WEALTH SOLUTIONS

TOPS® & VALMARK ACCESS™

wealth impact partners

WEALTH SOLUTIONS

Wealth Impact Partners strives to offer robust wealth solutions to accommodate each client's asset management needs based on investment philosophy, overall financial picture, and risk tolerance. Whether the preferred management style is active security selection or strategic indexing, Wealth Impact Solutions has the tools in place to establish investment portfolios unique to each client's situation.

Wealth Impact Partners has an exclusive relationship with ValMark Advisors to be able to offer a complete suite of wealth solutions to clients. For more than a decade the experienced ValMark Portfolio Management Team has established themselves as industry-leading strategic investment allocation specialists.[1] The team is comprised of distinguished individuals including a number of Chartered Financial Analysts (CFAs), and experienced investment managers. Together they act as fiduciaries and strategists in determining the appropriate asset allocation and underlying investment selections for each portfolio, consistent with its stated goals.

This brochure was designed to provide clients with an overview to the solutions available through ValMark Advisers, Inc. and its affiliates.[2] Any additional information not mentioned in this brochure may be found in the corresponding ADV documents, Investment Advisory Agreements, or Wrap Fee Program Disclosures.

WEALTH SOLUTIONS

FEATURES	TOPS®	VALMARK ACCESS™
+ **Portfolio Construction:**	• Portfolios are developed and managed by the experienced ValMark (TOPS) Portfolio Management Team	• Portfolios are developed and managed by IARs of ValMark Advisers and/ or the ValMark Portfolio Management Team
+ **Management Philosophy:**	• Globally Diversified • Low cost • Transparency • Tax efficiency • Primarily uses ETFs	• Global Diversified • Professionally selected active Managers • Primarily uses mutual funds
+ **Account Size:**	• $25,000+	• $50,000+

1 Banks, Cory, "10 Rising Stars," *ETF Report*, November 2012.

2 ValMark Advisers, Inc. is a Registered Investment Advisor (RIA) under the Investment Advisory Act of 1940 and is an affiliate of ValMark Securities, Inc. a member of the Financial Industry Regulatory Authority (FINRA) and Securities Investor Protection Corporation (SIPC) and together are licensed to operate in all 50 states.

3 Hew, Ling-Wei, "ETF Managed Portfolios Landscape Summary," *Morningstar*, March 2014.

TOPS® *The Optimized Portfolio System*

VALMARK'S PORTFOLIO MANAGEMENT TEAM IS BEST KNOWN for being one of the first in the industry to provide strategic portfolios comprised solely of ETFs through the TOPS® program. Since its inception in 2002, TOPS® has grown into one of the top five largest ETF programs in the country.[3] The core value proposition of the program is to provide strategic, globally diversified portfolios that seek to be tax efficient, transparent, liquid, and low-cost. In order to deliver on that value proposition, the Portfolio Management Team has adopted an investment philosophy of strategic indexing, which combines active asset allocation with exchange traded funds (ETFs). This methodology of portfolio construction has led to the expansion of TOPS® from separately managed accounts to now being available inside of 401(k) plans and numerous insurance products. Separately Managed TOPS® Accounts primarily remain a proprietary offering to ValMark IARs and can be accessed through three different programs:

1. **TOPS® CORE** offers essential strategic asset allocation available in seven risk-based models ranging from conservative to aggressive based on client's goals, risk tolerance, and investment time horizon.
2. **TOPS®** features a more robust and diversified strategic asset allocation than TOPS® Core, while maintaining the same seven risk-based models.
3. **TOPS® CUSTOM** provides access to the robust TOPS® models, but also utilizes various bond managers for high net worth clients to achieve the favorable tax treatment of individual municipal bonds and flexibility for other securities.

PORTFOLIO COMPOSITION

Primarily Exchange Traded Funds and/or Individual Bonds

MINIMUM ACCOUNT SIZE

TOPS® CORE	$25,000
TOPS®	$100,000
TOPS® CUSTOM	$1,000,000

CUSTODIANS

Schwab, TD Ameritrade & Pershing

ValMark ACCESS™ *Programs*

VALMARK'S ACCESS™ PROGRAM FEATURES alternative solutions ranging from open architecture to preselected mutual fund allocations. The various programs are described below.

1. **ACCESS™** is an open architecture advisory solution that allows advisors to build custom models that are principally approved by ValMark's Portfolio Management Team. These portfolios are typically required to have a minimum of at least four asset classes and are generally comprised of at least 70% mutual funds.
2. **ACCESS™ PLUS** is a mutual fund-based advisory solution that allows access to seven risk-based asset allocation models with risk profiles ranging from conservative to aggressive that may be selected based on a client's goals, objectives, risk tolerance, and investment time horizon. The portfolios are managed by ValMark's Portfolio Management Team.
3. **ACCESS™ PLUS SELECT** portfolios are comprised of the same seven asset allocation models ranging from conservative to aggressive; however, instead of mutual funds, a third party money manager is selected from Schwab Institutional's Managed Account Select® Program to manage each asset class.

PORTFOLIO COMPOSITION

ACCESS™ Advisor selected Mutual Funds, ETFs, and bonds portfolios
ACCESS™ PLUS Managed Active Mutual Fund Models
ACCESS™ PLUS SELECT Managed Institutional Sub-manager Models

MINIMUM ACCOUNT SIZE

ACCESS™	$50,000
ACCESS™ PLUS	$50,000
ACCESS™ PLUS SELECT	$1,000,000

CUSTODIANS

ACCESS™ & ACCESS™ PLUS Schwab, TD Ameritrade
ACCESS™ PLUS SELECT Schwab

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