GAIN STAGE

**Objective:** Growing wealth so it can support and enhance important life goals

**Strategy:** active asset allocation

Our **Active Asset Allocation** portfolios are flexible accumulation strategies seeking opportunities in global markets with the goal of providing long term capital appreciation.

**Learn more** about our goals-based strategies at [horizoninvestments.com](http://horizoninvestments.com) today.

**HORIZON INVESTMENTS**

866-371-2399 | [horizoninvestments.com](http://horizoninvestments.com)

The historical performance data for each index in this material is provided to illustrate market trends and is being provided for informational purposes only. All returns as of December 31, 2018.

Indices are unmanaged, and you cannot invest directly in an index. Indices do not include expenses, fees, or sales charges that are typically associated with investments and would lower performance results. Past performance is not a guarantee of future results. All investing involves risk. Clients may lose money.

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