



***Helping Advisors & Clients  
Create Successful Outcomes***



**HANLON**



## *Together, we empower our partners to achieve more!*

Our goal at Hanlon is to collaborate with our partners, helping them leverage technology and middle office giving them a broader and stronger foundation from which to grow. RIAs and advisors partner with us to grow their revenue while providing greater service to their clients. We provide our partners with a collaborative approach to case design and income planning, as well as the technology to increase operating efficiency.



### **Collaboration**

Partnering together to jointly create a better client outcome.

### **Coordination**

Together, we provide all the elements that ensure efficiency and harmony.



### **Scalability**

Utilize our expertise to make better use of your time for clients and prospects.

### **Flexibility**

The ability to adapt, understand, and provide clarity.



## ***Helping You Help Your Clients***

*We build our system to your needs.*

## ***Grow Your Brand***

Make your company the focus of your client's experience.

- Private labeling
- Custom portfolios
- Personalized client reporting and income planning

**your logo®**



## Achieve Scalability

**Through technology:** Leverage your time/Grow your brand/Collaborate on Case Management

Through coordination of middle office for outsourcing tasks to increase efficiencies.

- TAMP and Asset Management
- Open Architecture Model Marketplace
- Service Team
- Reporting
- Case Design Team
- Investment Solutions Team
- Proposals and Billing

## Streamline Operations

- All-In-One Platform
- Unified Managed Accounts
- E-document process

## Custom Investment Proposals

Building a coordinated and relevant investment proposal allows for better understanding and implementation of the plan. Reasons to focus on this household overview?



### Time Segmentation

All too often, investors do not have an outline of how their wealth will be distributed in retirement and how that wealth should be positioned now and when that event occurs. Our individual approach provides clarity and defined execution of the clients' plan.

### Tax Consequences

Lack of coordination can lead to increased tax burdens as clients' complete financial picture is unknown thus leading to investment inefficiencies.

### Higher Fees

Clients likely are paying higher than necessary fees as there is no economies of scale and pricing thresholds aren't being met.

## Account Aggregation

Acknowledging that most clients have multiple advisor relationships can help build trust with your client while allowing you to assume a Trusted Advisor leadership role. Encouraging clients to permit this level of visibility allows for greater trust and coordination thus assuring better, and more meaningful, outcomes. After all, it is difficult and sometimes impossible to solve a puzzle with only half the pieces.

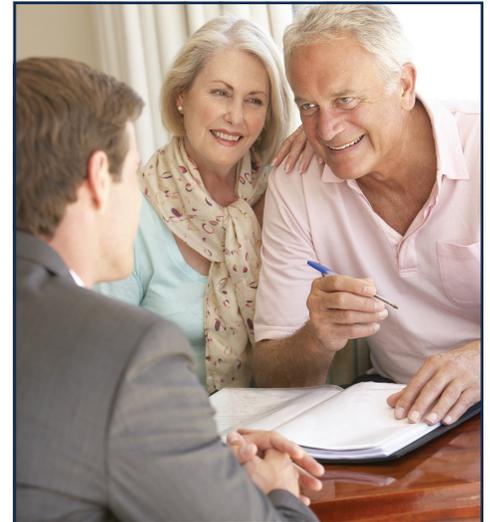


### ***Personal Client Portfolio Reviews***

Are your clients truly diversified and have you personalized their household assets to assure the desired outcomes.

Use the Personal Client Portfolio Review to evaluate your client's overall asset allocation and sector weightings as well as uncover concentrated positions, view the stock holdings behind your mutual funds, measure performance against benchmarks and industry indices.

You can demonstrate that spreading investments across multiple advisors and investments may not make them as truly diversified as they thought. Help them understand true investment diversification, while demonstrating additional value add.



### ***Do you have a personal written income plan for your clients?***

Historically, investment services have focused on the accumulation of assets and risk of investment while focusing on performance based annual reviews. But how are you answering your client's biggest questions – Am I okay? When can I retire? Will I be okay when another 2008 hits?

