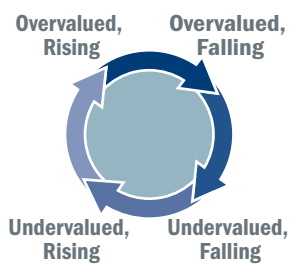


FACTORfrontier portfolios integrate four often-overlooked sources of return (“factors”) in an effort to increase the probability of meeting your financial objectives.



Multifactor Equity ETFs

For stocks, we believe, factors like Size, Value, Quality, and Momentum are important sources of return. Different factors react differently to certain market conditions, so diversifying among multiple factors can prove beneficial. The **FACTORfrontier** portfolios utilize a new breed of multifactor ETFs.



Applying Factors Across Asset Classes

Value & Momentum Everywhere

Importantly, our factor-based technology also applies to equities, fixed income, and alternatives, alike. The **FACTORfrontier's** dynamic asset allocation is a buy-sell discipline that evolves with changes in the markets. Across broad stock and bond segments, it seeks to harness Value and Momentum factor returns.



Smart Alternatives

The **FACTORfrontier** uses alternative ETFs that can provide greater liquidity, transparency, and lower cost than traditional hedge funds. Generally, their role in the portfolio is to produce equity-like returns with lower volatility and correlation to market movements. We weight these ETFs by the inverse of their sensitivity to stocks in an effort to enhance their diversification benefit.

Factor Weighting

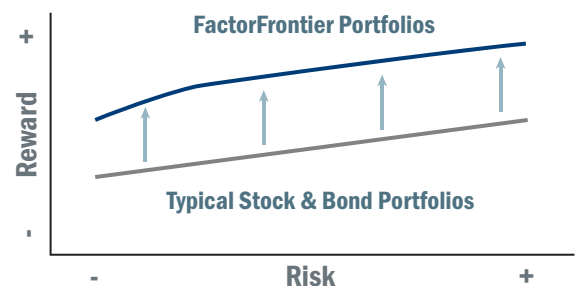
The Proprietary Advantage of Our Patent

Our patented **Factor Weighting** method guides our allocations. **Factor Weighting** accentuates targeted characteristics. Inside our stock and bond sleeves, this means giving preference to segments with greater value and momentum. In our alternative sleeve, we emphasize assets that are less sensitive to stocks. Finally, we **Factor Weight** the three sleeves at the portfolio-level to create a series of portfolios designed to achieve a range of investor objectives.

Putting it All Together

Shifting the Efficient Frontier

Our evidence-based approach suggests that harnessing a wide array of return drivers makes it possible to shift returns higher for a given level of risk. In this way, we strive to improve the odds that you realize your financial goals.



Important Disclosures

All investments carry risk including the potential loss of principal. There is no guarantee that the portfolio objectives will be met. Diversification strategies do not ensure a profit and cannot protect against losses in a declining market.

The Factorfrontier portfolio is available through the Lucia | Wealth Wrap Fee Program sponsored by Lucia Capital Group. For more detailed information regarding the Lucia | Wealth Program, Lucia Capital Group, Validus, or Lucia Capital Management, please refer to each firm's disclosure brochures and program documents available through your investment adviser representative.

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Different types of investments and/or investment strategies involve varying levels of risk, including loss of principal, and there can be no assurance that any specific investment or investment strategy will be suitable or profitable for a client's or prospective client's portfolio.

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Registration as an Investment Advisor does not confer any particular level of skill or training.