Advice, Planning and Investments to Help You Reach Your Financial Goals
Serving You

Our wealth management team is focused on helping you reach your unique financial goals. We provide you with sound planning and advice on a range of financial topics, including the important decisions you need to make regarding your investments.

Our Broad Range of Services

• Advice – We have helped hundreds of clients construct tailored investment portfolios to meet their unique goals and objectives. Our relationship with each individual client often involves advice on a broad array of financial topics ranging from how to manage retirement plan benefits to considerations related to mortgages and taxes.

• Planning – Our comprehensive financial planning services provide you with a written financial plan and professional advice to help you shape your financial future.

• Investments – QA’s dedicated portfolio management team provides a broad selection of investment strategies to help you meet your investment objectives.

• Service – Our client services team works alongside our advisors to help you with a variety of administrative tasks that save you time. These include your account openings and service requests with your custodian, facilitating your cash needs and obtaining documentation for your taxes and other purposes.

• Coordination – We regularly interact with attorneys and accountants to help ensure that all of your advisors are working as a team.
Our Values

We believe that money has a profound effect on your life. While money itself will not bring contentment, making wise decisions about how you handle your money and use it to achieve your long-term goals can make it a positive force in your life and the legacy you leave.

Likewise, we strive to run our business well by keeping our values at the center of our attention. Our seven core values are the foundation for the way we view our business and our relationships, and come through in the advice, planning and investment services you receive.

- **Servant Leadership**: Build influence through service and sacrifice
- **Relationship Centered**: Treat others the way you want to be treated
- **Integrity Based**: Do what is right, all the time, no matter what
- **Generously Motivated**: Put your hand to what your heart prompts
- **Narrowly Focused**: Narrow your focus to broaden your appeal
- **Quality Driven**: Good is the enemy of great
- **Intentionally Designed**: Operate in your design, with others
Our Wealth Management Team

At QA you benefit from the experience of an integrated team of wealth management advisors and client service professionals, rather than relying on the guidance of a single advisor.

Dan Westin, CFP®, ChFC®, CASL®
Senior Managing Director

Kyle Olson, CFP®, ChFC®
Managing Director

Kevin Lawson, CFP®, CTFA
Senior Wealth Management Advisor

Jack Ecker
Wealth Management Advisor

Ron Evans, CFP®
Wealth Management Advisor

Tad Kastman
Wealth Management Advisor

Shelley Hall
Manager of Client Services

Allie Heckathorn
Client Services Specialist

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Comprehensive Financial Planning Services

Developing thorough financial plans is an important foundation for the long-term management of your investments and vital to helping you reach your financial objectives. QA’s comprehensive financial planning services include:

**Net Worth & Cash Flow**
- Evaluating your current financial situation
- Present and future consumption goal planning
- Spending, saving and debt management

**Investment Planning**
- Portfolio design
- Risk tolerance assessment
- Liquidity, return and income goals

**Retirement Planning**
- Retirement feasibility assessment
- Scenario testing and analysis
- Income distribution strategies
- Survivor income planning

**Social Security Planning**
- Recommending start date and addressing taxation issues
- Reviewing optimization strategies for married clients

**Personal Risk Management**
- Life insurance analysis
- Long-term care funding options
- Disability insurance assessment

**Estate Planning**
- Coordinating with legal and tax advisors on will and trust strategies
- Beneficiary designations
- Charitable planning

QA may also provide clients with limited financial planning reports.

Our wealth management team, which includes several CFP® professionals, will help you review your financial life and provide advice to help you manage your wealth and reach your financial goals.
Investment Management Services

QA’s dedicated portfolio management team, led by Chief Investment Officer Jim Ferrin, manages the investment strategies we offer to our clients.

• QA believes that asset allocation is an important foundation of well-constructed investment strategies and portfolios

• QA also focuses on the overall management of risk, including through diversification and active management

• We manage a wide range of strategies that collectively offer global, multi-asset class opportunities

• Our portfolio management team conducts in-depth research to select ETF and mutual fund investment options that make sense for each investment strategy

Portfolio Management Team

James Ferrin, CFA
Chief Investment Officer

Jim is the Chief Investment Officer of QA and a partner in the firm. Prior to joining the firm in 2013, Jim was Vice President and Director of Portfolio Management at Curian Capital, LLC, and before that was Vice President and Senior Portfolio Manager with Wells Fargo Institutional Asset Advisors. Jim earned a BA in business finance from Bethel University in St. Paul. He is a CFA® charterholder and a member of the CFA Society of Minnesota.