At Hanlon, we believe in a behavioral approach to income planning. We consider your clients' proximity to retirement, we analyze the assets they currently have in place versus what they will need for retirement, and how should those assets be allocated and located to assure success. This personalized and customized income approach enables the clients' advisors to best manage the family's needs, wants and wishes.

**According to Forbes:**  
**Overview Of Retirement Income Planning - Part Two**  
Without the relative stability provided by earnings from employment, retirees must find a way to convert their financial resources into a stream of income that will last the remainder of their lives.

### ***Voyage Income Program***

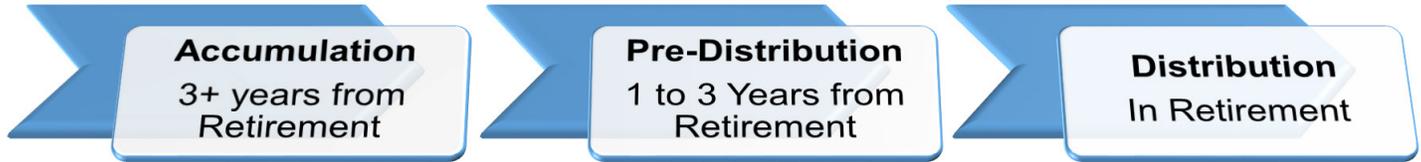
Answering clients' most important and relevant questions by using our income centric Voyage Income Program. Unique in that it is not just a risk-based solution, but also an income based one driven by each clients' unique situation. We review income streams, current investments, distribution needs and provide a written personalized client presentation. Then, we help you develop the implementation plan and the conversation around both.

When can they successfully retire? Is there a risk of running out of income? What does their future legacy look like and how to best handle?



## Customize for Your Clients' Needs

Our Voyage Income Program goes deeper than just the investments and returns by focusing on your clients' income goals. In addition, our income planning process answers critical questions. First our Investment Solutions Team determines what phase of investing your client is in:



Hanlon will personalize a written Voyage Income Program for each of your clients, and then build a custom VIP portfolio meeting your income needs to assure proper delivery of the program.

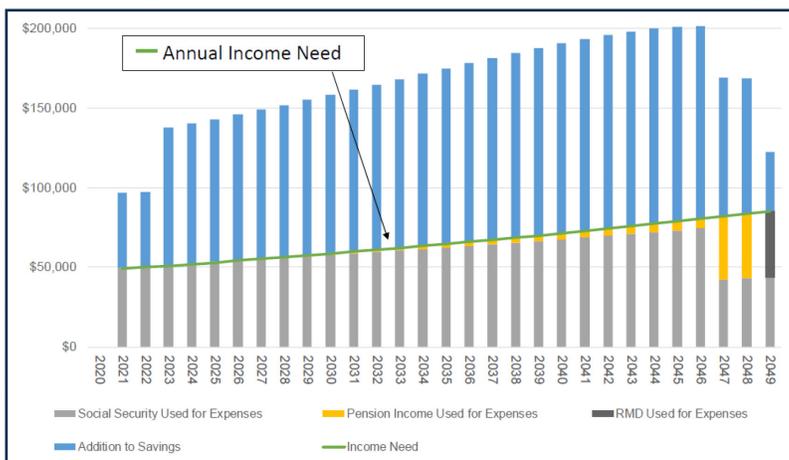
## Voyage Income Program (VIP)

We will customize a program for you and your clients using a combination of our Premier Multi-Model Solutions, Individual Model Solutions, and cash equivalents. Your client's VIP helps guide you and your client into and through their retirement, likely strengthening your valued relationship with them.

The graphic features three blue boxes on the left, each with an arrow pointing towards a central image. The top box is 'Cash/Cash Equivalents' with the text 'Cash at the ready for your clients' Income Needs'. The middle box is 'Single Model Solutions' with 'Portfolio models from our professionally curated Model Marketplace'. The bottom box is 'Premier Multi-Manager Solutions' with 'Investments selected based on your clients' needs and Risk Tolerance to promote Growth for your long-term assets'. The central image shows a tablet with a stock chart and a hand holding a large gold dollar sign.

