



## Enhanced Allocation

from Horizon Investments, LLC

Investing to grow, protecting to support your decision. Horizon's Enhanced product combines the benefits of Active Asset Allocation with principal protection. While investment conventional wisdom states "buy low and sell high," this philosophy is counter intuitive to what investors typically feel like they should be doing; buying when markets are weak and selling when they are strong. A solution that understands these emotions and invests despite them creates the opportunity to capture the wisdom we know to be true. Once you and your advisor have identified your need to invest the next step is to implement your plan with protection in place.



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## Active Asset Allocation with Asset Protection

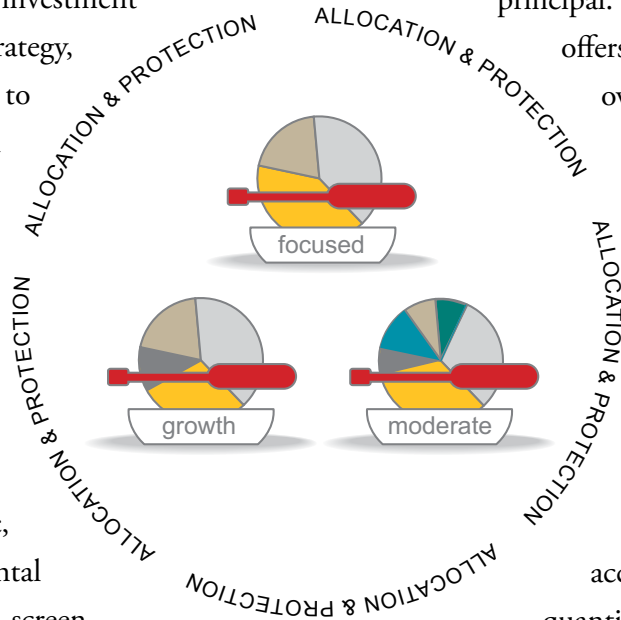
Horizon Investments, LLC provides clients with multiple professional management options. Each option is reviewed for its ability to meet our individual investor's needs and objectives. As an integral part of the Enhanced Allocation portfolios, the Horizon investment committee utilizes its core strategy, Active Asset Allocation, to help identify and invest in global market leadership while avoiding market laggards. The Horizon investment strategy, like that of our investors, looks for value over years.

Horizon employs economic, quantitative, and fundamental research methods to screen the relevant investment universe and identify the best active manager or passive index for the portfolio's objective and current market environment. Active Asset Allocation typically diversifies between asset classes, countries, market sectors, management styles, and capitalizations.

With the Enhanced Allocation portfolios, your assets are not only actively managed but protected by Horizon's proprietary risk management overlay, Principal Protection. At a minimum, this strategy\* is designed to return an investor's initial principal. Horizon Investments, LLC offers the Principal Protection overlay to individual investors participating in Horizon's Enhanced Portfolios at regular intervals.

Horizon Investments uses Principal Protection as a risk management strategy which analyzes the portfolio inside your account, and provides a quantitative reason to reallocate a portion of the portfolio to a fixed income basket in order to protect your principal.

*\* Not a guarantee, 7-year holding period required, protected principal is net of fees and client withdrawals. Principal Protection is NOT A GUARANTEE against loss or declines in the value of your portfolio*



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Horizon products, including Enhanced Allocation, are subject to risk including general market risk, currency fluctuations, and economic conditions. The underlying investments of Horizon products fluctuate in price and may be sold at a price lower than the purchase price resulting in a loss of the client's principal.

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