Symmetry’s efficient factor-based Portfolios are designed to harness the power of the financial markets for select advisors and the investors they serve.

Our Unique Intelligence

At Symmetry, our goal is to engineer investment solutions which build on the research of leading academics overlaid with our own unique experience and insights.

For additional information regarding Symmetry Partners, LLC, diversification, factor-based investing, including where you can locate details of its fees and expenses, please see disclosure on the back of this brochure.
Symmetry’s goal is to stand apart as a firm that creates innovative strategies engineered based on independent thinking. More than two decades ago, Symmetry’s founders set out to build an investment process built on academic research and empirical evidence, instead of Wall Street’s investment thinking. Our unique perspective continues to evolve, but its core remains the same — to do what is truly in the best interests of investors.

At Symmetry’s core is the belief that the needs of investors should always come first.

— David E. Connelly, Jr. and Patrick A. Sweeny
Founders of Symmetry Partners, LLC

An Approach Based on Logic, Not Emotion

With a foundation of more than 60 years of academic research into the dynamics of financial markets and investor behavior, our comprehensive strategies are based on:

Academically-Derived Factors

We believe that factors are sources of expected returns. Symmetry Partners strives to be the market leader in factor-based investing by translating academic research into sophisticated portfolios.

Broad Market Diversification

We believe the capital markets are highly efficient. The goal of Symmetry’s Portfolios is to be broadly diversified, and to capture the power of the markets while mitigating risk.

Efficient Portfolio Construction

It is one thing to develop hypothetical portfolios, it is another to make them a reality. Symmetry carefully combines multiple investment providers and solutions to access the diversification and factors we are seeking, while carefully managing costs and taxes.

Diversification seeks to reduce the volatility of a portfolio by investing in a variety of asset classes. Neither asset allocation nor diversification guarantee against market loss or greater or more consistent returns.
Why factors?

Symmetry searches for factors that have been shown historically to deliver a premium over time.* We continually search the universe of potential investments to identify strategies that can give us access to the factors we are targeting.

*Please be advised that adding these factors may not ensure increased return over a market-weighted investment and may lead to underperformance relative to the benchmark over the investor’s time horizon. Information regarding these factors can be found on the back page of this brochure.

Past performance does not guarantee future results.

Factors are the elemental sources of risk premiums and expected return.* We believe factors offer us an improved lens with which to view the diversification, performance, and engineering of investment portfolios.

— Dana M. D’Auria, CFA, Director of Research
Our Symmetry “Engine”

We utilize a systematic process to put our research-driven, factor-focused investment approach into action.

FACTORS → MARKETS → VEHICLES

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

The above represents current providers. Symmetry can change providers at its discretion.

For additional information regarding Dimensional Fund Advisors, AQR Capital Management, The Vanguard Group, iShares and SPDR, including where you can locate details of their fees and expenses please see disclosure on the back of this brochure.
The goal of Symmetry Partners’ distinct Factor Suite is to help advisors assist investors in selecting a factor-based approach that will best reflect their current and future investment needs.

**STRUCTURED PORTFOLIOS**  
A Decade of Growth and Experience

Our multi-factor Structured Portfolios* are designed as standalone, turnkey investment solutions. Comprised of open-end, low cost mutual funds, they strive to provide global diversification both within and across factors and asset classes. The Portfolios tilt toward the value, small cap, quality, and momentum factors to seek enhanced returns over time. Additionally, the Portfolios are over-weighted toward U.S. and emerging market equities, as well as real estate investment trusts, relative to their market cap weight. With investments in domestic and global investment-grade bond funds, the fixed income allocation seeks to enhance returns through exposure to interest rate risk and credit risk premiums based on the model’s risk/reward profile.

