Gradient Advisors

Mapping Your Financial Success

GRADIENT
ADVISORS, LLC

GRADIENT ADVISORS

Founded on the principle of fiduciary responsibility, Gradient Advisors, LLC provides tailored investment solutions based on your unique objectives, putting your interests above all else. These principles and standards are the cornerstone of our commitment to you and the path of a trusted advisor.

Gradient Advisors is an SEC registered investment advisor (RIA). We address your investment objectives by actively managing risk exposure, investment strategy, and investment performance. We provide a diverse platform of investment options to address all your goals and objectives, sound investment advice, and the best possible financial solutions.

OUR CORE VALUES

We are passionate about providing the best possible support. Through our relationship with the Gradient Financial Group, LLC family of companies, our advisors have access to a suite of proprietary tools and advanced technology solutions to assist in assessing your unique financial goals.

Our role is to earn your trust. Our financial services professionals offer valuable services that can help you:

- Develop a personalized and comprehensive financial plan based on your needs and goals.
- Assess your financial goals and investment time horizons.
- Evaluate your tolerance to risk and allocate your assets according to your customized plan.
- Analyze the risks of your current portfolio and offer solutions.
- Understand your income planning goals and illustrate potential sources of newfound income.
- Plan your legacy and potentially create generational wealth.

As a fiduciary, it is our goal and legal responsibility to put your interests first by helping you realize and accomplish your financial goals.

SUPPORT

At Gradient Advisors, our dedicated business consultants provide a broad range of support services:

- Managed Portfolio Selection
- Adherence to Fiduciary and Suitability Standards
- Case Design and Recommendations
- Research
- Industry and Regulatory Developments
- Technology Solutions
- Emerging Trends
- Reports and Presentations
- New Business Team
- Compliance Team

By providing the highest quality of care and support, we help our advisors focus on making your financial goals a reality.

ONGOING TRAINING AND EDUCATION*

Finding the right solution to meet your unique financial needs requires continuous education and professional development. We offer our advisors essential training resources to explore new client services, understand new solutions, and stay abreast of industry events so they can make the best recommendations regarding your financial future.

ADVANCED ADVISOR UNIVERSITY

NEWGENERATION UNIVERSITY

OPERATIONS UNIVERSITY

* Gradient Advisors, LLC is not affiliated with or endorsed by the Social Security Administration or any other government agency. This content is for informational purposes only and should not be used to make any financial decisions.

PROFESSIONALLY MANAGED PORTFOLIOS

Our approach is to seek industry-leading and innovative professional money managers who have a proven track record for meeting the needs of investors. Our suite of managers gives you access to dozens of investment portfolios that span the full risk spectrum.

Our advisors are not tied to a single investment manager; rather, they have access to a comprehensive selection of portfolios. We offer portfolios designed using the following investment vehicles:

- Stocks
- Bonds
- Mutual Funds
- Exchange Traded Funds (ETFs)
- Covered Call Strategies
- Non-Correlated Asset Classes

We engage with various money managers to help ensure we are providing the best resources available. Ask for more information about the additional money managers we engage.

CUSTODY OF YOUR ASSETS

Gradient Advisors has pledged to provide the best available services to you and conducted extensive research to ensure the companies we partner with meet these standards. As a client of Gradient Advisors, your assets are held directly at carefully selected third-party custodial firms. Through your custodian, you can access your accounts by phone or online 24 hours a day, 365 days a year. One of these independent custodians is TD Ameritrade.*

TD Ameritrade is committed to providing you with the opportunity to take control of your financial life, while also giving you one of the highest levels of security in the industry.

*TD Ameritrade is a separate and unaffiliated firm from Gradient Advisors.

