

SYMMETRY STRUCTURED PANORAMIC 10/90 Asset Allocations

ABOUT SYMMETRY PARTNERS

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 globally diversified, cost conscious and provide access to institutional-grade investing.

\$8.6 billion+ in AUM*

Founded in 1994

Located in Glastonbury, CT

A SYMMETRY PORTFOLIO IS...

Broadly Diversified

Cost Conscious

Process Driven

Tax Sensitive

Transparent

Flexible

THE STRUCTURED PORTFOLIOS MAKE SENSE FOR CLIENTS WHO...

- Are seeking a low-cost, tax efficient portfolio comprised of mutual funds and ETFs
- Desire a globally diversified portfolio with an overweight to U.S. equity markets
- Are seeking a balanced strategy that seeks to capture various equity and fixed income factor premiums based on their risk/reward profile

OUR FUND PROVIDERS

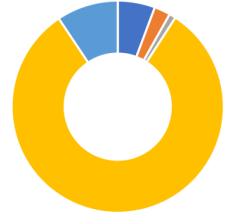


Vanguard®



10/90 ASSET ALLOCATION**

US Equity	5.69
International Developed	2.46
Emerging Markets	1.00
Bond	81.47
Cash	9.38
Total	100.00



10/90 FIXED INCOME DIVERSIFICATION**

Cash & Equivalents	7.95
Corporate	24.64
Government	55.42
Muni	0.32
Securitized	11.28
Derivative	0.38
Total	100.00



10/90 EQUITY STYLE DIVERSIFICATION**

Large Value	20.10
Large Core	17.12
Large Growth	14.43
Mid Value	11.53
Mid Core	10.62
Mid Growth	7.16
Small Value	7.61
Small Core	6.83
Small Growth	4.60
Total	100.00



*In assets under management and assets under advisement, where Symmetry acts as a sub-advisor. As of 12/31/2018

**Source: Morningstar Direct

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 back page.

There are risks involved in investing, including loss of principal. Asset allocation may not protect against market risk. Investing in the fund(s) is subject to the risks of the underlying funds.

Carefully consider the funds' investment objectives, risk, and charges and expenses. This and other information can be found in the funds' prospectus which may be obtained by visiting www.panoramicfunds.com, or by calling 1-844-SYM-FUND (844-796-3863). Please read the prospectus carefully before investing.

The funds are distributed by SEI Investment Distribution Company (SIDCO). SIDCO is not affiliated with Symmetry Partners or any fund provided listed in this material.

DISCLOSURE

Symmetry Partners, LLC is an investment advisory firm registered with the Securities and Exchange Commission. Registration with the SEC does not imply any level of skill or training. The firm only transacts business in states where it is properly registered, or exempted or excluded from registration requirements. Different types of investments involve varying degrees of risk, and there can be no assurance that the future performance of any specific investment, investment strategy, or product, or any non-investment related content, made reference to directly or indirectly in this material will be profitable, or prove successful. As with any investment strategy, there is the possibility of profitability as well as loss.

Symmetry Partners, LLC is not affiliated with SIDCO or any fund provided listed in this material.

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.

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. As with any investment there may be tax consequences. The holdings comprising the strategies and the allocations to those holdings have changed over time and may change in the future. Symmetry tax-managed portfolios are designed with the goal of increasing the portfolio's overall tax efficiency. Changes to portfolio holdings which comprise the portfolio may have tax consequences. If you sell assets in a taxable account, you may have to pay tax on any gain. While Symmetry seeks to mitigate tax exposure when possible, it is likely that investors will incur a taxable event while being invested in the portfolio.

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, operation 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 bond 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.

Investment Companies and Exchange-Traded Funds Risk. When the Fund invests in other investment companies, including ETFs, it will bear additional expenses based on its pro rata share of the other investment company's or ETF's operating expenses, including the management fees of the Underlying Fund in addition to those paid by the Fund. The risk of owning an Underlying Fund generally reflects the risks of owning the underlying investments the Underlying Fund holds. The Fund also will incur brokerage costs when it purchases and sells ETFs.

Derivatives may be riskier than other types of investments because they may be more sensitive to changes in economic or market conditions than other types of investments and could result in losses that significantly exceed the original investment. The use of derivatives may not be successful, resulting in the investment losses, and the cost of such strategies may reduce investment returns.

© Morningstar 2019. All rights reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied, adapted or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information, except where such damages or losses cannot be limited or excluded by law in your jurisdiction. Past financial performance is no guarantee of future results.