**PRECISIONCORE ETF PORTFOLIOS**  
Customized Portfolio Solutions

Symmetry’s PrecisionCore ETF Portfolios are strategically allocated, broadly diversified portfolios comprised of exchange traded funds (ETFs). Globally diversified with respect to U.S., international developed and emerging markets, the PrecisionCore ETF Portfolios can serve as a standalone solution, or they can be paired with other investments or strategies for individualized customization. Comprised of ETFs from industry-leading providers, the Portfolios offer targeted exposure to equity factors that include market, value, size, momentum, quality, and low volatility while providing the greater cost and tax efficiencies available with ETFs. The fixed income allocation seeks to enhance returns through exposure to interest rate risk and credit risk.

*Available versions include both tax-managed and non-tax-managed.

*The PrecisionCore ETF Portfolios are available as either tax-managed or non-tax-managed models.
Symmetry Bond Portfolios are stand-alone fixed income strategies designed for conservative investors. The Portfolios are made up of low cost mutual funds that primarily invest in investment-grade fixed income securities with an average portfolio duration that is similar to that of the U.S. aggregate bond market. A currency-hedged international bond position seeks to enhance diversification, while an allocation to inflation-protected securities seeks to offer some protection against the effects of unexpected inflation. Rounding out the Portfolios are positions in intermediate-term government bonds, an asset class that has traditionally fared well during “flight to quality” events. The tax-managed version of the Portfolio has a substantial allocation to a national municipal bond fund to provide federally tax-exempt income.**

* For example, during the period of October 2008 through February 2009, when the S&P 500 lost more than 36%, the Barclays U.S. Government Intermediate Bond Index returned 4.63%. Past performance is no indication of future results. An index is unmanaged, incurs no fees and an investor cannot invest directly in an index.

** The investor should note that the income from tax-free municipal bond funds may be subject to state and local taxation and the Alternative Minimum Tax.
Because Symmetry doesn’t subscribe to the conventional wisdom of Wall Street, it’s important for us to partner with a select group of advisors who share our beliefs in the power of diversification, academic research and efficiency.
Our Select Advisors

Like Symmetry, the goal of the advisors who offer our Portfolios is to put their clients’ interests first by seeking to deliver a more rational and consistent investment experience.

We believe professional financial advisors play a critical role in helping investors formulate appropriate investment strategies. And, we think just as importantly, they can help the investors they serve “stay the course” over time.

We have seen again and again the critical role advisors play in helping investors stick to their game plan, especially during market corrections.

— Thomas Romano, Director, Strategic Relations

Working With Your Advisor

1. Your personal financial picture
   Your advisor can work closely with you to understand your unique needs and develop an investment strategy that takes into account:
   • Your goals
   • Your time horizon
   • Your attitudes toward investment risk

2. Disciplined investment strategies
   Based on a thorough understanding of your personal investment goals, your advisor can recommend a Symmetry strategy aligned with your specific needs.

3. Ongoing investor education
   To keep you informed about your portfolios, your advisor can provide you with regular communications containing Symmetry Partners’ thinking on timely and relevant investment topics.
Our Ongoing Commitment

For more than two decades, Symmetry Partners has been committed to engineering what we believe are the most innovative and elegant investment solutions possible. We have also focused on developing relationships with select advisors who share our investment philosophy.

Our strategies seek to deliver:

- Portfolio construction focused on return factors identified by academic research
- Comprehensive capital markets participation through broad diversification
- Efficient portfolio construction using carefully selected investment strategies designed to minimize costs and taxes
- Ongoing education and support for select advisors and the investors they serve
To learn more about Symmetry Partners and our innovative and efficient investment strategies, call us at 800-786-3309 or visit us at www.SymmetryPartners.com.
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.


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.

Investments in REITs are subject to the inherent risks of direct investment in real estate such as price fluctuation, liquidity, and concentration risks. Special risks associated with investing in real estate also include the possibility of declining real estate values, the possible lack of availability of mortgage funds, and changes in interest rates. The amount of distributions we may pay, if any, is uncertain. Due to the risks involved in the ownership of real estate, there is no guarantee of any return on an investment in us and investors may lose money.

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.