## Keeping the Program Clear & Easy

Your clients' VIP provides clarity and transparency, providing all involved a sense of comfort knowing they have a plan and a means to affect change when required by an outside event or desired new purpose. It addresses the psychology of peace of mind in retirement by personalizing a lifetime of income and creates a measurable execution of that plan. Clients receive a customized program that is easy to understand.



Rest assured, we will assist in your client conversations and client reviews in order to accurately explain the value and importance of this planning process. In essence, the VIP helps guide you and your clients into and through retirement.

Give your clients the confidence of a comprehensive income program, their Voyage Income Program.

# PERSONALIZED PLAN EXECUTION & IMPLEMENTATION

## SAMPLE IMAGE OF VOYAGE INCOME PROFILE QUESTIONNAIRE

### Personal Client Information

|                                     | Client (C)   | Co-Client (Co)   |
|-------------------------------------|--|--|
| Name                                |  |  |
| Address                             |  |  |
| City                                |  |  |
| State                               |  |  |
| Phone Number                        |  |  |
| Email Address                       |  |  |
| Relationship to Client or Co-Client |  |  |
| Date of Birth                       | Gender <input type="checkbox"/> M <input type="checkbox"/> F | Gender <input type="checkbox"/> M <input type="checkbox"/> F |
| Current Employment Income (Pre-Tax) | \$ _____ Annual Increase _____                               | \$ _____ Annual Increase _____                               |
| Household Tax Rate                  | Federal _____ State _____                                    |  |

### Investment Assets

Enter Existing Client Accounts and provide Client Statements. Client Statements are needed to prepare the personal Client Portfolio Review. For Presentation purposes, account liquidation order is Non-Qualified (investable assets then annuities), Qualified (investable assets then annuities), Roth (investable assets then annuities).

(\*) Reference Spreadsheet Template

| #   | Account Registration | Account Owner(s) | Account Type | Financial Institution | Current Value | Tax Sensitive   | Hanlon to Manage                                      | Unrealized Gain issue*                                | *If (Y) liquidate over how many years. |
|-----|----------------------|------------------|--------------|-----------------------|---------------|---|---|---|--|
| 1.  |                      |                  |              |                       | \$            | <input type="checkbox"/> Y <input type="checkbox"/> N | <input type="checkbox"/> Y <input type="checkbox"/> N | <input type="checkbox"/> Y <input type="checkbox"/> N | Please Select                          |
| 2.  |                      |                  |              |                       | \$            | <input type="checkbox"/> Y <input type="checkbox"/> N | <input type="checkbox"/> Y <input type="checkbox"/> N | <input type="checkbox"/> Y <input type="checkbox"/> N | Please Select                          |
| 3.  |                      |                  |              |                       | \$            | <input type="checkbox"/> Y <input type="checkbox"/> N | <input type="checkbox"/> Y <input type="checkbox"/> N | <input type="checkbox"/> Y <input type="checkbox"/> N | Please Select                          |
| 4.  |                      |                  |              |                       | \$            | <input type="checkbox"/> Y <input type="checkbox"/> N | <input type="checkbox"/> Y <input type="checkbox"/> N | <input type="checkbox"/> Y <input type="checkbox"/> N | Please Select                          |
| 5.  |                      |                  |              |                       | \$            | <input type="checkbox"/> Y <input type="checkbox"/> N | <input type="checkbox"/> Y <input type="checkbox"/> N | <input type="checkbox"/> Y <input type="checkbox"/> N | Please Select                          |
| 6.  |                      |                  |              |                       | \$            | <input type="checkbox"/> Y <input type="checkbox"/> N | <input type="checkbox"/> Y <input type="checkbox"/> N | <input type="checkbox"/> Y <input type="checkbox"/> N | Please Select                          |
| 7.  |                      |                  |              |                       | \$            | <input type="checkbox"/> Y <input type="checkbox"/> N | <input type="checkbox"/> Y <input type="checkbox"/> N | <input type="checkbox"/> Y <input type="checkbox"/> N | Please Select                          |
| 8.  |                      |                  |              |                       | \$            | <input type="checkbox"/> Y <input type="checkbox"/> N | <input type="checkbox"/> Y <input type="checkbox"/> N | <input type="checkbox"/> Y <input type="checkbox"/> N | Please Select                          |
| 9.  |                      |                  |              |                       | \$            | <input type="checkbox"/> Y <input type="checkbox"/> N | <input type="checkbox"/> Y <input type="checkbox"/> N | <input type="checkbox"/> Y <input type="checkbox"/> N | Please Select                          |
| 10. |                      |                  |              |                       | \$            | <input type="checkbox"/> Y <input type="checkbox"/> N | <input type="checkbox"/> Y <input type="checkbox"/> N | <input type="checkbox"/> Y <input type="checkbox"/> N | Please Select                          |

