

Crest Multi-Asset Portfolios

Crest Multi-Asset Portfolios combine our proprietary equity portfolios with ETFs and mutual funds for well-diversified investment solutions tailored to meet our client's unique needs. The portfolios are designed to benefit investors through these features:

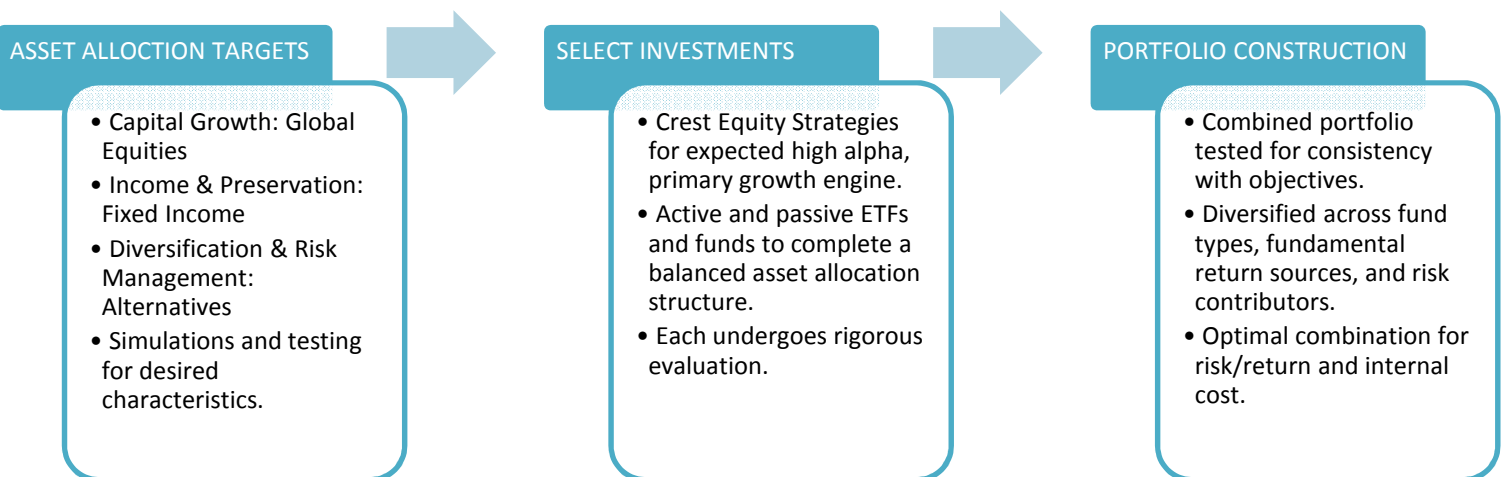
Cost-efficient. We go beyond traditional risk/return optimization to incorporate expenses on ETFs and mutual funds.

Institutional-quality diversification. Through our selective use of mutual funds in the alternatives space and ETFs for targeted market exposures for a broadly diversified core portfolio solution.

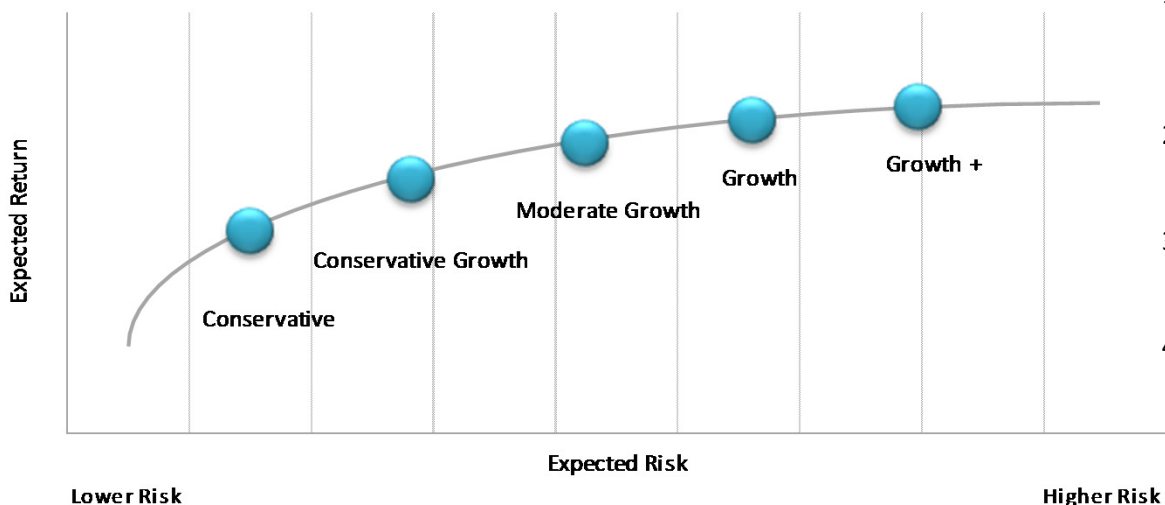
Independent, open-architecture. We believe an open approach benefits portfolio construction, rather than limiting options to fund families or investment styles.

Customized. We balance our disciplined portfolio construction approach with a thorough understanding our clients' unique circumstances to develop a personalized investment solution.