David Slegh, CFA, CAIA
Portfolio Manager

TJ Sigstad
Manager of Trading and Portfolio Operations
Investing in Global Capital Markets

The ever-changing dynamics within the global capital markets create investment opportunities and risks. All segments of the market exhibit trends, up and down, that may persist for a period of time. This can be seen in domestic and international equities, fixed income and other asset classes such as commodities, currencies and real estate.

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Source: Bloomberg
Investing with Discipline and Flexibility

QA is focused on meeting the unique objectives of each of our clients through various investment strategies that seek to manage the risks and rewards available in the global capital markets. We do this through a disciplined approach that includes diversification through asset allocation, in-depth research and a rigorous decision making process. In addition, we offer flexibility in changing market circumstances through tactical strategies that seek to take advantage of developing opportunities and to manage market risks.

Building Your Portfolio

Our wealth management team will help you build your portfolio from among our investment strategies, tailored to your unique investment needs and preferences. Some of the key factors we help you consider include:

• Your risk tolerance
• What level of return you need to meet your various investment goals
• How to provide for your income needs
• Potential options to invest for tax efficiency
• What asset classes should be included in your portfolio, such as equities and bonds
• The potential benefits of alternative investments, such as commodities, currencies and real estate
• How much you should allocate to domestic vs. international investments

Tactical and Strategic Investing

QA provides complementary tactical and strategic investment strategies to help manage your portfolio through various market cycles.

Tactical

• Tactical investing actively seeks to capture the investment opportunities provided by ongoing changes within the global capital markets
• QA utilizes our proprietary momentum-based research to guide these decisions
• Our “Flex” strategies seek to reduce equity risk when market stress suggests the increased likelihood of further weakness

Strategic

• We offer unique strategic investment strategies that employ various complementary investment philosophies, and seek objectives such as strategic growth, tax efficiency and income
• These strategies provide broad diversification and focus on longer term investment outlooks
## Investment Strategies

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This table outlines various investment strategies categorized under Tactical and Strategic, with corresponding balanced and fixed income strategies, as well as alternative options.
About QA

- Founded in 2000
- Located in Minnetonka, MN
- Serving customers nationally, including a focus on tax, audit and consulting professionals
- Long track record of managing innovative ETF-based investment strategies
- QA is a fiduciary, a responsibility we take seriously to act in the best interests of our clients

Ready to Start a Conversation?
Contact us to schedule a call or meeting.
Quantitative Advantage, LLC
10400 Yellow Circle Drive, Suite 303
Minnetonka, MN 55343
info@QAinvest.com
866-767-8007
Quantitative Advantage, LLC (QA) is an investment advisor registered with the Securities and Exchange Commission and is a limited liability company organized in the state of Minnesota. Registration of an investment advisor does not imply any specific level of skill or training.

QA claims compliance with the Global Investment Performance Standards (GIPS®). To receive QA’s complete list of composites, composite descriptions and/or a presentation that complies with the GIPS® standards, please contact QA’s compliance department by telephone at 866-767-8007, by writing to 10400 Yellow Circle Drive, Suite 303, Minnetonka, MN 55343, or by email to compliance@QAinvest.com. For the purposes of determining firm assets and firm-wide compliance with the GIPS® standards, the firm is defined as all accounts managed on a discretionary or non-discretionary basis by QA, excluding insurance products.

This information has been prepared by QA, is provided for informational purposes only and does not constitute investment advice. It contains general information, is not suitable for everyone and is subject to change without notice. For more information about QA, its investment advisory and management services, fees, and the risks associated with the investments which QA’s investment strategies and model portfolios may make (including those referenced in this brochure), please review QA’s Form ADV disclosure brochure, which is available at www.QAinvest.com, or upon request from QA’s compliance department by telephone at 866-767-8007, by writing to 10400 Yellow Circle Drive, Suite 303, Minnetonka, MN 55343, or by email to compliance@QAinvest.com. Please review the Form ADV disclosure brochure carefully before or at the time you enter into an agreement with QA.

**Index Descriptions**

An investor cannot invest directly in an index. An index’s performance does not reflect the deduction of transaction costs, management fees, or other costs which would reduce returns. The index performance results provided in this presentation represent past performance and are not a guarantee of future performance.

The Bloomberg Barclays US Aggregate Bond Index is a broad-based flagship benchmark that measures the investment grade, US dollar-denominated, fixed-rate taxable bond market.

The U.S. Dollar Index is a measure of the value of the US dollar relative to a basket of foreign currencies.

The Russell 2000 Index is a US stock market index based on 2,000 small-cap companies.

The S&P 500 Index is a stock market index based on the market capitalizations of 500 large companies having common stock listed on the New York Stock Exchange or the NASDAQ Stock Market.

