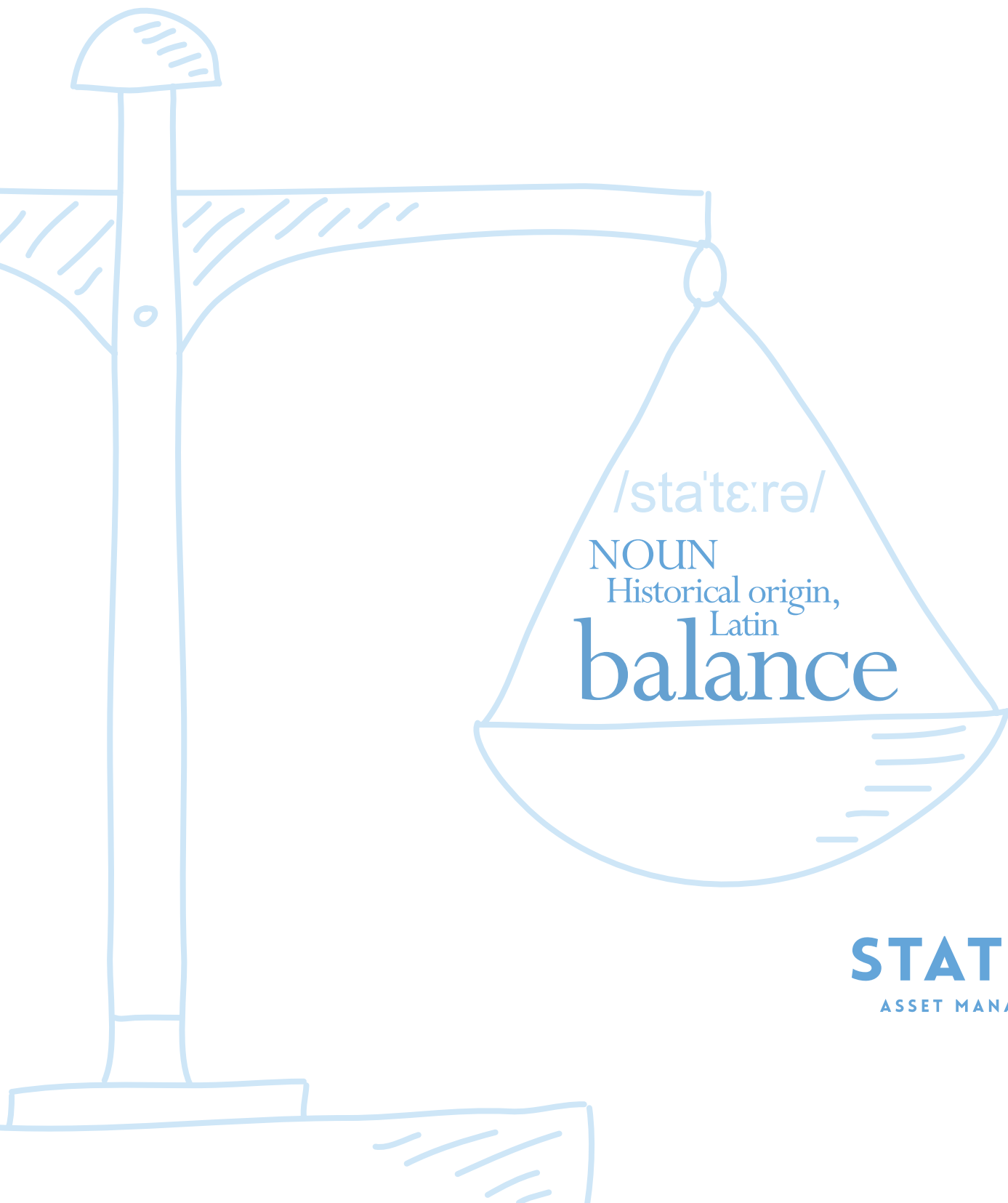


statera



/sta'tɛ:rə/

NOUN

Historical origin,
Latin

balance

STATERA

ASSET MANAGEMENT

Investors often feel like they've either missed out on bull market returns, or have lost too much having taken too much risk. Reaching your investment goals means achieving a careful balance between how much risk you can take in your investment portfolio, and how to expose your money to that risk for the optimal level of return.

