FormulaFolios

A Smarter Way to Invest®

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Who We Are

An Investment Firm Focused on Doing Good

We're an investment firm that believes great financial advice should be available to all investors.

It's why we create solutions that empower advisors to offer personalized investment options and technology-powered service at an affordable price. And because we believe that investors are best served by working and building a relationship with a professional advisor, we do not take clients directly.

Who We Are

Letter from our Founder

My name is Jason Wenk and I'm the founder of FormulaFolios, an investment management firm dedicated to helping financial advisors deliver better financial advice for clients like you.

Since this may be the first time you're hearing about us, I wanted to take a minute to make a proper introduction.

I founded FormulaFolios after spending over a decade in the financial services industry and as a financial advisor. During that time, I saw too many investment companies put their needs before those of their clients. Too many investors were sold expensive financial products that they didn't need—or weren't even right for their goals.

In 2011, along with two of my friends and colleagues, I set out to fix that by creating a different financial services company: a client-centric, technology-driven asset manager that works exclusively with independent financial advisors.

By partnering with us, advisors can create truly personalized financial plans and offer actively managed investment options without making compromises. They don't have to give up their independence or subject their clients to unnecessary expenses.

Hundreds of advisors across the country have entrusted us to deliver better service for their clients. Today we manage over $3 billion in assets for thousands of investors. Keep reading to learn more about what we do and how we help financial advisors better serve their clients.

All the best,

Jason Wenk
Founder, FormulaFolios

What We Do

Goal-Based Financial Planning and Automated Portfolio Management

Financial Planning

Before starting any journey, it's important to know where you want to go and what risk you're willing to take on to get there. That's why our process starts with a comprehensive financial plan designed specifically for each investor's unique situation.

Asset Management

Great financial plans deserve a great investment process. That's why we use formulas to make investment decisions and work exclusively with reputable partners.

Our investment algorithms remove emotion from the process, helping minimize bad decisions while automating good ones.

Portfolio Monitoring

The work doesn't stop after your plan is ready and your investments are made.

We provide technology that makes it easy for you and your advisor to always have the answer to the two most important financial questions:

- What do I have?
- How am I doing?

Financial Planning
Our Method

We call our method “Results in Advance Planning” because it provides investors with exactly that—the results of their plan, in advance.

It starts with a meeting between you and your advisor to assess factors like your time horizon, risk tolerance, financial goals and expectations, and liquidity needs.

Your advisor will provide this assessment to our planning team, which will put together multiple investment scenarios based on these factors. Each of our dedicated financial planners creates hundreds of plans every year, so they know what investors like you are looking for.

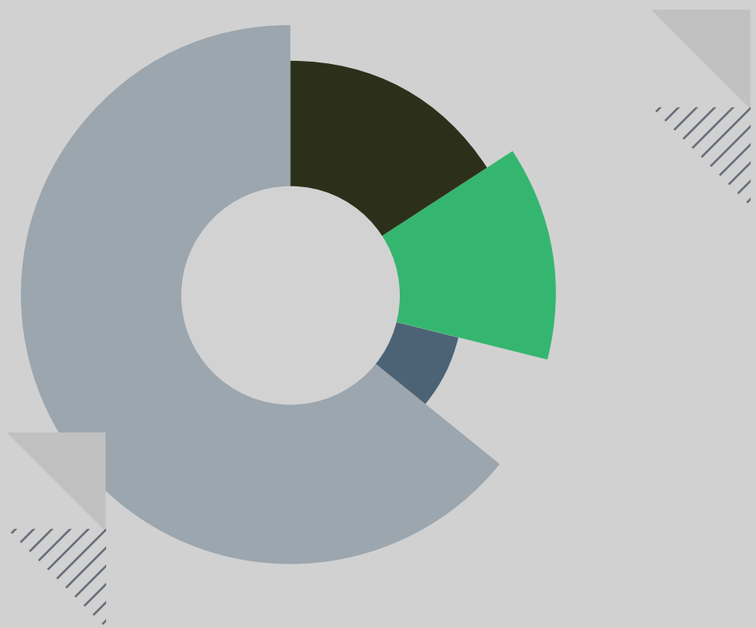
All of the scenarios they create are tested using powerful simulation software to identify the ones most likely to help you meet your goals. In addition to custom proposals, you will receive an analysis of what your outcome could be if you:

- Didn’t make any changes to your investments.
- Invested entirely in low-cost index funds.