### Fixed Annuity

| #  | Account Registration | Account Owner(s) | Account Type | Financial Institution | Current Value | Floor Interest Rate |
|----|----------------------|------------------|--------------|-----------------------|---------------|---------------------|
| 1. |                      |                  |              |                       | \$            |                     |
| 2. |                      |                  |              |                       | \$            |                     |
| 3. |                      |                  |              |                       | \$            |                     |
| 4. |                      |                  |              |                       | \$            |                     |
| 5. |                      |                  |              |                       | \$            |                     |

### Employer Retirement Plan Contributions

**Employer Match:** This is the amount your employer contributes, specified as a percentage of your contribution. For example, if you contributed \$1000 and your company matches 50%, then your company would contribute \$500. Maximum Employee % Contribution (for Employer Match). There is usually a limit to how much of your contribution your company will match. The maximum employer contribution is often stated as "50% match up to 6% of your salary." For this spreadsheet, this should be interpreted as "50% match up to an employee contribution of 6%." This means that the company stops matching the rest of your contribution if you contribute more than 6% of your salary.

| #  | Contribution Description | Account Owner(s) | Traditional or Roth                                   | Percentage or Dollar Amount | Employer Match % | Max Employer % Contribution |
|----|--------------------------|------------------|---|-----------------------------|------------------|-----------------------------|
| 1. |                          |                  | <input type="checkbox"/> T <input type="checkbox"/> R |                             |                  |                             |
| 2. |                          |                  | <input type="checkbox"/> T <input type="checkbox"/> R |                             |                  |                             |

## The Hanlon Managed Account Platform

A complete, fully-integrated, next generation Turnkey Asset Management Program (TAMP) with the power to streamline your business and dramatically elevate the advice and service you provide to clients. With an eye on efficiency and ease of use, we offer features beyond most managed account platforms, which will simplify your practice to free you to focus your time and resources on establishing and strengthening client relationships. You can choose from a variety of custodians and asset managers, and deliver to your clients uncommon flexibilities to customize solutions to meet their particular needs.

## The Model Marketplace

Select from an extensive listing of investment models. Using the filtering, sorting and favorite model features, you can easily identify models you prefer to use to meet your client's needs. The save filter option provides easy access to filtered lists for future reference.

The screenshot shows the 'Model Marketplace' interface with the following components:

- Filters:** Search bar, 'Displaying 1 - 25 of 121', and a note '\*All Returns/Risk are Gross of Fees'.
- Model Type:** Platform - Single Model, Platform - Multiple Model.
- Model Manager:** Blackrock, Dorsey Wright, Hanlon Investment Manage..., Northern Trust, Russell Investment Manage..., Wilshire Associates.
- Strategy Type:** Strategic, Dynamic, Tactical.
- Risk Profile:** Aggressive, Moderately Aggressive, Moderate.

| Model Name  | Strategy Type | Model Type              | Custodian                         | Inception  | 3 Mon Rtn | YTD Rtn | 1 Yr Rtn | 3 Yr Rtn | 3 Yr. Std Dev |
|---|---------------|-------------------------|-----------------------------------|------------|-----------|---------|----------|----------|---------------|
| <b>Fixed Income CRSP Strategic</b>                                      | Strategic     | Platform - Single Model | Charles Schwab & Co   Fidelity... | 2010-01-01 | 0.73      | 5.82    | 5.45     | 5.16     | 3.14          |
| <b>Diversified Strategist Portfolios Maximum Growth - Tax Sensitive</b> | Dynamic       | Platform - Single Model | Charles Schwab & Co   Fidelity... | 2018-07-01 | 5.68      | -5.65   | 1.82     | -        | -             |
| <b>Diversified Strategist Portfolios Growth &amp; Income</b>            | Dynamic       | Platform - Single Model | Charles Schwab & Co   Fidelity... | 2016-04-01 | 3.70      | -2.41   | 2.84     | 3.20     | 11.78         |

A grid view can also be displayed so that you can easily compare the models by investment returns. For illustrative purposes only.

