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 broadly diversified, customizable, low-cost and provide access to institutional-grade investing.

**SYMMETRY PARTNERS - AT A GLANCE:**
- $9.4 billion+ in AUM*
- Founded in 1994
- Located in Glastonbury, CT

**A SYMMETRY PORTFOLIO IS...**
- Broadly Diversified
- Low Cost
- Liquid
- Process-Driven
- Tax-Efficient
- Transparent

**THE PRECISIONFACTOR ETF PORTFOLIOS MAKE SENSE FOR CLIENTS WHO ARE SEEKING...**
- To maximize cost and tax efficiency through a portfolio of exchange traded funds (ETFs)
- Broadly diversified, strategically allocated, factor-based portfolios. The globally weighted PrecisionCore ETF Portfolios can serve as a standalone solution, or as a core holding that can be paired with companion component strategies** including the U.S. and International PrecisionEquity ETF Portfolios and the PrecisionCore Bond ETF Portfolios to achieve desired geographic exposures, or allocation to fixed income. The PrecisionCore ETF & PrecisionCore Bond ETF Portfolios are available in both tax managed and non-tax-managed versions.
- A diversified ETF strategy that targets exposure to six equity factors: market, size, value, momentum, quality and low volatility. Fixed income allocations seek to capture the return potential associated with interest rate risk and credit risk.

**OUR FUND PROVIDERS**
- **The Vanguard Group:** An industry leader in cost efficient investing¹
- **iShares:** Powered by Blackrock, a leading ETF provider with more than a decade of expertise and commitment to investors²
- **SPDR:** ETFs offered by State Street Global Advisors; a global asset management firm dedicated to helping investors achieve their goals through a rigorous, research-driven investment process³

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

**Check with your Compliance Department or OSJ to determine companion component strategy availability.

¹www.vanguard.com
²www.ishares.com
³www.spdrs.com

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 be 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.

Exchange-traded funds tend to distribute fewer capital gains than traditional open-end mutual funds due to the in-kind redemption process, which allows the ETF to swap out low cost-basis securities. Be advised that this process defers taxes, but does not eliminate them. Investors will owe capital gains taxes on gains made in their own ETF shares. The goal of the Symmetry Global Market Rebalancing Process is to decrease capital gains taxes at the portfolio level by keeping the portfolio allocation connected to global market weights. The investor’s own equity allocation is expected to move in line with the movement of global markets, (with some differences related to the investor’s overweights to value and small stocks). At the time of the investor’s rebalance, the portfolio will be rebalanced to an updated target that reflects current market weights to the United States, international developed markets and emerging markets. The goal is to reduce the portfolio level turnover required by rebalancing in comparison with a rebalance to a static allocation that is not tied to equity market movement.

ETFs do not sell individual shares directly to investors and only issue their shares in large blocks. Exchange traded funds are subject to risks similar to those of stocks. Investment returns will fluctuate and are subject to market volatility, so that an investor’s shares, when redeemed or sold, may be worth more or less than their original cost. ETF shares are bought and sold at market price (not NAV) and are not individually redeemed from the fund. Brokerage commissions will reduce returns. Investing in commodities is often through futures trading, where the risk of loss in these contracts can be substantial. You and your advisor should carefully consider whether such trading is suitable depending on your financial situation. The high degree of leverage that is often obtainable in commodity trading can work against you as well as for you. The use of leverage can lead to large losses as well as gains. In some cases, managed commodity accounts are subject to substantial charges for management and advisory fees.

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.