



The Retirement Ally Flexible Models provide investors with a risk-managed model allocation combining the expertise of two leading investment providers. The models utilize a core fixed income allocation from Blackrock, the world's largest money manager*, and a tactical equity allocation from W.E. Donoghue & Co., Inc., who has been providing professional investment management services for over 30 years.

- ✓ Risk-managed – It's not what you make, it's what you keep
- ✓ Low-cost allocation of exchange-traded funds (ETFs) and individual stocks
- ✓ Disciplined approach to risk management through Blackrock's proprietary risk and portfolio analytics platform Aladdin®
- ✓ Rules-based equity allocation derived from years of research and experience
- ✓ Risk overlay moves equity portfolios to cash to mitigate large drawdowns when market conditions warrant defensive positioning

*Source: Blackrock as of September 30, 2016

INVESTMENT MINIMUMS

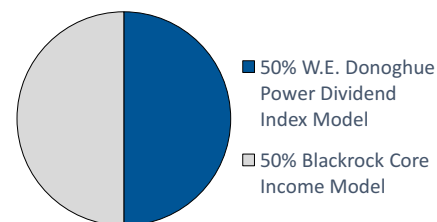
Flexible Models I
Minimum Account Size \$100,000

Flexible Models II
Minimum Account Size \$80,000

FLEXIBLE INCOME I

50% Allocation: Blackrock Core Income model seeks to generate yield similar to the Barclays U.S. Aggregate Bond Index with lower risk.

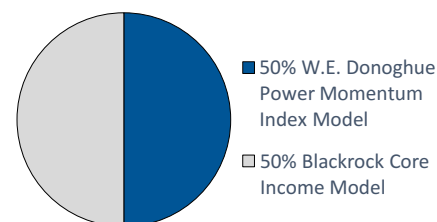
50% Allocation: W.E. Donoghue Power Dividend Index Portfolio. Model is comprised of five stocks in each of the ten S&P 500 sectors with the highest dividend yield. The risk overlay determines whether to be fully invested or allocated to short-term fixed income ETFs.



FLEXIBLE GROWTH I

50% Allocation: Blackrock Core Income model seeks to generate yield similar to the Barclays U.S. Aggregate Bond Index with lower risk.

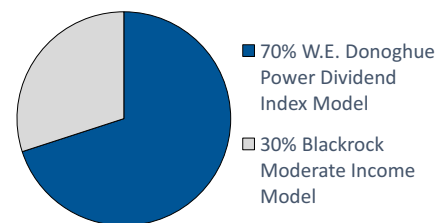
50% Allocation: W.E. Donoghue Power Momentum Portfolio. Model is comprised of five stocks in each of the ten S&P 500 sectors exhibiting the highest risk-adjusted return at the end of each quarter. The risk overlay evaluates each sector on an individual basis to determine whether the stocks in that sector are invested or allocated to short-term fixed income ETFs.



FLEXIBLE INCOME II

30% Allocation: Blackrock Moderate Income model seeks to generate yield higher than the Barclays U.S. Aggregate Bond Index with similar risk.

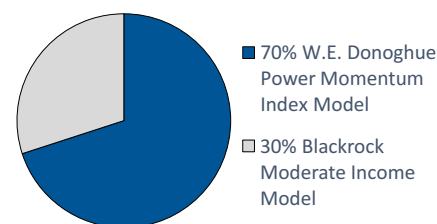
70% Allocation: W.E. Donoghue Power Dividend Index Portfolio. Model is comprised of five stocks in each of the ten S&P 500 sectors with the highest dividend yield. The risk overlay determines whether to be fully invested or allocated to short-term fixed income ETFs.



FLEXIBLE GROWTH II

30% Allocation: Blackrock Moderate Income model seeks to generate yield higher than the Barclays U.S. Aggregate Bond Index with similar risk.

70% Allocation: W.E. Donoghue Power Momentum Portfolio. Model is comprised of five stocks in each of the ten S&P 500 sectors exhibiting the highest risk-adjusted return at the end of each quarter. The risk overlay evaluates each sector on an individual basis to determine whether the stocks in that sector are invested or allocated to short-term fixed income ETFs.





Retirement Ally Flexible Models Disclosures:

The Retirement Ally Flexible Models consist of ETFs (Exchange Traded Funds) that track broad capital market indices and/or mutual funds.

The Retirement Ally Flexible Models may own assets and follow investment strategies which cause them to differ materially from the composition of the comparative indices.

Mutual funds and ETFs are sold by prospectus. Please consider the investment objectives, risks, charges, and expenses carefully before investing. The prospectus, which contains this and other information about the investment company, can be obtained from the Fund Company or your financial professional. Be sure to read the prospectus carefully before deciding whether to invest.

The Barclays US Aggregate Bond Index is a broad-based flagship benchmark that measures the investment grade, US dollar-denominated, fixed-rate taxable bond market. The index includes Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM pass-throughs), ABS and CMBS (agency and non-agency).

The Standard & Poor's 500 (S&P 500) is an unmanaged group of securities considered to be representative of the stock market in general. It is a market value weighted index with each stock's weight in the index proportionate to its market value.

The Blackrock Core Income and Moderate Income Models are fixed income portfolios that seek a superior yield/risk profile than that of the Barclays US Aggregate Bond Index. The models are optimized quarterly and are intended to help clients pursue their specific income objectives, while managing overall risk. There is no guarantee that the model will meet its stated objective.

The Power Dividend Index Portfolio as a standalone strategy is appropriate for investors with a high risk tolerance. The portfolio is suitable for investors with a time horizon of five years or longer, as it can exhibit short-term volatility equal to or potentially greater than the overall stock market.

The Power Momentum Index Portfolio as a standalone strategy is appropriate for investors with a high risk tolerance. The portfolio is suitable for investors with a time horizon of five years or longer, as it can exhibit short-term volatility equal to or potentially greater than the overall stock market.

Securities and investment advisory services offered through Brokers International Financial Services, LLC. Member SIPC. The Retirement Ally Flexible Models can be obtained through representatives of Brokers International Financial Services, LLC.