Keep Clients Invested with Sage Tactical Strategies

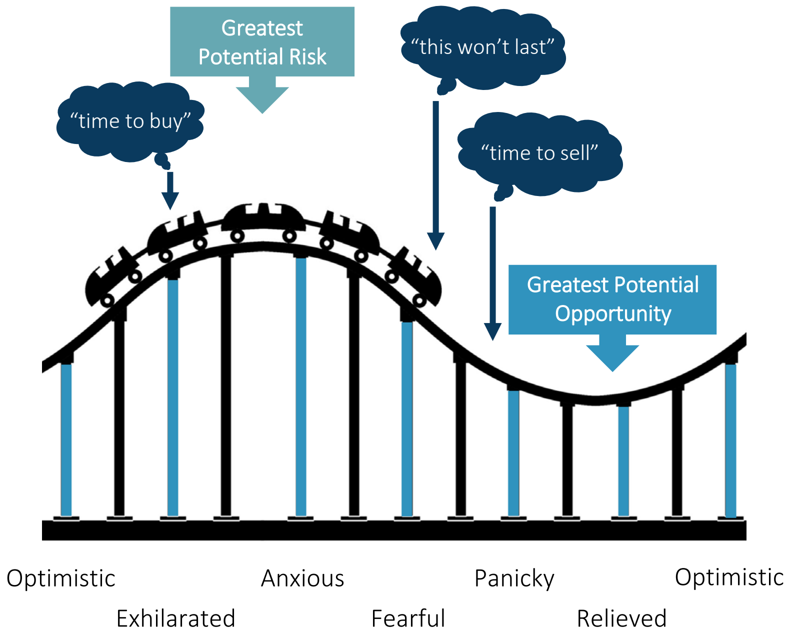
What Do We Mean by "Tactical?"

Tactical – the ability to move in and out of positions as the market changes.

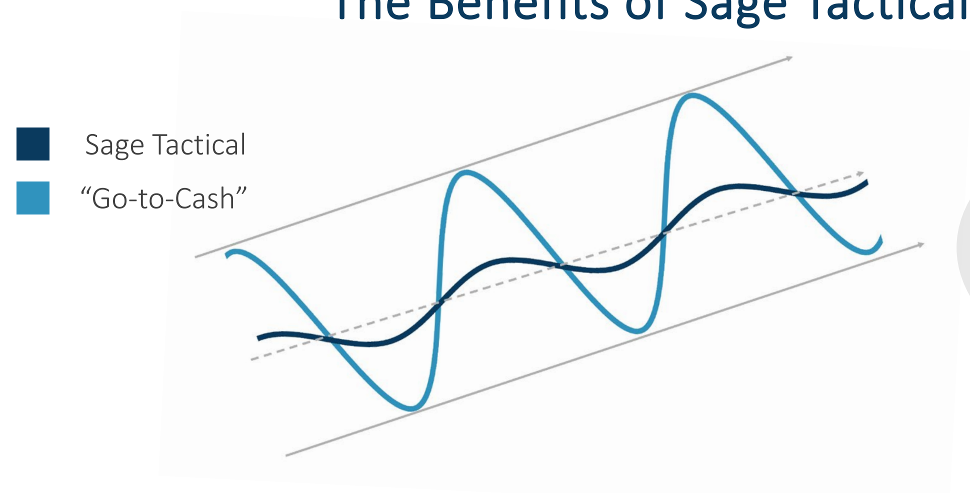
versus

Strategic – "staying the course;" not changing positions in response to the market, but rebalancing periodically.

*The typical investor poorly times the market.



The Benefits of Sage Tactical Investing



Sage Tactical seeks to lessen the impact of market swings. We believe this increases the likelihood that the client stays invested.

Sage Tactical

1. Active risk management creates a smoother ride for the client.
2. Less volatility increases the likelihood that a client stays invested.
3. The flexibility to choose better market segments makes the investment story easier to explain to the client.

Go-to-Cash

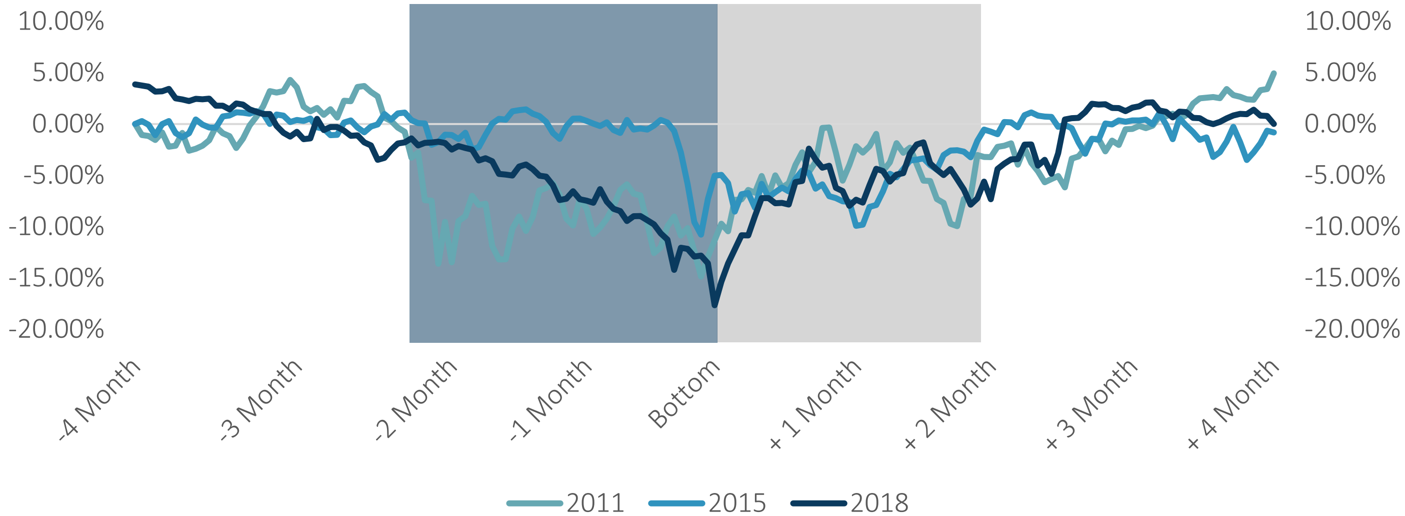
1. Could result in wider swings vs. the market.
2. This type of investing style tends to be algorithmic and could be difficult to explain to clients.
3. Jumping in and out of market creates timing risk, and the risk that clients will lose money if they cash out at the wrong time.

The Problem with Going to Cash Continued . . .

Useful Facts About Market Corrections

1. The average drawdown in most corrections is less than 12%.
2. The average recovery for most corrections is a little over 3 months.
3. Corrections happen on average every couple years.*

The Last 3 Correction Cycles



Bottom-line: Most market corrections are short-lived, so don't try to time short-term corrections by going to cash.

The Sage Approach

Sage's goal is to keep clients invested. We do that by being flexible, by seeking market segments that are thriving in the current market environment. When it comes to cash, we believe there's always a better place to be.