The MSCI EAFE Index is designed to represent the performance of large and mid-cap securities across 21 developed markets, including countries in Europe, Australasia and the Far East, excluding the US and Canada.

The MSCI Emerging Markets Index is a stock market index based on large and mid-cap companies across 23 emerging markets countries.

The Dow Jones U.S. Real Estate Index is designed to track the performance of US real estate investment trusts (REITs) and other companies that invest directly or indirectly in real estate through development, management, or ownership, including property agencies.

The S&P Goldman Sachs Commodity Index (S&P GSCI) is designed as a benchmark for investment in the commodity market and as a measure of commodity market performance over time.


**Investment Strategies and Model Portfolios**

QA’s investment strategies and model portfolios, like most investment strategies, involve the risk of loss of principal that clients should be prepared to bear. In all cases, investment returns and principal value will fluctuate and are subject to market volatility, so that a client’s investment, when sold, may be worth more or less than the original cost. Various types of investments involve different kinds of risk, and there is no assurance that any investment strategy or model portfolio will be profitable. There is no guarantee that QA’s approach to investing, its proprietary quantitative research and investment strategies and model portfolios will be successful or that the opinions expressed by QA will prove to be true. Asset allocation does not ensure a profit or protect against a loss.

Past performance of QA’s investment strategies and model portfolios is not a guarantee of future performance results. You should not assume that future performance results will be profitable or equal to QA’s past performance. Some of QA’s investment strategies and model portfolios have a limited performance history. The use of QA’s investment strategies or model portfolios may be appropriate for certain investors as part of their overall investment strategy. However, the use of investment strategies or model portfolios is not a substitute for personalized investment advice and investors should consult with their advisors before implementing any investment strategy or model portfolio. No investment strategy or model portfolio ensures a profit or protects against a loss.

QA’s investment strategies and model portfolios are often implemented using exchange-traded funds (ETFs), which are subject to various risks, including loss of principal, price volatility, reductions in distributions, competitive industry pressures, possible trading halts, securities lending and global, political and economic developments. These risks may be magnified in funds with concentrated holdings. In other cases, QA’s investment strategies and model portfolios invest in mutual funds, which share many of these risks. While mutual funds are not traded on an exchange, and are therefore not subject to possible trading halts, investments in mutual funds do involve risks including loss of principal, price volatility, reductions in distributions, competitive industry pressures, securities lending, delays in payments of redemption proceeds for up to seven days and global, political and economic developments.

Many ETFs and mutual funds in which QA’s investment strategies and model portfolios may invest may utilize derivative investments. Derivative investments will typically increase a fund’s exposure to principal risks to which it is otherwise exposed, and may expose the fund to additional risks, including correlation risk, counterparty risk, hedging risk, leverage risk and/or liquidity risk. In addition to the potential for substantial losses (e.g., a relatively small movement in the price of an underlying security, instrument, commodity, currency or index may result in a much larger loss for a fund), the use of derivative instruments may lead to increased volatility for a fund.

In addition, many ETFs and mutual funds in which QA’s investment strategies and model portfolios may invest are exposed to various additional risks often associated with index funds, including index tracking error, passive management and other risks. While index funds are designed to provide investment results that generally correspond to their underlying indices, index funds may not be able to exactly replicate the performance of the indices because of fund-related expenses and other factors. Index ETFs may also trade at a premium or discount to their net asset values, which may give rise to additional differences relative to their underlying indices.

In general, QA’s investment strategies and model portfolios focus on total return, with the exception of the QA income strategies. QA does not generally take tax considerations into account in making investment decisions.

QA’s tactical investment strategies and model portfolios (especially the QA Flex investment strategies and model portfolios) involve a high level of portfolio turnover, which may increase transaction costs, lower returns and have negative tax consequences in taxable accounts. The ETFs and mutual funds utilized in QA’s investment strategies and model portfolios are subject to change at any time without prior notice.

**Additional Investment Strategy, Model Portfolio and Risk Information**

The description of investment strategies, model portfolios and risks identified above is limited and does not identify or fully describe all information and risks associated with the investments which QA’s investment strategies and model portfolios may make. If you would like additional information regarding QA’s investment strategies or model portfolios, please contact QA’s compliance department by telephone at 866-767-8007, by writing to 10400 Yellow Circle Drive, Suite 303, Minnetonka, MN 55343, or by email to compliance@QAinvest.com. You will also find disclosure regarding the specific risks associated with the ETFs and mutual funds in which QA invests in their prospectuses, which are required to be delivered to investors at the time of purchase, and are also available from or through the sponsors of the ETFs and mutual funds. Investors should consider the investment objectives, risks, fees and expenses of the ETFs and mutual funds carefully before investing.