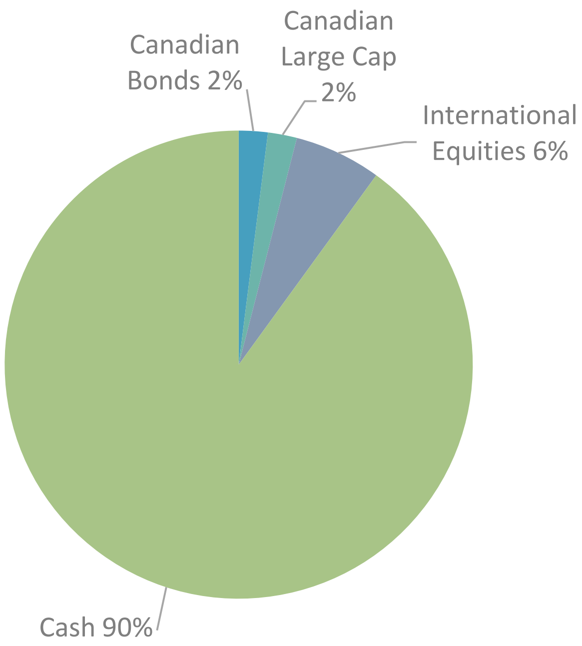
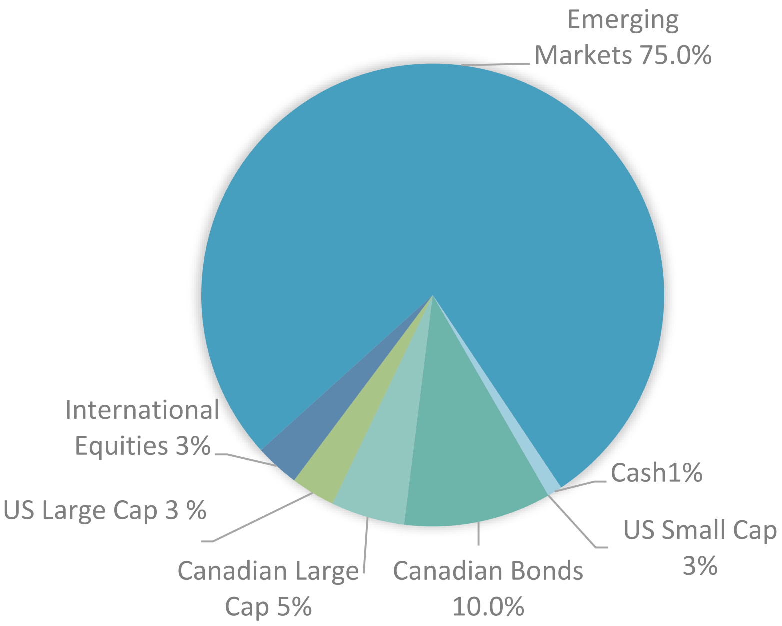
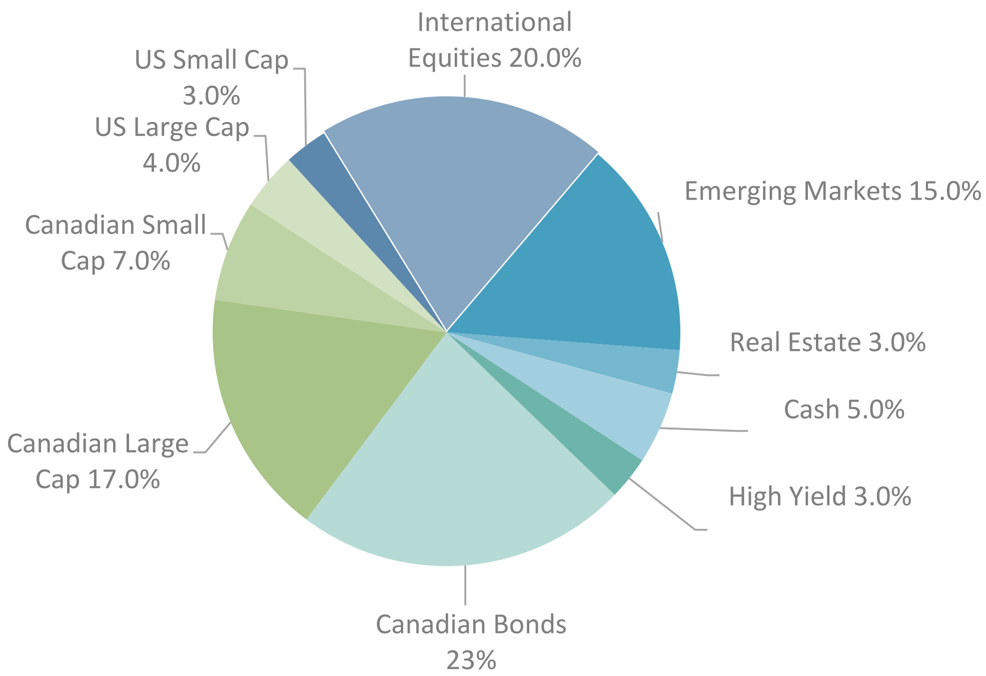
The Challenge of Getting to 7%



