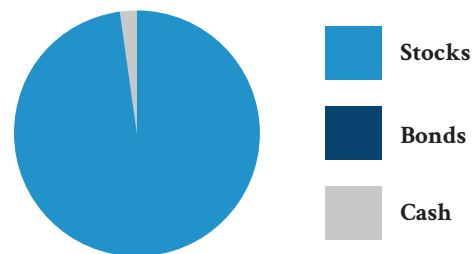


# H&A Investment Strategies: All Equity

The H&A All Equity Investment Strategy is an aggressive growth strategy that seeks capital appreciation and wealth growth via investment within a portfolio of stocks.

- The strategy pursues an aggressive growth capital appreciation objective. Under normal circumstances, the substantial majority of the assets within the strategy are invested in stocks.
- Target allocation is 98% stocks /2% cash. The targeted stock allocation range is 80% - 100%.
- The strategy delivers capital appreciation, with a secondary focus on current income via dividends. Stocks are diversified across U.S. large, mid and small cap securities, as well as internationally across both developed and developing regions.
- The intent of the strategy is to grow wealth significantly over a long time horizon by investing exclusively in growth assets.
- Within the strategy, principal will experience higher levels of volatility and potential losses over the shorter and longer term.
- This strategy is designed for the aggressive investor with a higher-than-average risk tolerance and long-term (greater than five years) investment horizon.
- This strategy may be suitable for the growth investor seeking to grow assets and create wealth over a long investment horizon.



Securities offered through LPL Financial, Member FINRA/SIPC. Investment Advice offered through Hapanowicz & Associates Financial Services, Inc., a registered investment advisor and separate entity from LPL Financial. No strategy assures success or guarantees against loss. Diversification does not eliminate the risk of market loss. Investing involves risks, including loss of principal and fluctuating value. Stock investing involves a high degree of risk. Stock prices may fluctuate and investors may lose money. The payment of dividends is not guaranteed. Companies may reduce or eliminate the payment of dividends at any given time. The prices of small and mid-cap stocks are generally more volatile than large cap stocks. International and emerging market investing involves special risks such as currency fluctuation and political instability and may not be suitable for all investors.