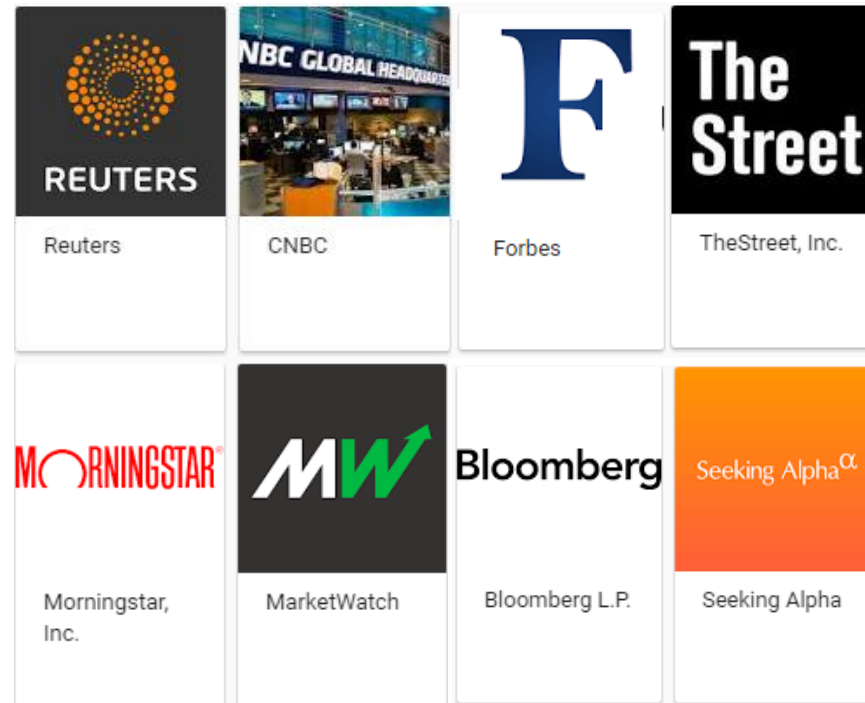


Smart Robo Investments



Smart Robo Investments

Thank you for stopping by, what are you seeking to accomplish today?

How do you feel about investments?

- **Self Directed**

- Stronger than my peers, but I'm here to see what you offer. I'm skeptical about "professionals."

- **Validator**

- I feel good about what I'm doing and want to maintain control. I would like someone on occasion to validate my holdings.

- **Delegator**

- I don't have the time or possibly the confidence to manage everything by myself. I would prefer to delegate some responsibilities to professionals.

My Primary Investment Need is:

- **Growth**

- To grow capital
- Possible need:
 - Fund an early retirement
 - Finance a child or grandchild's education

- **Income**

- To increase current income
- Possible need:
 - Preserving Capital
 - Supplemental Retirement Spending

- **Tax Savings**

- To reduce taxes
- Possible need:
 - Ideas that produce tax-free income
 - Ideas that produce tax-deferred income (pay taxes at a later date)

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American Express


JPMorgan Chase


Amazon


Bank of America


Wells Fargo


Wells Fargo



American Express



Bank of America



Wells Fargo



Technology


Submit



Consumer Staples



Materials



Technology



Utilities



Energy

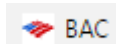

Real Estate



Financials



Health Care



Industrials



Consumer Discretionary

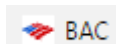

Bank of America



Wells Fargo



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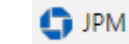

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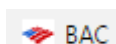

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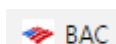

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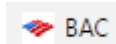

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American Express



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Amazon


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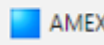

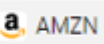



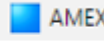




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	 Technology

Which best describes your investment objective?

- 1. Current income is my primary objective with capital appreciation being secondary. [6]
- 2. Capital appreciation is my primary objective with current income being secondary. [8]
- 3. Capital appreciation is my only objective. [10]

How important is it for your portfolio to generate current income?

- 1. Very important – I will use current income from the portfolio to meet current expenses. [3]
- 2. Somewhat important – Distributions from this portfolio will help in meeting current expenses. [5]
- 3. Not important – Current income is not a consideration. [7]

When is the earliest that you anticipate needing all or a substantial portion of your investable assets?

- 1. 0-5 years. [0]
- 2. 6-10 years. [6]
- 3. 11-15 years. [9]
- 4. Over 15 years. [12]

What is your age range?

- 1. Over 75. [-5]
- 2. 65-74. [-2]
- 3. 55-64. [2]
- 4. 40-54. [6]
- 5. Under 40 [9]

How willing are you to accept fluctuations in the value of your portfolio?

- 1. Fluctuation in principal is a key concern. [-2]
- 2. Fluctuation in principal is a moderate concern. [0]
- 3. Fluctuation in principal is a minor concern. [1]
- 4. Fluctuation in principal is of no concern. [2]

How important is it to you to be able to liquidate part or all of your portfolio with little loss of your investments?

- 1. Very important. [-2]
- 2. Moderately important. [1]
- 3. Not important. [2]

Short-term volatility in financial markets may cause portfolios to decline in value. How willing are you to accept short-term losses?

- 1. I am unwilling to accept more than a small, temporary loss in portfolio value. [-3]
- 2. I am willing to accept short-term losses, but not as much as the loss in the broad equity market. [0]
- 3. I am willing to accept short-term losses in line with the broad equity market. [4]
- 4. I am willing to accept higher than market short-term losses as part of a strategy to achieve higher than long-term market returns. [7]

Summary page and scope of work

Total scores added together | Portfolio number

0-11 | 1

12-23 | 2

24-35 | 3

36-49 | 4

Portfolio
Asset
Allocation

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Appendix - On hover over tiles:

Consumer Staples

The companies in this sector are primarily involved in the development and production of consumer products that cover food and drug retailing, beverages, food products, tobacco, household products, and personal products.

Materials

This Index is primarily composed of companies involved in such industries as chemicals, construction materials, containers and packaging, metals and mining, and paper and forest products.

Health Care

Companies in this sector primarily include health care equipment and supplies, health care providers and services, biotechnology, and pharmaceuticals industries.

Energy

Energy companies in this Index primarily develop and produce crude oil and natural gas, and provide drilling and other energy-related services.

Utilities

The Utilities Index primarily provides companies that produce, generate, transmit or distribute electricity or natural gas.

Technology

Stocks primarily covering products developed by internet software and service companies, IT consulting services, semiconductor equipment and products, computers and peripherals, diversified telecommunication services and wireless telecommunication services are included in this Index.

Real Estate

The Real Estate Index includes companies from the following industries: Real Estate Management & Development and REITs, excluding Mortgage REITs.

Industrials

Industries in the Index include aerospace and defense, building products, construction and engineering, electrical equipment, conglomerates, machinery, commercial services and supplies, air freight and logistics, airlines, marine, road and rail, etc.

Financials

A wide array of diversified financial service firms, insurance, banks, capital markets, consumer finance and thrift companies are featured in this index.

Consumer Discretionary

Industries such as automobiles and components, consumer durables, apparel, hotels, restaurants, leisure, media, and retailing are primarily represented in this group.