### Asset Allocation Models

Actions View **Advanced Compare - ...** Customize View Show All | Show Mine Model Marketplace

Page 1 of 1

| Model Manager                | Model                                       | Risk Profile          | As Of Date | 3 Month Return | YTD Return |
|------------------------------|---|-----------------------|------------|----------------|------------|
| Dorsey Wright                | Systematic RS Core ESG                      | Moderately Aggressive | 09/30/2020 | 18.11%         | 16.76%     |
| Hanlon Investment Management | Premier Multi-Manager Moderate              | Moderate              | 09/30/2020 | 8.92%          | 14.2%      |
| Hanlon Investment Management | Premier Multi-Manager Moderately Aggressive | Moderately Aggressive | 09/30/2020 | 11.01%         | 13.36%     |
| Hanlon Investment Management | 60/40 CRSP Strategic                        | Moderate              | 09/30/2020 | 5.13%          | 3.81%      |
| Hanlon Investment Management | 60/40 Core Strategic                        | Moderate              | 09/30/2020 | 5.1%           | 3.71%      |
| Hanlon Investment Management | 80/20 CRSP Strategic                        | Moderately Aggressive | 09/30/2020 | 6.59%          | 2.75%      |
| Hanlon Investment Management | 80/20 Core Strategic                        | Moderately Aggressive | 09/30/2020 | 6.52%          | 2.63%      |

# CUSTOMIZED PORTFOLIO MANAGEMENT

## DESCRIPTION

The Hanlon Managed Account Platform provides a customized approach to creating an asset allocation plan for your Account. The Client **must** answer all questions by selecting the points for each answer. Total each section's points and use the total points to select the Investor Risk Profile.

## YOUR TIME HORIZON

When will you begin withdrawing money from the Account, and at what rate? If that date is many years away, you may be comfortable with a portfolio that carries a greater potential for appreciation with the associated higher level of volatility; There's more time to weather the inevitable ups and downs of the market.

### 1. I plan to begin withdrawing funds from my investments in:

- |  |    |
|--|----|
| <input type="checkbox"/> 11 years or more  | 10 |
| <input type="checkbox"/> 6–10 years        | 7  |
| <input type="checkbox"/> 3–5 years         | 3  |
| <input type="checkbox"/> Less than 3 years | 1  |

### 2. Once I begin withdrawing funds from my investments, I would like to continue for:

- |  |   |
|--|---|
| <input type="checkbox"/> 11 years or more  | 8 |
| <input type="checkbox"/> 6–10 years        | 4 |
| <input type="checkbox"/> 2–5 years         | 1 |
| <input type="checkbox"/> Less than 2 years | 0 |

Enter the total points from questions 1 and 2. **TIME HORIZON SCORE:** \_\_\_\_\_ points

Please Answer All Questions To  
Generate Your Total.

## YOUR RISK TOLERANCE

How do you feel about risk? Some investments fluctuate more dramatically in value than others, but may have the potential for higher returns. It's important that you select investments that fit within your risk tolerance.

### 3. I would describe my knowledge of investments as:

- |                                    |   |
|------------------------------------|---|
| <input type="checkbox"/> Extensive | 5 |
| <input type="checkbox"/> Good      | 3 |
| <input type="checkbox"/> Limited   | 1 |

### 4. Investing involves a trade-off between risk and reward. Which best describes you?

- |  |   |
|--|---|
| <input type="checkbox"/> I would invest in something that offers substantial capital appreciation and therefore I accept large and sometimes dramatic fluctuations in the value of my investments. | 5 |
| <input type="checkbox"/> I would invest in something that offered a moderate return associated with a moderate amount of risk.   | 3 |
| <input type="checkbox"/> I would invest in something that was very safe.   | 1 |

### 5. Which of the following best describes your reaction if the value of your portfolio declined 20% and remained there for more than 6 months.