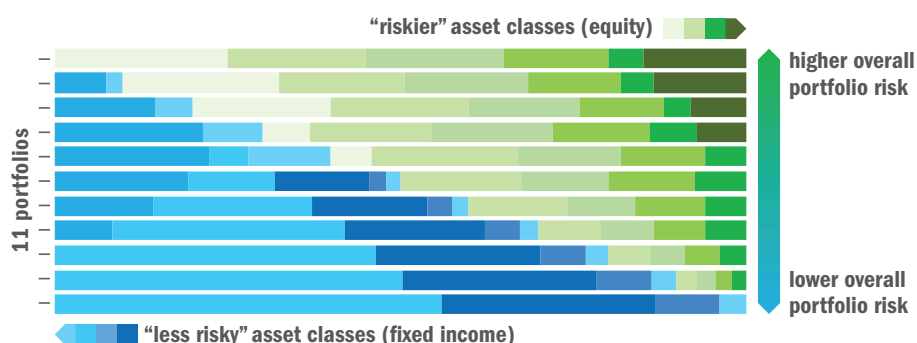
We believe a successful investment experience is based on achieving the right balance of risk and reward to meet your needs. Statera seeks to provide that balance.

Statera teams with your advisor to help you identify the appropriate investment models for you throughout the different stages in your life. Whether you are, for example, accumulating, preserving or distributing assets, your advisor will help ensure you're invested in the Statera investment model with the appropriate balance of risk to return for your needs.

Statera's Core Model Portfolios

We manage a suite of model portfolios for advisors to choose for their clients, based on their levels of risk tolerance and timelines for meeting their goals. Each model portfolio is invested in multiple asset classes. The models are designed to buy and hold over the long term and are completely transparent, so you'll know exactly where your money is invested.

A suite of model portfolios across a range of exposures to market risk:



The blue and green arrows suggest relative riskiness of the exposures in a portfolio; blues are lower expected risk, greens are higher expected risk.

Implemented with Dimensional Mutual Funds

Since 2008, we have been using Dimensional mutual funds, managed by Dimensional Fund Advisors, as the means to achieving the balanced market exposure our clients need. Dimensional has a long history of applying academic research to practical investing. It is known for structuring broadly diversified funds that emphasize certain characteristics of investments that may lead to outperformance.

Working with Your Advisor

Together, Statera and Dimensional offer an investment approach you can stick with during turbulent times. Statera works together with your advisor, clearly communicating how each model is built and designed to react to various market scenarios. Within Statera's model portfolios you can select a specific collection of diversified exposures to stocks and bonds to obtain the risk balance appropriate for you. And our differentiated approach enables investors to adjust their investment plans as their life circumstances or emotions about investing change over time.

While your advisor helps you determine how much risk you should take with your hard-earned savings, we help your advisor determine how to allocate those savings to the market. We believe clients who understand their investment plans and tolerances for risk, and take a balanced approach to managing that risk can enjoy better outcomes in investing.

Together with your advisor, we help you achieve the balance you desire in your financial life.

Talk to your advisor about how Statera model portfolios can help you reach your goals.



Important Information:

Investments in securities (e.g., mutual funds) are subject to investment risk, including possible loss of principal, and will not always be profitable. There can be no assurance any financial strategy will be successful.

Opinions expressed herein are subject to change without notice. Statera has exercised reasonable professional care in preparing this information.

STATERA
ASSET MANAGEMENT

19900 MacArthur Boulevard, Suite 920
Irvine, California 92612