GRADIENT INVESTMENTS, LLC

EQIS REINVENTING WEALTH MANAGEMENT

ftj FundChoice™

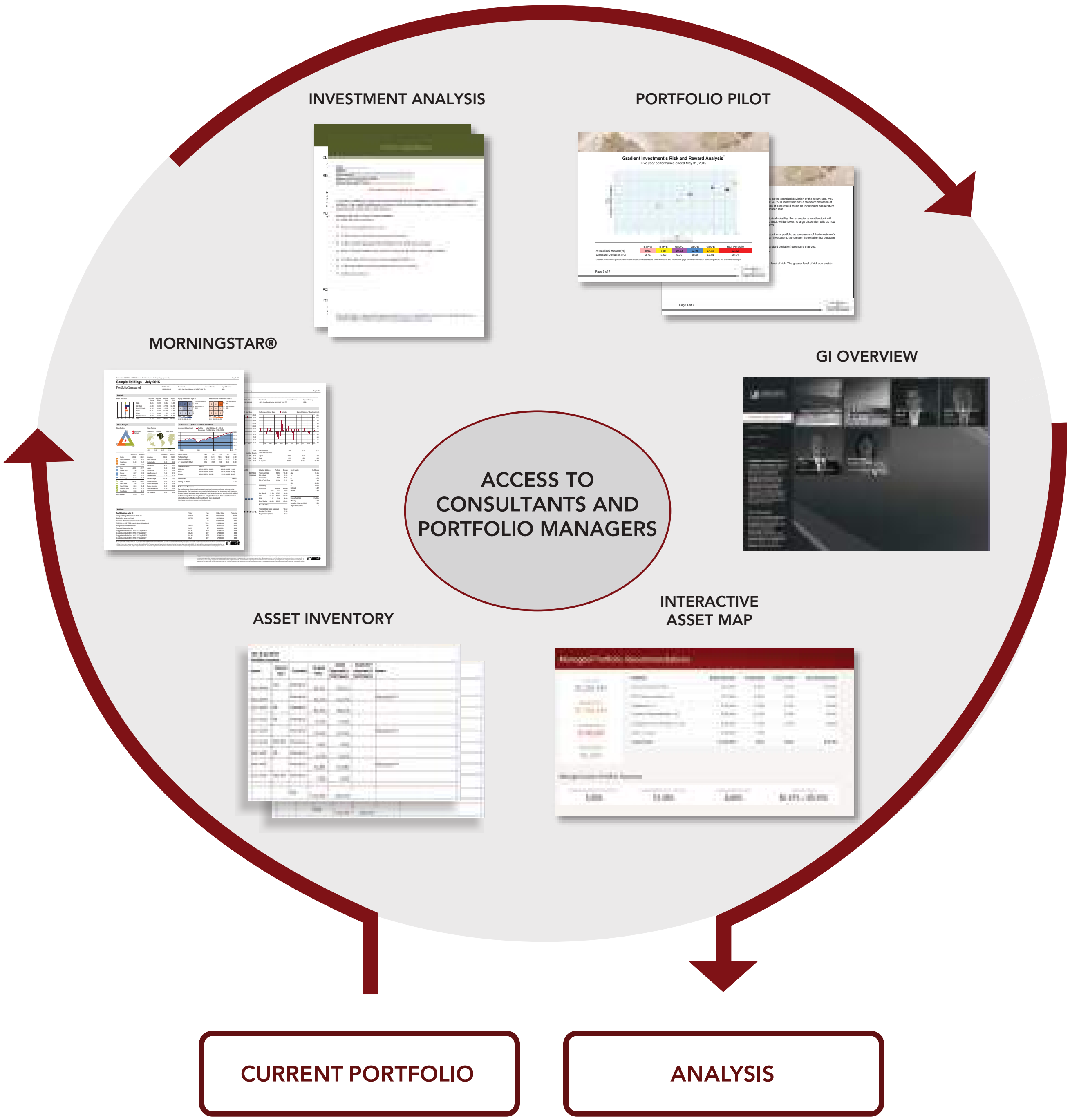
LORING WARD

Vanguard®

TD Ameritrade Institutional

PORTFOLIO ANALYSIS REVIEW (PAR)

Through our partnership with Gradient Investments, the proprietary Portfolio Analysis Review (PAR) process gives you a detailed breakdown and thorough written analysis of your investment portfolio. The PAR process uses numerous tools to assess your investments and help you understand the possible risks and rewards of your current financial situation.



CASE CENTRAL

Through our strategic alliance with Case Central, LLC, a Gradient Financial Group company, we have access to a team of Certified Financial Planners™ (CFPs®) that partners with local Certified Public Accountants (CPAs) and Chartered Financial Analysts (CFAs) with real industry experience who offer analysis of current investments and financial recommendations.

PROPRIETARY FINANCIAL ANALYSIS

At Gradient Advisors, we have access to cutting-edge software reports that clearly communicate complex financial concepts. The following are examples of Case Central reports.

RETIREMENT COMPASS

The Retirement Compass helps you chart your income planning destination. The report integrates multiple sources of income (including Social Security, pension, and rental income) along with strategies to generate income from assets to fulfill your goals throughout retirement.

PORTFOLIO ANALYSIS REVIEW

Our proprietary Portfolio Analysis Review (PAR) process gives you a detailed breakdown and thorough written analysis of your investment portfolio. The PAR process uses numerous tools to assess your investments and help you understand the possible risks and rewards of your current financial situation.

MORNINGSTAR REPORTS

Morningstar, one of the largest third-party rating agencies in the country, offers an unbiased analysis of your current investments.

ASSET MAP

Asset Map is an interactive online tool that provides insight into your current investment portfolio. By creating a detailed map of your current financial landscape and charting possible routes to your desired financial future, you can explore and dynamically review the impact of each potential route.

SOCIAL SECURITY MAXIMIZATION*

This report analyzes all possible filing strategies, examines multiple opportunities and recommends the best solution. It provides a complete retirement roadmap with specific dates and instructions to maximize your Social Security income.

COLOR OF MONEY REPORT

The Color of Money report illustrates your risk exposure within your asset allocation, comparing your existing level of risk with your desired level of risk. Classifying assets based on level of risk is a critical component to your overall financial plan.

IRA LEGACY

Determine when and how to take required minimum distributions, what to do with them, how to plan for transferring wealth, and whether it makes sense to convert to a 401(k) or a traditional IRA to a Roth IRA.

CUSTOM ANNUITY POLICY REVIEW

Examine the rider fees and internal expenses associated with a variable annuity policy to illustrate the cost associated with owning the policy and how it may affect the potential return.

