

## **Riverfront Investment Group — The Asset Manager With Glass Walls™**

### **Trust**

*It comes from clear, frequent communication.*

*It's the only basis for a true relationship.*

*It's the cornerstone of Riverfront Investment Group.*

### **How we work tells you a lot about us.**

At Riverfront Investment Group, we don't communicate with our investors and their financial advisors (FAs) once a quarter. We communicate nonstop. The sale of one security, the purchase of another, the shift in an allocation, our current take on the markets — whatever the news, we get the word out fast.

For many years prior to our formation, our founders and key staff members built and managed comprehensive asset allocation portfolios for one of the country's premier financial services firms. They handled thousands of accounts and billions of dollars in assets.

The launch of Riverfront was the realization of a dream to create something new: an asset manager with glass walls. It's a simple concept. We pull back the curtain and let you and your FA see our thought processes, our decisions, even our mistakes. Our outlook — that you may look in — is one that grows trust.

Our compensation arises from the success or failure of our investment advice. So your trust in us has to be rewarded in investment performance that you and your FA more than appreciate.

This knowledge aligns our investors' best interests with ours — exactly what you would expect from an asset manager with glass walls.

### **Our Investment Philosophy: Plan for the long-term and be nimble in the present.**

At Riverfront Investment Group, we agree with legendary value investor Benjamin Graham, who described markets as long-term weighing machines that weigh value.

We also recognize that short-to-medium term markets are often voting machines where momentum wins the majority of votes.

So we feel a successful investment approach combines value with momentum.

Since we believe that the price paid determines later return, value is the deciding factor in our long-term strategy and we look for assets trading at or below their average prices by historical norms.

When our portfolio management teams consider markets to be over or under-valued, they may modify a portfolio's long-term strategy with a tactical tilt that seeks to take advantage of investment opportunities.

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## Riverfront Website Communications

### Market Commentary & Advice:

- The Strategic View
- The Weekly View
- The Equity View
- The Fixed Income View
- Portfolio Navigator
- Traders Notes

### Plus:

- Monthly Portfolio Fact Sheets
- Quarterly Investment Reviews
- Semiannual and Annual Outlooks

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## Communications for Financial Advisors

### Portfolio Information:

- Portfolio Holdings

### Portfolio Management Tools:

- New Buy Sheets — How we would invest a new portfolio.
- Trade Rationales — Why we bought and sold certain investments.
- Strategic/Tactical Asset Allocation — Based on risk tolerance.

## We designed our portfolios for many types of investors, including you.

At Riverfront, we offer asset allocation portfolios for investors seeking conservative, moderate, and long-term growth as well as moderate growth and income. We also offer ETF Portfolios for conservative, moderate and long-term growth goals plus Foundation Portfolios of large-cap and small-to-mid-cap equities designed to complement almost any allocation mix.

Each Riverfront portfolio balances investment-need and risk-tolerance differently. To weigh the pros and cons of each allocation in an informed way, consult your FA. Our job is to work directly with her or him, first to help you choose that one best portfolio, then of course to manage it well going forward.

All Riverfront portfolios involve risk, including the potential loss of principal.

## Our Promise: Performance and Transparency

At Riverfront Investment Group, we make you and your FA two promises.

First, our entire team has but one focus: to deliver the returns you hope for without taking undue risks. In other words, we treat your money as if it were our own.

Second, we promise that as your asset manager we will be open about our thinking and decisions to bring you into the asset management process as far as you wish to come.

At Riverfront Investment Group, we never lose sight of the simple fact that our compensation arises from the success or failure of our investment advice; that your faith in us has to be rewarded in investment performance for you and your FA to stay with us.

This knowledge aligns our investors' best interests with ours — exactly what you would expect from an asset manager with glass walls.

Past performance is no guarantee of future results. Please contact your Financial Advisor if there are any changes in your financial situation or investment objectives, or if you wish to impose, add or modify any reasonable restrictions to the management of your account.

Small- and mid-cap companies may be hindered as a result of limited resources or less diverse products or services and have therefore historically been more volatile than the stocks of larger, more established companies.

Riverfront is an investment advisor registered with the Securities and Exchange Commission under the Investment Advisors Act of 1940. Riverfront manages a variety of asset allocation portfolios utilizing stocks, bonds, and ETFs. The company also offers an ETF exclusive portfolio and two institutional equity portfolios.

The portfolios may hold individual exchange-traded funds. As a portfolio manager and a fiduciary for our clients, Riverfront will consider the investment objectives, risks, charges and expenses of a fund carefully before investing our clients' assets. This and other information is found in the prospectus. Investors wishing to review a prospectus may contact their financial advisor. Riverfront will read the prospectus carefully before investing our clients' assets.

### Riverfront Investment Group, LLC

9011 Arboretum Parkway, Suite 110 • Richmond, VA 23236

Main: 804-549-4800 • Toll-free: 866-583-0744 • Fax: 804-549-4819

Web: [riverfrontig.com](http://riverfrontig.com) • Email: [info@riverfrontig.com](mailto:info@riverfrontig.com)