- |   |   |
|---|---|
| <input type="checkbox"/> I invest for long-term growth, accept fluctuations due to market influences, and would not make any changes. | 5 |
| <input type="checkbox"/> I would wait at least 12 months before changing to a more conservative strategy.                             | 3 |
| <input type="checkbox"/> I would be very concerned because I cannot accept 1 fluctuations in the value of my portfolio.               | 1 |

### 6. Your portfolio is down in value, but down much less than the stock market averages. How do you feel?

- |  |   |
|--|---|
| <input type="checkbox"/> I understand and appreciate that at times absolute portfolio values may decrease but that positive relative return is good. | 5 |
| <input type="checkbox"/> I am familiar with the averages and would hope that profits would soon be back in my portfolio.                             | 3 |
| <input type="checkbox"/> I don't care about the averages, I want positive returns.   | 1 |

### 7. What is the period of time that you will use to measure the success of your investment portfolio?

- |  |   |
|--|---|
| <input type="checkbox"/> More than five years. | 5 |
| <input type="checkbox"/> Three to five years.  | 3 |
| <input type="checkbox"/> One to three years.   | 1 |

### 8. Which of the following best describes your investment objectives?

- |  |   |
|--|---|
| <input type="checkbox"/> Growing my assets substantially.                      | 5 |
| <input type="checkbox"/> Generating some current income and growing my assets. | 3 |
| <input type="checkbox"/> Preserving principal.                                 | 1 |

## Unified Managed Account (UMA) Capabilities

With our broad UMA capabilities, depending upon your chosen custodian, you can consolidate your clients' assets into one account, including mutual funds, ETFs, stocks, bonds, cash management, Non-Managed assets, Non-Model assets, reserved cash, monthly distribution management, cashing and money movement and more. With Non-Model and Non-Managed capabilities we can effectively customize the tax transition process allowing each client to choose their desired tax budget as it relates to capital gains.

Clients
Portfolio Management
Aggregation
Asset Management
E-Signature

Client Information
Portfolio Analysis
Proposal Generation
Service Requests

Find Clients > Client List > Your Client

### Your Client

Proposal

Set-up   
\$781,820.00

Questionnaire   
Risk 36, Time 15

Profile

Allocation Modeling

Fee

Forms & Proposal

90%

Select an existing allocation for the proposal or create a new allocation by searching for and entering percentages of each Product, Asset Class, or Model for the new allocation.

Investor Objectives

| Account Assets | Investment Profile Score                     | Investor Risk Profile |
|----------------|--|-----------------------|
| \$781,820      | Risk 36, Time 15 <a href="#">View Ranges</a> | Aggressive            |

Platform Solutions ★ Targeted | Lower Risk

BlackRock Equity Tgt Alloc ETF PortfolioSt...



Aggressive

Dorsey Wright Systematic RS Core



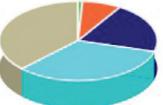
Aggressive

Dorsey Wright Systematic RS Core ESG



Aggressive

Dorsey Wright Systematic RS Global Macro



Aggressive

Dorsey Wright RS Gr



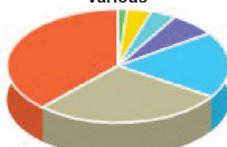
Aggre

### Proposed Account Asset Allocation

Advisor Solutions
Allocation Name
Save
Standard Deviation
Last Calculated
Target Risk Profile
Action

Search:

**Solution**



**Various**

|  |              |  |              |
|--|--------------|--|--------------|
| <span style="color: green;">■</span> Cash & Cash Equivalents | \$9,389.30   | <span style="color: gold;">■</span> Municipal Bond | \$25,755.48  |
| <span style="color: lightblue;">■</span> Sector Equity       | \$25,755.48  | <span style="color: blue;">■</span> Allocation     | \$48,520.46  |
| <span style="color: cyan;">■</span> International Equity     | \$135,304.27 | <span style="color: olive;">■</span> U.S. Equity   | \$197,928.72 |
| <span style="color: red;">■</span> Taxable Bond              | \$272,776.27 |  |              |

