

Every day more than 10,000 Baby Boomers reach age 65. Attaining this important age milestone typically results in a change in investment objectives as focus transitions from the retirement accumulation phase to preparing for the distribution phase.

Investment Choices Have a Strong Impact on the Sequence of Returns:

Two retirees with identical wealth can experience different financial outcomes, over market cycles, even if the long-term market averages are similar. The sequence of returns can significantly impact the income available during retirement.

As a truly tactical rules-based investment manager, our investment process works to minimize risk and can provide you with a very different outcome and retirement income experience. **The Ocean Park Balanced Risk Model** has an expansive track record that prioritizes downside protection and diverse asset allocation so you can plan for a smoother ride and grow your principal investment over time.

	ANNUAL WITHDRAWAL	OPTION 1		OPTION 2		OPTION 3		
		RETURN	ENDING PRINCIPAL	RETURN	ENDING PRINCIPAL	RETURN	ENDING PRINCIPAL	
		OCEAN PARK BALANCED RISK MODEL*		MORNINGSTAR ALLOCATION 15% TO 30% EQUITY		70% S&P 500 INDEX 30% BLOOMBERG BC AGG INDEX		
2000	(\$25,000)	12.33%	\$533,568	3.32%	\$490,770	-2.88%	\$461,320	Insight: Periods of significant declines within market cycles can have devastating impact on the principal.
2001	(\$25,500)	-1.80%	\$498,922	2.30%	\$475,791	-5.79%	\$410,586	
2002	(\$26,010)	4.86%	\$495,896	3.26%	\$464,630	-12.39%	\$336,927	
2003	(\$26,530)	28.26%	\$602,008	11.96%	\$490,496	21.31%	\$376,542	
2004	(\$27,061)	10.10%	\$633,017	5.41%	\$488,508	8.92%	\$380,655	
2005	(\$27,602)	4.86%	\$634,838	2.82%	\$473,903	4.17%	\$367,776	
2006	(\$28,154)	7.71%	\$653,460	6.80%	\$476,060	12.36%	\$381,599	
2007	(\$28,717)	1.13%	\$631,802	5.05%	\$469,934	5.94%	\$373,843	
2008	(\$29,291)	-5.13%	\$571,602	-16.26%	\$368,994	-24.33%	\$260,722	
2009	(\$29,877)	31.34%	\$711,501	19.19%	\$404,193	20.30%	\$277,706	
2010	(\$30,475)	7.84%	\$734,419	9.62%	\$409,670	12.51%	\$278,160	
2011	(\$31,084)	1.72%	\$715,432	1.78%	\$385,324	3.83%	\$256,539	
2012	(\$31,706)	7.11%	\$732,338	8.34%	\$383,110	12.47%	\$252,869	
2013	(\$32,340)	-0.58%	\$695,938	3.95%	\$364,625	22.06%	\$269,178	
2014	(\$32,987)	4.41%	\$692,187	3.38%	\$342,847	11.37%	\$263,046	
2015	(\$33,647)	-2.72%	\$640,628	-2.09%	\$302,738	1.13%	\$231,991	
2016	(\$34,320)	2.93%	\$624,074	5.67%	\$283,638	9.17%	\$215,798	
2017	(\$35,006)	5.61%	\$622,114	6.48%	\$264,743	16.34%	\$210,333	
2018	(\$35,706)	-4.33%	\$561,017	-3.09%	\$221,960	-3.07%	\$169,266	
TOTAL	(\$571,014)							

Which outcome would you choose?

Recommended Action:

Review investments over a full market cycle, with emphasis on periods of significant declines, to evaluate the investments' strength to provide upside opportunity and downside protection.

The tables above illustrate a systematic withdrawal program started in 2000, which is a market top, where the account begins with a \$500,000 investment and increases withdrawals annually to keep up with the changes in cost of living. This account faces a high risk of exhausting the account balance by utilizing Options 2 or 3. Option 1 provides resilience and defense during periods of significant declines.

INVESTMENT OBJECTIVES & STRATEGY

The Ocean Park Balanced Risk Model has two investment objectives: to provide long-term total return and to limit volatility and downside risk. The Model's multi-asset diversification strategy employs unusually broad diversification across asset classes, markets, industries and issuers. A passive "buy and hold" strategy is not employed. As part of an integrated risk-management discipline, the Model monitors underlying holdings daily and applies a trailing stop discipline to each holding, based on a proprietary approach, to limit the impact of any sustained decline in a given asset class or holding. The overall asset allocation of the Model is not fixed. It can and does change significantly over time, re-allocating the portfolio in response to trend changes in the U.S. and global economy and in various investment markets.

*The performance is presented net of the highest Orion Portfolio Solutions asset based fee of 0.45% annually and an assumed advisory fee of 1.00% annually. Combined, these fees amount to 1.45% annually and are deducted on a monthly basis. Because clients will have different fee arrangements and specific investments in the strategy may be made at different times, net performance for any individual client will vary from the net performance stated herein.

The performance quoted herein represents past performance. Past performance does not guarantee future results. Performance history prior to March 1, 2015 is:

From 1/1/1995 to 12/31/1998, from a marker SMA account invested in the same way as the Ocean Park Conservative Allocation Program but managed by an affiliate of Ocean Park.

From 1/1/1999 to 3/31/2013, from a marker SMA account invested in the same way as the Ocean Park Conservative Allocation Program and managed by Ocean Park.

From 4/1/2013 to 3/1/2015, from a marker SMA account invested in the same way as the Ocean Park Conservative Allocation Program but managed by an affiliate of Ocean Park.

Performance shown after March 1, 2015 is that which was achieved in the Ocean Park Balanced Risk Model available at Orion Portfolio Solutions.

The SMA marker accounts from 1/1/2008 to 12/31/2011 were allocated up to 20% to a mutual fund managed by an affiliate of Ocean Park. The SMA marker accounts and the composite from 1/1/2012 to 3/1/2015 have been allocated up to 50% to mutual funds managed by an affiliate of Ocean Park. **The Ocean Park Balanced Risk Model may be allocated up to 65% to mutual funds managed by an affiliate of Ocean Park Asset Management, Inc.** Allocations to those mutual funds began on January 1, 2008, January 1, 2012, and February 27, 2019, respectively.

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The **S&P 500 Index**, a registered trademark of McGraw-Hill Co., Inc., is a market-capitalization-weighted index of 500 widely-held common stocks.

The **Bloomberg Barclays U.S. Aggregate Bond Index** is a broad-based flagship benchmark that measures the investment grade, US dollar-denominated, fixed-rate taxable bond market.

The benchmark for the Ocean Park Conservative Allocation Strategy is the Morningstar Allocation – 15% to 30% Equity Category, which is comprised of portfolios which seek to provide both income and capital appreciation by investing in multiple asset classes, including stocks, bonds, and cash. These portfolios are dominated by domestic holdings and have equity exposures between 15% and 30%. One cannot invest directly in an index or category, and unmanaged index or category returns do not reflect any fees, expenses, or sales charges.

Ocean Park Asset Management, Inc. ("Ocean Park") is an SEC registered investment adviser located in the State of California. Registration does not imply a certain level of skill or training. For information pertaining to the registration status of Ocean Park, please call 1-844-727-1813 or refer to the Investment Adviser Public Disclosure website (www.adviserinfo.sec.gov).

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Invest Wisely. Rest Easy.