

Services

VARIABLE ANNUITY OPTIMIZATION (VAO) OPTION

A variable annuity optimization (VAO) account leverages our sophisticated analytical processes to accurately define variable annuity sub-accounts that are notorious for style drift. We then use these results to rebalance our VAO portfolios with greater clarity and precision. By doing so we can create diverse portfolios suited for current economic conditions and an investor's risk temperament, and that provide optimal returns based on a risk/return profile with managed downside risk.

The VAO option is ideal for investors that either already own a variable annuity or who are obtaining a variable annuity through an insurance company with whom we are established as a third-party investment advisor. We will structure a portfolio using the approved list of sub-accounts within the respective variable annuities.

Because most annuity companies offer a select universe of investment choices, this option supports two investment strategies: an equity and a balanced approach.

PRIMARY BENEFITS

Professional research

Active management

Greater insight into and information about VA sub-accounts

15+ year track record

\$10,000 minimum



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VARIABLE ANNUITY STRATEGIES

We manage the variable-annuity products of the following insurance companies. Please refer to our web site, www.tpfg.com, for a complete list of the contracts we manage within each insurance company.

Investment Options

Strategic Equity*

This strategy is for the investor who is seeking a diversified equity portfolio. An account using this strategy is comprised of US equity securities, and may hold international positions as well. Occasionally, fixed-income investments can be included if market conditions warrant. The goal of this strategy is to provide S&P like returns via exposure to various market capitalizations, sectors, and styles depending on market conditions. Investors in this strategy should have a time horizon of five to eight years and be willing to assume a higher degree of volatility and risk of capital.

Asset Allocation**

This strategy is for the investor who wants the stability of bonds with the return potential of equities. An account leveraging this strategy holds a combination of equities and bonds with a ratio that usually slides within 70 to 30 percent weighted toward the advantaged market. This strategy integrates all asset classes depending on their risk and return characteristics. The goal of this strategy is to provide returns that fall between stocks and bonds via exposure to various market capitalizations, sectors, and styles depending on market conditions.

*Strategic Equity Portfolio was referred to as Moderately Aggressive Portfolio previous to April 1, 2017

**Asset Allocation Portfolio was referred to as Moderate Portfolio previous to April 1, 2017

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