Your advisor will go over each option with you and help you pick the one that gives you the most confidence and comfort.

Asset Management

Advantages of Having FormulaFolios as Your Asset Manager



Customized Asset Allocations

We like to begin with a comprehensive financial plan because it helps us create a custom asset allocation for you. Identifying your income goals, risk tolerance, and tax situation will allow us to choose investment options that best suit your unique needs while keeping fees to a minimum. This way, we can truly act as a fiduciary and ensure that each investment option is in your best interest.

Actively Managed Models

We offer several flexible investment models that help investors pursue their goals without exceeding their risk tolerance. Our models are actively managed by our full-time trading team, which uses proprietary algorithms to automate investment decisions. They follow asset management procedures designed to avoid excessive and ill-timed transactions while retaining the benefits of active management. Our goal is to consistently produce long-term results that meet client expectations while helping them avoid large-scale losses in the event of a market downturn.

Reputable Custodians

We want all investors that we work with to feel comfortable and secure about their investments. That's why we never take control of investor accounts. All of our asset management is done via reputable custodians such as Charles Schwab, Fidelity, TD Ameritrade, and Folio Institutional. We are only granted limited trading authority and are not permitted to take any distributions from your accounts.

Portfolio Monitoring
Blueleaf

One place for every investment account.

If you have multiple investment accounts, you have almost certainly encountered challenges in getting a complete snapshot of your portfolio even with the services of a financial advisor.

Blueleaf is a powerful software platform that solves this problem by putting all of your accounts in one convenient place. Once you're set up, you'll be able to see how every part of your portfolio is performing. You'll be able to easily determine whether or not things are going according to plan with one simple log-in. Blueleaf can even send you—and your advisor—automated alerts and reports so that you're always up to speed on how your investments are doing. You can also grant access to family or professionals like your CPA or attorney.

For more information about Blueleaf and its tools for investors, ask your advisor or visit blueleaf.com/clients.

Portfolio Monitoring
WealthGuard

An early warning system for your investments.

We are the exclusive provider of WealthGuard, an optional monitoring service for investment accounts that helps protect your assets in the event of a market downturn or crash.

It works based off a single variable simply called your “WealthGuard Value,” which is determined based on your portfolio value and risk profile. WealthGuard can assign a unique value for each account you have as well as one for your entire portfolio.

Should your account or portfolio drop below its WealthGuard Value, you’ll receive an automatic alert via text and email. You’ll then know to get in touch with your advisor and make appropriate changes to your portfolio as soon as possible. Similarly, when an account reaches a new all-time high, your WealthGuard Value increases proportionally to reflect the growth.

WealthGuard is accessed via Blueleaf and is available exclusively to clients of financial advisors that have partnered with FormulaFolios.

For more information, visit wealthguard.me.

Investing involves risk including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss in periods of declining values. Opinions expressed are subject to change without notice and are not intended as investment advice or to predict future performance. Past performance does not guarantee future results. Consult your financial professional before making any investment decision.

WealthGuard™ is a complete portfolio monitoring system. Designed by determining the amount of downside risk a client is willing to tolerate, WealthGuard™ is added to client accounts to help protect from downside risk. WealthGuard™ is not a stop loss strategy. When the account value in the portfolio hits the targeted downside value, an alert is sent to the client, advisor, and money manager. The money manager trades the account as indicated on the WealthGuard™ agreement.

There is no guarantee the exact WealthGuard™ value will be captured, or assets will be traded or liquidated the same day the WealthGuard™ value is reached due to time of day and/or market restrictions. WealthGuard™ is not responsible for any tax implications that may result due to the liquidation or trading of the holdings. FormulaFolio Investments is not responsible for any errors or omissions in the information used to prepare your WealthGuard™ percentages.

WealthGuard™ does not make any representations or warranties, whether expressed or implied, regarding investing in securities or investment products. WealthGuard™ makes no warranties to the legality or suitability of any investment product.