THRIVE
WEALTH STRATEGIES

Scott Nelson

THE THRIVE METHOD

The THRIVE Method, developed by Thrive Wealth Strategies, strives to help investors of all ages and experience levels build and preserve their wealth. **THRIVE utilizes your unique Riskalyze[1] Risk Number®** to create and manage strategies of various asset classes.

These portfolios are built on our **THRIVE** values

Tactical

Respond to real-time market conditions.

Harmonized

Matches your investment goals and Risk Number over the long-term.

Relative (Strength)²

targets asset classes outperforming the broader market.

Investable

Utilizes proprietary analytics to identify stronger assets.

Valuable

Consider costs of fees and expenses as well as expected returns.

Excellent

In knowledge, client service, and wealth management strategies.

WHAT'S YOUR RISK NUMBER?

Thrive Wealth Strategies uses every client's Risk Number to determine your allocations. The Risk Number uses your answers on a brief questionnaire to determine **your true risk tolerance** -- that is, how much are you willing to lose in exchange for potentially higher returns?

The Risk Number helps Thrive Wealth Strategies select the best asset allocation model for your portfolio. Over time, your portfolio will be regularly rebalanced, based on economic factors, the relative strength of various asset classes and business sectors, and other factors unique to you.

What can the THRIVE Method do for you?

THRIVE Method strategies are actively managed to adapt in real time to risk and uncertainty.

The goal of a THRIVE strategy is to maximize the potential for wealth accumulation (growth investing) during strong economic times, while being able to pivot to wealth preservation (value and/or countercyclical investing) during economic downturns.

THRIVE uses a proprietary investment methodology to rebalance your portfolio among multiple asset classes in response to varying conditions. It is designed to pursue the strongest asset class(es) for any given investor's needs in any particular type of investing environment.

Investment objective

1. Wealth preservation in volatile markets via overweighting defensive assets.
2. Wealth accumulation in growth markets via overweighting momentum assets.
3. Rotating among sectors within asset classes capitalizes on trends and mitigates laggards.
4. Long-term investment returns in excess of strategic asset allocation programs, via timely rebalancing between growth and value and/or countercyclical assets over time

About Thrive Wealth Strategies

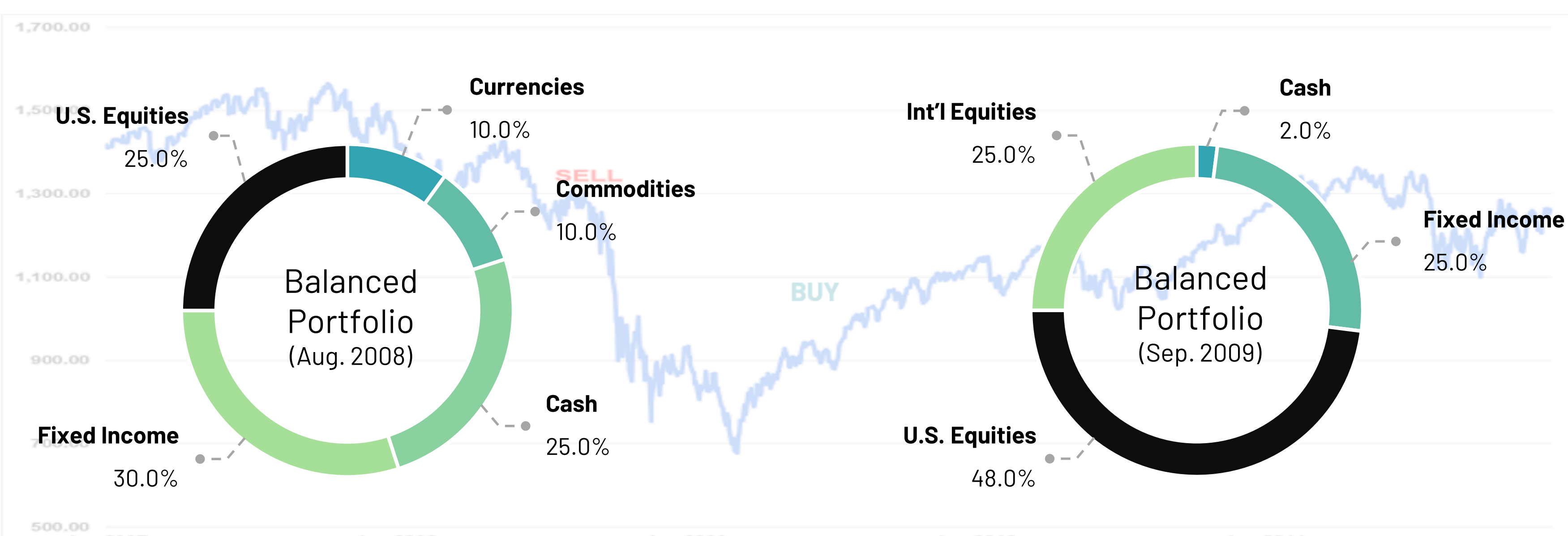
Scott Nelson has been helping select individuals and families effectively manage their investments since 1999. As founder of Thrive Wealth Strategies, Scott remains committed to helping his clients pursue their short and long term goals, build and maintain financial security, and gain the confidence to develop and execute a sound financial strategy.

Risk Number (range)

	0-19 Defensive		20-39 Conservative		40-59 Balanced		60-79 Growth		80-100 Aggressive	
	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max
US Equities	0%	40%	15%	50%	25%	60%	35%	70%	50%	80%
Int'l Equities	0%	10%	0%	20%	0%	25%	0%	30%	0%	35%
Fixed Income	50%	80%	35%	70%	25%	60%	15%	50%	0%	40%
Currencies	0%	10%	0%	10%	0%	10%	0%	15%	0%	20%
Commodities	0%	10%	0%	10%	0%	10%	0%	15%	0%	20%
Cash	2%	25%	2%	25%	2%	25%	2%	25%	2%	25%

THRIVE Method Overview

Multiple asset classes, including passive exchange-traded funds (ETFs), tactical funds, and alternative investments, are regularly weighted and rebalanced as a share of each THRIVE strategy in accordance with real-world investing conditions and desired individual outcomes. Most THRIVE strategies involve holding between 5 and 15 different investable assets at any given time. The weighting range for asset classes, utilizing strategies for various Risk Number ranges, are shown below.



Disclosure

information only and is not intended to provide specific advice or recommendations for any individual. All investing involves risk, including loss of principal. No strategy assures success or protects against loss. Rebalancing a portfolio may cause investors to incir tax liabilities and/or transaction costs and does not assure a profit or protect against a loss.

An investment in Exchange Traded Funds (ETFs), structured as a mutual fund or unit investment trust, involves the risk of losing money and should be considered as part of an overall program, not a complete investment program. Rapid price swings in commodities and/or currencies will result in significant volatility in an investor's holdings. Alternative investments may not be suitable for all investors and should not be considered as an investment for the risk capital portion of an investor's portfolio. The strategies employed in the management of alternative investments may accelerate the velocity of potential losses.

[1] *IMPORTANT: The projections or other information generated by Riskalyze regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.*

[2] *Relative Strength is a measure of price momentum based on historical price activity. The relative strength strategy is NOT a guarantee. There may be times where all investments and strategies are unfavorable and depreciate in value.*