With a belief that investors are entitled to the returns that the markets provide, Symmetry Partners follows an academic, research-driven approach to investing that seeks to harness the power of the financial markets. Symmetry’s portfolios are globally diversified, low-cost and provide access to institutional-grade investing.

**Symmetry Bond Portfolios**

- **Broadly Diversified**
- **Low Cost**
- **Liquid**
- **Process-Driven**
- **Tax-Efficient**
- **Transparent**

**A Symmetry Portfolio Is…**

**Symmetry Partners - at a Glance:**
- $9.4 billion+ in AUM*
- Founded in 1994
- Located in Glastonbury, CT

**Symmetry Bond Portfolios Make Sense for Clients Who…**

- Are seeking a conservative, standalone fixed income solution
- Are looking to avoid the risks of equities
- Are seeking a globally diversified fixed income strategy that offers exposure to the interest rate risk and credit risk factors.

**Our Fund Providers**

- **Dimensional Fund Advisors (DFA):** A research-driven provider of low-cost, institutional-grade funds
- **The Vanguard Group:** An industry leader in cost efficient investing

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*In assets under management and assets under advisement, where Symmetry acts as a sub-advisor. As of 12/31/17.

Symmetry Partners, LLC is an investment advisory firm registered with the Securities and Exchange Commission. The firm only transacts business in states where it is properly registered, or excluded or exempted from registration requirements. For more information about Symmetry Partners, LLC, please see disclosure on the following page.
IMPORTANT INFORMATION ABOUT SYMMETRY PARTNERS, LLC

Symmetry charges an investment management fee for its services. All Symmetry Partners’ fees can be found in the ADV Part 2A located on the Symmetry Partners’ website at www.symmetrypartners.com. As with any investment philosophy, there is a possibility of profitability as well as loss. Diversification seeks to reduce volatility by spreading your investment dollars into various asset classes to add balance to your portfolio. Using this methodology, however, does not guarantee a profit or protection from loss in a declining market. Rebalancing assets can have tax consequences. If you sell assets in a taxable account you may have to pay tax on any gain resulting from the sale. Please consult your tax advisor.

Symmetry Partners does not provide tax or legal advice and nothing stated or implied here in this material should inferred to as providing such advice.

Higher potential return generally involves greater risk, short term volatility is not uncommon when investing in various types of funds including but not limited to: sector, emerging markets, small and mid-cap funds. International investing involves special risks such as currency fluctuation, lower liquidity, political and economic uncertainties, and differences in accounting standards. Risks of foreign investing are generally intensified for investments in emerging markets. Risks for emerging markets include risks relating to the relatively smaller size and lesser liquidity of these markets, high inflation rates and adverse political developments. Risks for investing in international equity include foreign currency risk, as well as, fluctuation due to economic or political actions of foreign governments and/or less regulated or liquid markets. Risks for smaller companies include business risks, significant stock price fluctuation and illiquidity. Investing in real estate entails certain risks, including changes in: the economy, supply and demand, laws, tenant turnover, interest rates (including periods of high interest rates), availability of mortgage funds, operating expenses and cost of insurance. Some real estate investments offer limited liquidity options. Investing in higher-yielding, lower-rated bonds has a greater risk of price fluctuation and loss of principal income than U.S. government securities, such as U.S. Treasury bonds and bills. Treasuries and government securities are guaranteed by the government for repayment of principal and interest if held to maturity. Investors should carefully assess the risks associated with an investment in the fund.

DIFFERENT TYPES OF INVESTMENTS AND/OR INVESTMENT STRATEGIES INVOLVE VARYING LEVELS OF RISK, AND THERE CAN BE NO ASSURANCE THAT ANY SPECIFIC INVESTMENT OR INVESTMENT STRATEGY WILL BE EITHER SUITABLE OR PROFITABLE FOR YOUR PORTFOLIO. Allocation models are not intended to represent investment advice that is appropriate for all investors. Each investor must take into account his/her financial resources, investment goals, risk tolerance, investing time horizon, tax situation and other relevant factors to determine if such portfolio is suitable. Model composition is subject to change. You and your advisor should carefully consider your suitability depending on your financial situation.