View By: [Investment Categories](#) | [Asset Classes](#) | [Model](#)

| Model  | Model Risk Profile    | Percent | Value        | Allocation Percentage | Account Percentage |
|--|-----------------------|---------|--------------|-----------------------|--------------------|
| Northern Trust – Diversified Strategist Portfolios Maximum | Aggressive            | 30%     | \$214,629.00 | 30%                   | 27.45%             |
| Dorsey Wright – Tactical Fixed Income                      | Conservative          | 40%     | \$286,172.00 | 40%                   | 36.6%              |
| Hanlon Investment Management – 80/20 CRSP Strategi         | Moderately Aggressive | 30%     | \$214,269.00 | 30%                   | 27.45%             |

#### Proposed Account Asset Allocation Summary

| Status                           | Value Allocated | Percentage Allocated | Account Percentage |
|----------------------------------|-----------------|----------------------|--------------------|
| lower risk than investor profile | \$715,430       | 100%                 | 91.51%             |

#### Proposed Account Non-Managed Assets and Reserved Cash

|                    | Value    | Account Percentage |
|--------------------|----------|--------------------|
| Non-Managed Assets | \$51,390 | 6.57%              |
| Reserved Cash      | \$15,000 | 1.92%              |

PREVIOUS
NEXT

www.hanlon.com

## Custom Proposal Generation

Our investment proposal system creates professional and compliant proposals.



**Executive Summary Report**  
 Your Client Living Trust

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This custom investment proposal has been created for you based upon our understanding of your goals and tolerance to investment risk for this account. Utilizing your input to determine your investor risk profile, a proposed allocation by Investment Category was developed. This foundation then led to the recommendation of a proposed allocation tailored specifically for this account. This proposal presents expectations of the investment categories and asset class allocations to target the desired outcome.

Thank you for reviewing this proposal and please contact me if you have any questions about these recommendations and the next steps to open your account.

Your Financial Representative,  
 John Advisor  
 1 (809) 801-1200  
 marykaysoto@gmail.com

**Account Type**  
Trust

**Account Assets**  
 Total Account Assets: **\$781,820.00**

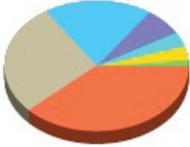
| Model Assets | Non-Model Assets | Reserved Cash | Non-Managed Assets |
|--------------|------------------|---------------|--------------------|
| \$715,430.00 | \$0.00           | \$15,000.00   | \$51,390.00        |

**Investor Risk Assessment**

| Risk Assessment Method         | Investor Risk Profile | Time Horizon |
|--------------------------------|-----------------------|--------------|
| Investor Profile Questionnaire | Aggressive            | 15 Years     |

**Proposed Allocation By Investment Category**

| Investment Category     | Proposed Percent |
|-------------------------|------------------|
| Allocation              | 6.82%            |
| Cash & Cash Equivalents | 1.31%            |
| International Equity    | 18.91%           |
| Municipal Bond          | 3.60%            |
| Sector Equity           | 3.60%            |
| Taxable Bond            | 38.09%           |
| U.S. Equity             | 27.67%           |
| <b>Total</b>            | <b>100.00%</b>   |



Consistent with your client's investor risk profile, the proposal tool will help you prepare and present a custom model allocation that can incorporate model and non-model or non-managed assets. You can also compare existing holdings to the proposed allocation.