LEGACY MAXIMIZER

By leveraging existing investments and insurance wisely, you can create generational wealth that can be insulated from future tax law changes. This report demonstrates the opportunity to take a distribution to fund a life insurance policy, dramatically increasing your legacy.

* Gradient Advisors, LLC is not affiliated with or endorsed by the Social Security Administration or any other government agency. This content is for informational purposes only and should not be used to make any financial decisions.

GENERATIONAL VAULT

Generational Vault® is a secure online portal that allows you to easily organize, manage and access your financial life. Every time you log in to Generational Vault, you have immediate access to detailed financial information. You can view a snapshot of your financial picture, a simple-to-understand summary of all your financial accounts, detailed records of your assets, important financial reports, and dynamic charts. Watch how your investments are progressing, and manage your expenses and income from one central location.

Generational Vault helps to ensure that all of your important information will be safe, secure and accessible anytime, anywhere. All data is secured with a SSL Certificate that uses a 2048-bit public encryption key, one of the strongest available, to help protect your financial life.

Quality financial service includes transparency and documentation – with Generational Vault, your critical account and planning information is stored securely, but available when you need it most.

GenerationalVault

WEALTH WATCH™

There is no question that over longer periods of time the stock market can be rewarding. At times, these same markets can be extremely volatile. You want to be ready for it, but you shouldn't have to wait for it.

Wealth Watch™ is a system with the capacity to monitor your entire portfolio instead of limiting the service to one or two types of accounts or investments. It allows your financial services professional to customize triggers and alerts that will automatically notify their team when your account values go above or below the selected thresholds.

No more waiting for quarterly statements to discover that the value of your investments have changed substantially. No more obsessing over market reports or staring at account values waiting for them to change. No longer do you have to wait for your annual review to have your accounts monitored or reviewed.

Go live life. We have you covered.

WEALTHWATCH™

Wealth Watch™ is a program offered to participating financial service professionals (FSP). The system alerts the FSP when certain threshold account values are achieved. It is the responsibility of the FSP to monitor the system and to communicate the alert to the client if appropriate. It is important to review and understand each product/investment's features, risks, charges, tax consequences, withdrawal penalties and expenses before making any financial decisions. The system is for informational purposes only and relies on the data feeds from various systems and custodians, thus we cannot guarantee the accuracy of the values and alerts that may trigger. The system and any alert is not an offer to buy or sell securities, and it is the responsibility of the FSP to be properly licensed as an insurance agent, investment advisor, or registered representative when rendering advice. All account and position values should be verified at the custodial/carrier level. Investing involves risk including the potential loss of principal. Wealth Watch™ is a trademark of KonnexME, LLC. The Wealth Watch™ logo is a trademark of KonnexME, LLC.

NEW GENERATION RETIREMENT PLANNING

It wasn't so long ago that retirement meant a pension and a gold watch, but today's world looks much different than it has for generations past. From increased market volatility and historically low interest rates to the loss of pensions and the rising cost of health care, the burden of retirement falls more heavily on the shoulders of individual Americans than it ever has before. But you don't have to carry it alone.

New Generation Retirement™ Planning is a holistic approach to retirement planning. It consists of a five-step retirement planning process that incorporates three hallmarks of our company – fiduciary, transparency, and technology.

5-STEP RETIREMENT PLANNING SYSTEM

1. Selecting a Financial Services Professional
2. Fact and Feeling Finding
3. Retirement Planning
4. Solutions and Executing
5. Ongoing Relationship

Together, we will traverse five important steps in the New Generation Retirement Planning process, where you will explore key areas that are fundamental to successful retirement planning. You will be confident knowing that you have given careful consideration to asset allocation and risk, income planning, asset maximization, legacy planning, and tax strategies.

Let us craft a plan uniquely suited to help you thrive in this new generation of retirement.

5-STAR SERVICE

With a focus on a new generation of retirees, our company uses the New Generation Retirement Planning process, which is based on three hallmarks of successful retirement planning: fiduciary, transparency, and technology.

FIDUCIARY

Finding a trusted advisor is one of the most important elements of planning your retirement. Providing you with a fiduciary level of service means we are legally bound to always do the right thing for you and your family by only offering solutions that serve your best interest. Our commitment to you as a fiduciary is also an assurance to act with transparency throughout our relationship.

TRANSPARENCY

Our commitment to transparency ensures that each step of our work together is recorded and that every document and report are easily accessible to you. Not only does this allow us to track the evolution of your plan and make any necessary adjustments to it along the way, but you can always see we are acting in your best interest. Our commitment to transparency is visible through a strong foundation of technology.

TECHNOLOGY

We think the challenges you face in retirement today are more complex than those faced by any other generation, but the right technology can make managing and organizing your retirement an easier process.

Our office utilizes Generational Vault, which is a proprietary online portal accessible through our website. It contains the necessary tools to help make decisions appropriate for you and your retirement. It also serves as the vehicle to document and record our commitment to act as a fiduciary and act with transparency throughout our relationship.

GRADIENT
ADVISORS, LLC

www.gradientadvisors.com

877.885.0508

GA-695486 2017-04-21