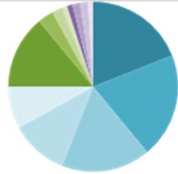

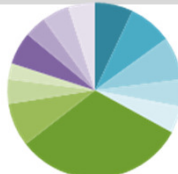

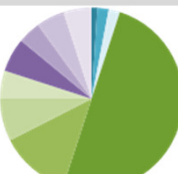
Disciplined Diversification for Maximum Risk-Adjusted Return Potential



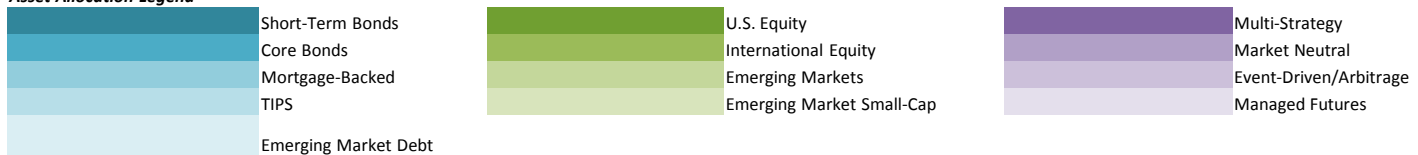
Investing with Crest Multi-Asset Portfolios



1. Develop understanding of your investment goals and feelings about risk.
2. Match your objectives to a Multi-Asset Portfolio.
3. Ongoing rebalancing and strategy management.
4. Periodic reviews of your evolving needs, tailoring your investment plan accordingly.

Target Asset Allocation	Objective and Description								
<p>Conservative</p>  <table border="1" data-bbox="516 233 829 390"> <tr> <td>Fixed Income</td> <td>75%</td> </tr> <tr> <td>Equity</td> <td>20%</td> </tr> <tr> <td>Alternatives</td> <td>5%</td> </tr> </table>	Fixed Income	75%	Equity	20%	Alternatives	5%	<p>Preservation with modest growth</p> <p>Designed for investors with a low tolerance for risk and/or a short time horizon. The portfolio is heavily tilted towards fixed income assets, with low equity exposure and minimal alternatives exposure.</p>		
Fixed Income	75%								
Equity	20%								
Alternatives	5%								
<p>Conservative Growth</p>  <table border="1" data-bbox="516 474 829 646"> <tr> <td>Fixed Income</td> <td>48%</td> </tr> <tr> <td>Equity</td> <td>32%</td> </tr> <tr> <td>Alternatives</td> <td>20%</td> </tr> </table>	Fixed Income	48%	Equity	32%	Alternatives	20%	<p>Growth, consistent with preservation</p> <p>Designed for investors with a low to moderate tolerance for risk and short to intermediate time horizon. The portfolio is tilted towards fixed income, with modest equity exposure and alternatives exposure.</p>		
Fixed Income	48%								
Equity	32%								
Alternatives	20%								
<p>Moderate Growth</p>  <table border="1" data-bbox="516 741 829 898"> <tr> <td>Fixed Income</td> <td>33%</td> </tr> <tr> <td>Equity</td> <td>47%</td> </tr> <tr> <td>Alternatives</td> <td>20%</td> </tr> </table>	Fixed Income	33%	Equity	47%	Alternatives	20%	<p>Balanced growth and preservation</p> <p>Designed for investors with a moderate tolerance for risk and intermediate time horizon. The portfolio is tilted towards equity assets, with modest fixed income and alternatives exposure.</p>		
Fixed Income	33%								
Equity	47%								
Alternatives	20%								
<p>Growth</p>  <table border="1" data-bbox="516 982 829 1140"> <tr> <td>Fixed Income</td> <td>19%</td> </tr> <tr> <td>Equity</td> <td>61%</td> </tr> <tr> <td>Alternatives</td> <td>20%</td> </tr> </table>	Fixed Income	19%	Equity	61%	Alternatives	20%	<p>Growth, with some preservation</p> <p>Designed for investors with a high tolerance for risk and a long time horizon. The portfolio is heavily tilted towards equity assets, with low modest fixed income and alternatives exposure.</p>		
Fixed Income	19%								
Equity	61%								
Alternatives	20%								
<p>Growth +</p>  <table border="1" data-bbox="516 1245 829 1402"> <tr> <td>Fixed Income</td> <td>5%</td> </tr> <tr> <td>Equity</td> <td>75%</td> </tr> <tr> <td>Alternatives</td> <td>20%</td> </tr> </table>	Fixed Income	5%	Equity	75%	Alternatives	20%	<p>Aggressive growth</p> <p>Designed for investors with a very high tolerance for risk and long time horizon. The portfolio is heavily tilted towards equity assets, with modest alternatives exposure, and minimal fixed income.</p>		
Fixed Income	5%								
Equity	75%								
Alternatives	20%								

Asset Allocation Legend



Crest Investment Partners, LLC

Founded in September 2011, Crest Investment Partners, LLC (Crest) is an independent registered investment advisory firm. As an employee-owned boutique firm, Crest was formulated in an effort to provide innovative investment solutions to institutional, high net worth and individual clients globally. Crest offers three proprietary products: equity strategies, index strategies and multi-asset portfolios. Employing a quantitative yet fundamentally-driven investment process, Crest designs active strategies to deliver above-market performance. Clients benefit from portfolio management expertise, investment excellence, close client relationships, and tailored investment solutions.

IMPORTANT NOTES

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