

List of Available Investment Strategies

The target equity and fixed income allocations established for each strategy apply at the time the Account is opened or rebalanced, which will fluctuate from the actual allocation as a result of the appreciation or depreciation of the underlying funds. AMS reserves the right to modify the target allocation based on changes to its capital markets outlook. Fund investments and target allocation weights are available upon request from your financial advisor.

Mutual Fund Strategies (Minimum Investment \$25,000)

- Defensive Conservative
- Conservative
- Conservative Municipal ^
- Conservative Balanced
- Conservative Balanced Municipal ^
- Equity Income Balanced
- Defensive Balanced
- Flexible Balanced
- Balanced
- Balanced Municipal ^
- Balanced with Growth
- Balanced with Growth Municipal ^
- Defensive Growth
- Growth Equity
- Flexible Equity
- Flexible Equity Plus
- Global Equity

ETF Strategies (Minimum Investment \$25,000)

- Conservative
- Conservative Municipal ^
- Conservative Balanced
- Conservative Balanced Municipal ^
- Balanced
- Balanced Municipal ^
- Balanced with Growth
- Balanced with Growth Municipal ^
- Growth Equity
- Global Equity

Hybrid Strategies (Minimum Investment \$25,000)

- Conservative
- U.S. Conservative
- Conservative Municipal ^
- High Income
- Conservative Balanced
- U.S. Conservative Balanced
- Conservative Balanced Municipal ^
- Balanced
- U.S. Balanced
- Balanced Municipal ^
- Balanced with Growth
- U.S. Balanced with Growth
- Balanced with Growth Municipal ^
- Equity Income
- Growth Equity
- U.S. Growth Equity
- Global Equity

Retirement Income Solution Strategies (Minimum Investment \$25,000)

- Early Retirement (Hybrid)
- Mid Retirement (Hybrid)
- Senior Retirement (Hybrid)

Completion Portfolios Strategies (Minimum Investment \$25,000)

- Fixed Income (Hybrid)
- Alternative Investments †
- International Equity

Foundation Strategies (Minimum Investment \$5,000)

- Conservative Balanced
- Balanced
- Growth Equity
- Equity Income
- Balanced with Growth

Environmental, Social and Governance (ESG) Strategies

ESG Hybrid Strategies (Minimum Investment \$25,000)

- ESG Hybrid Conservative Balanced
- ESG Hybrid Balanced
- ESG Hybrid Balanced with Growth
- ESG Hybrid Growth

ESG Foundation Strategies (Minimum Investment \$5,000)

- ESG Foundation Conservative Balanced
- ESG Foundation Balanced
- ESG Foundation Balanced with Growth
- ESG Foundation Growth

Offshore Portfolio Strategies# (Minimum Investment \$50,000)

- Conservative Hybrid
- Conservative Balanced Hybrid
- Balanced Hybrid
- Balanced with Growth Hybrid
- Growth Equity Hybrid

^ There currently is no added tax benefit from holding a municipal fixed income security (or fund that invests in such securities) in a retirement account since distributions from retirement accounts are subject to state and federal income taxes at the investor's marginal tax rate. You should carefully consider the income and tax implications of investing retirement assets in a municipal strategy with your financial advisor prior to making such a selection.

† Alternative Investments Strategy allocations should generally comprise no more than 20% of an investor's total investment portfolio.

Offshore disciplines are only available to non-"U.S. persons" under Regulation S of the Securities Act of 1933 with W-8 status. Such disciplines will be comprised of Undertakings for the Collective Investment in Transferable Securities ("UCITS") and not U.S. mutual funds or ETFs as referenced in this agreement. Enhanced Due Diligence Form 1092 must be approved by AML prior to opening accounts in Offshore disciplines. Clients must also be within established policies for [Raymond James Cross Border](#) business.