1989-1998*
7.0% Return
2.2% Standard Deviation



1999-2008*
7.0% Return
9.7% Standard Deviation

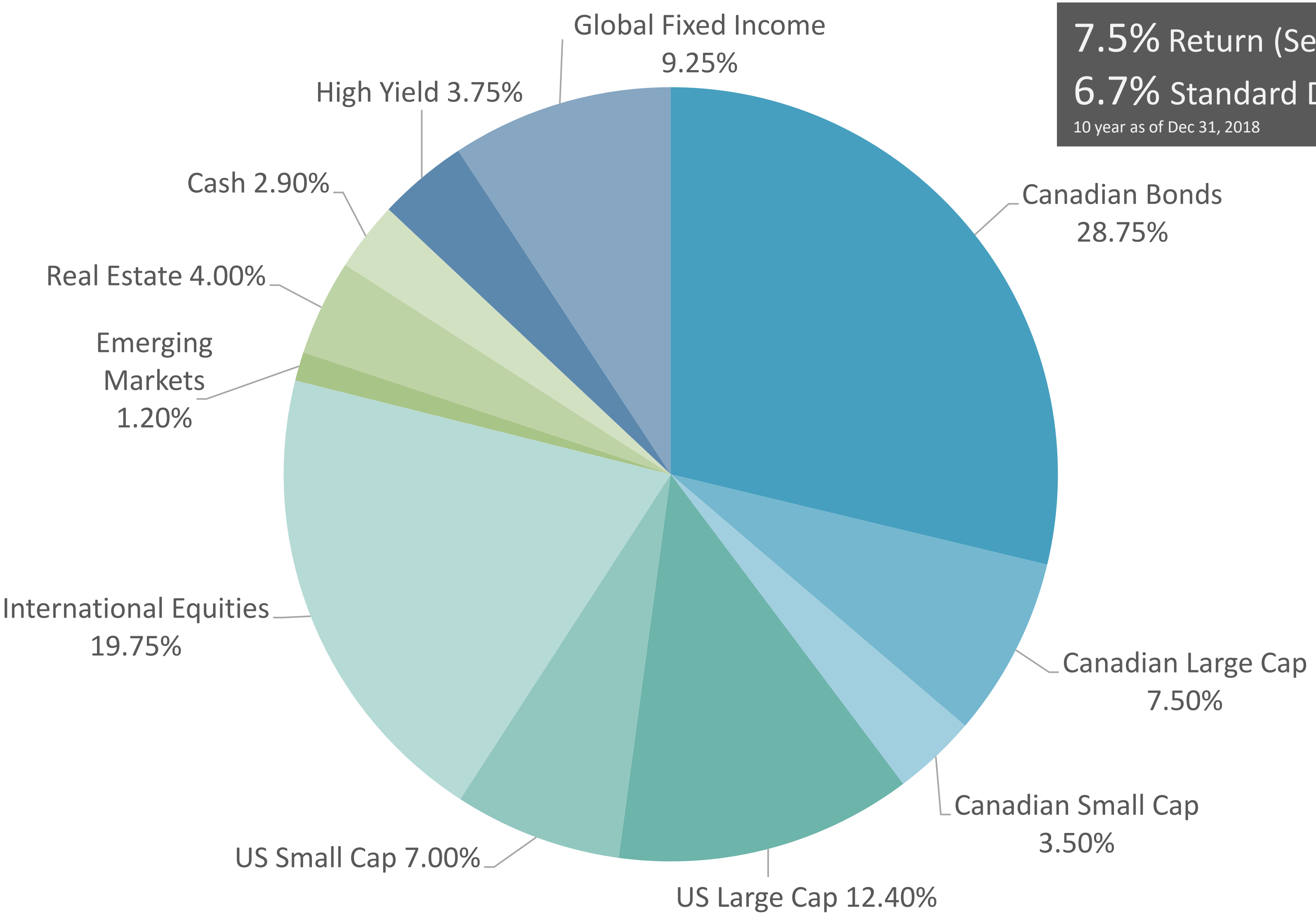


2009-2018*
7.0% Return
9.1% Standard Deviation

Over the past 30 years, the blend of assets that could provide a 7% rate of return has changed significantly. Investors needed to take on additional complexity and more than triple the risk to achieve approximately the same return. The Counsel Balanced Portfolio – see over – offers an efficient blend of assets that, in the 10-year period ending on December 31, 2018, delivered a comparable return with less risk, providing investors with comfort alongside the potential for capital growth.

*based on 10-year returns ending December 31, 1998, 2008 and 2018 respectively. Investment returns are based on the returns of widely recognized indices for each asset class.

Get More with Counsel Balanced Portfolio



7.5% Return (Series F)

6.7% Standard Deviation

10 year as of Dec 31, 2018

Counsel Balanced Portfolio

A better blend for enhanced returns with less risk

Counsel Balanced Portfolio employs a disciplined strategy to efficiently combine the safer elements of fixed income investments with the growth potential of equities across various asset classes, geographic markets and investment styles. To manage risk and volatility and optimize potential returns, Counsel Balanced Portfolio makes use of risk reduction tools such as trend-following strategies, active portfolio rebalancing and dynamic currency hedging. Our trend-following strategies in particular are designed to automatically reduce exposure to potentially riskier elements in the portfolio during times of market stress.

Data source: Morningstar Direct as of Dec. 31 1998, 2008 & 2018 respectively. Counsel Balanced Portfolio Series F returns: 1 year: -3.9%, 3 year: 2.5%, 5 year: 4.6% 10 year: 7.5% Since Inception: 6.7% Standard deviation is a statistical measurement that when applied to the rates of return of an investment measures the historical volatility of that investment. Counsel Portfolio Services is a wholly-owned subsidiary of Investment Planning Counsel Inc. Trademarks owned by Investment Planning Counsel Inc. and licensed to its subsidiary corporations. Investment Planning Counsel is a fully integrated wealth management company. Mutual Funds available through IPC Investment Corporation. Commissions, trailing commissions, management fees and expenses may all be associated with mutual fund investments. Please read the Fund Facts and Simplified Prospectus before investing, available at www.counselservices.com. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.