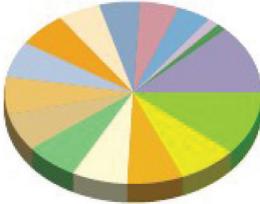
**Allocation Comparison**  
 Your Client Living Trust

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**Current Allocation By Asset Class**



**Proposed Allocation By Asset Class**



| Asset Class                  | Current Value | Proposed Value | Change        | Current Percent | Proposed Percent | Change  |
|------------------------------|---------------|----------------|---------------|-----------------|------------------|---------|
| Cash Equivalents             | \$30,000.00   | \$9,360.69     | -\$20,639.31  | 3.84%           | 1.22%            | -2.62%  |
| Convertibles                 | \$0.00        | \$48,809.50    | \$48,809.50   | 0.00%           | 6.37%            | 6.37%   |
| Corporate Bond               | \$0.00        | \$37,674.54    | \$37,674.54   | 0.00%           | 4.91%            | 4.91%   |
| Diversified Emerging Markets | \$0.00        | \$32,544.20    | \$32,544.20   | 0.00%           | 4.24%            | 4.24%   |
| Emerging Markets Bond        | \$0.00        | \$40,994.14    | \$40,994.14   | 0.00%           | 5.35%            | 5.35%   |
| Foreign Large Blend          | \$0.00        | \$51,249.11    | \$51,249.11   | 0.00%           | 6.68%            | 6.68%   |
| Foreign Large Value          | \$0.00        | \$51,510.96    | \$51,510.96   | 0.00%           | 6.72%            | 6.72%   |
| High Yield Bond              | \$0.00        | \$39,646.27    | \$39,646.27   | 0.00%           | 5.17%            | 5.17%   |
| Inflation-Protected Bond     | \$0.00        | \$56,747.91    | \$56,747.91   | 0.00%           | 7.40%            | 7.40%   |
| Immediate Core-Plus Bond     | \$223,200.00  | \$0.00         | -\$223,200.00 | 28.55%          | 0.00%            | -28.55% |
| Large Blend                  | \$0.00        | \$47,218.38    | \$47,218.38   | 0.00%           | 6.16%            | 6.16%   |

# A COST EFFECTIVE PARTNERSHIP

## Platform Services – Service Redefined

When you let us handle your client service needs, you won't just save time and money, you'll also elevate your clients' experience. We will complete your service requests for you. You and your staff will never have to contact the custodian, we take care of that for you! That frees you and your staff to focus on helping clients achieve their goals, building your business and boosting profitability.

### Two ways to modernize your practice through the Hanlon Managed Accounts Platform (HMAP):

| <b>Services</b>                     | <b>HMAP as a Solicitor</b><br><i>A Quick Branding Solution</i> | <b>HMAP as a Co-Advisor</b><br><i>A Quick Branding Solution</i> |
|-------------------------------------|--|---|
| Advisory Agreement                  | Hanlon Solicitor Agreement                                     | Hanlon Co-Advisory Agreement                                    |
| IPQ                                 | Hanlon   | Hanlon  |
| Billing Schedule                    | Quarterly in Advance   | Quarterly in Advance  |
| Model Marketplace                   | ✓  | ✓   |
| Private Label                       | ✓  | ✓   |
| <b>Outsourced Services</b>          |  |   |
| Investment Solutions Team           | ✓  | ✓   |
| Service Team                        | ✓  | ✓   |
| Trading & Rebalancing               | ✓  | ✓   |
| Billing                             | ✓  | ✓   |
| Performance Reporting               | ✓  | ✓   |
| Custodial Download & Reconciliation | ✓  | ✓   |
| Data & Performance Validation       | ✓  | ✓   |

### Transition/Implementation

#### HMAP as a Solicitor or Co-Advisor

*A Quick Branding Solution*

1. Sign a Selling Agreement
2. Complete Advisor Level Setups
3. Complete Firm Branding with Logo for Platform, Client Portal and Reports

### Fee Breakdown

#### HMAP as Solicitor/Co-Advisor\*

| <b>Asset Level</b> | <b>Cost (bps/yr.)</b> |
|--------------------|-----------------------|
| <\$500K            | 55                    |
| \$500 - \$1mm      | 40                    |
| >\$1mm             | 25                    |

#### Additional Pricing

| <b>Services</b>   | <b>Cost (bps/yr.)</b> |
|---|-----------------------|
| Voyage Income Program (VIP): Premier Multi Manager Solution                 | .25%                  |
| Voyage Income Program (VIP): Premier Multi Manager Solution (Tax Sensitive) | .15%                  |



 **HANLON**

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