

The Conservative Allocation Portfolio

OVERVIEW.....

At Secure Retirement we do not delegate the most important responsibilities one must fulfill to be a competent investment advisor. Research and investment selection are critical if clients are to achieve their financial goals.

Richard Morey – President and Chief Investment Officer, has dedicated his career to thorough research and applying the most advanced risk control measures for his client accounts. He has assembled a team of money managers, investors, and economists who provide clear, objective, and honest analysis of the markets, economics, and global risks. These firms and individuals are thoughtful and highly respected. The goal is to strike a balance, providing both safety – at all times – and exposure to the right asset classes to earn a reasonable return in every market.

CURRENT ASSET CLASSES BEING UTILIZED FOR CLIENT PORTFOLIOS:

- Intermediate and Long Term Government Bonds
- Short Term Investment Grade Bonds
- Investment Grade Mortgage Bonds
- Senior Secured Floating Rate Loans
- Gold Bullion and Gold Mining Stocks
- Managed Futures – Exposure to Option Strategies:
 - Commodities (Energy, Metals, Agricultural Sectors)
 - U.S. Stock Index Futures
 - Global Equity, Currency and Interest Rate Instruments

These asset classes are selected for the particular geopolitical and global economic risks at play at this time. Normally we would prefer more standard, “balanced” diversification. However, these are very clearly not normal times! As a result, our current portfolios are designed to not only withstand market shocks but profit from them.

ABOUT US

Secure Retirement is a boutique asset management firm offering personalized services to help investors gain financial peace of mind.

Each client’s investment needs and concerns are considered individually when creating a portfolio.

To learn more about our firm and our conservative investment portfolios, visit www.secureretire.com or contact us at **(925) 855-4300**

The days of choosing an aggressive, moderate or conservative investment portfolio” and holding it are over.

Today the world markets simply move too quickly, and there are at least 10X more macroeconomic risks than normal.

As a result, Risk Management is an everyday process for our investment management team.

Secure Retirement is a Registered Investment Advisor located in San Ramon, CA.

The **Conservative Allocation Portfolio** is designed to protect principal while providing the highest total return consistent with a stringent adherence to safety.

Fund	Ticker	2014	2015	2016 Annual	Q1-2017 YTD Return
Blackrock Strategic Income Opportunity	<i>BSIIX</i>	3.89%	-0.30%	3.61%	2.20%
Catalyst Hedged Commodity Strategy	<i>CFHIX</i>	N/A	N/A	5.34%	5.61%
Catalyst Hedged Futures Strategy Fund	<i>HFXIX</i>	8.06%	7.98%	6.16%	-16.62%
Catalyst/Millburn Hedge Strategy Fund	<i>MBXIX</i>	21.99%	1.76%	17.99%	7.34%
Catalyst/Princeton Floating Rate Income Fd	<i>CFRIX</i>	0.63%	-5.05%	9.89%	2.35%
Doubleline Total Return	<i>DLTNX</i>	6.47%	2.07%	1.92%	1.74%
First Eagle Gold	<i>SGGDY</i>	-2.41%	-19.28%	36.92%	10.10%
Hussman Strategic Total Return	<i>HSTRX</i>	3.78%	-1.01	8.57%	1.26%
Scout Unconstrained Bond	<i>SUBFX</i>	-4.07%	-0.11%	5.81%	1.14%
Sprott Physical Gold Trust	<i>PHYS</i>	-1.91%	-10.64	7.56%	10.22%
Wasatch Hoisington Treasury Fund	<i>WHOSX</i>	32.58%	-2.84%	0.46%	2.11%

These Funds make up the majority of current allocations.

Note: The precise allocation will change modestly based on market conditions when purchases are being made.

Disclaimer: PAST PERFORMANCE IS NOT NECESSARILY INDICATIVE OF FUTURE RESULTS. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. Funds and allocations are subject to change according to fluctuations in the market.

As an active portfolio manager we adjust allocations based on economic and market factors as well as specific investor needs.