

GRADIENT PRECIOUS METAL PORTFOLIO

STABILITY IN AN UNCERTAIN ECONOMY

Historically, precious metals such as platinum, silver, and gold have been a source of stability and an extremely effective tool in uncertain economic times. Owning a diversified portfolio of precious metals as a part of your overall investment strategy can act as a hedge against market turmoil. There are numerous ways to purchase and own precious metals. Owning a portfolio of Exchange Traded Funds (ETF) provides several distinct advantages over the physical possession of these metals:

Diversification – You are not solely exposed to one metal because we are able to cost-effectively purchase and sell numerous metals and construct a uniquely diversified portfolio.

Liquidity and Pricing – You receive true market value for your precious metals because ETFs can be bought and sold daily based on market liquidity and demand. Holding physical gold, silver, or any metal is not as liquid and can often be difficult to sell without paying high commissions, fees, or spreads. You are afforded the flexibility to buy and sell different metals, and we constantly review the precious metal space and make adjustments to your portfolio as necessary based on our portfolio manager's view of the asset class.

Custody – Physical metals require you (or someone you trust) to custody the assets to be kept safe, which can be an expensive and risky proposition. As an investment advisor, we do not take possession of any assets we manage on your behalf and always use a third-party custodian for your ETFs.

Additionally, owning a portfolio of ETFs allows you to invest in precious metals in your retirement accounts.

SUMMARY OF PORTFOLIO HOLDINGS:

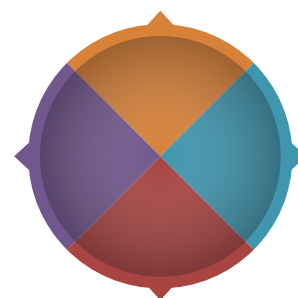
Gold – The price of gold is heavily influenced by inflation, as well as fluctuations in interest rates, the U.S. markets, to dollar and other currency-related issues, and global conflict.

Silver – Silver has significant demand in consumer sectors such as electronics, jewelry, coins and the medical field. It tends to be more volatile than gold but also acts as a hedge in difficult times.

Platinum and Palladium – Platinum and palladium have characteristics similar and are mainly mined in South Africa. The metals play a large role in the oil, automotive and chemical industries.

Metal and Mining Companies – The metals and mining industry consists of the aluminum, iron and steel, precious metals and minerals, coal, and base metal markets. These ETFs hold a variety of companies such as Royal Gold Inc, Newmont, Barrick, Northern Star, and Kinross Gold. Although these holdings do not track the price of any metal, they do provide a balanced approach to the sector.

- Gold
- Silver
- Platinum & Palladium
- Metal & Mining



For illustration purposes only. Actual allocation percentages subject to change.

Please consult your independent investment advisor before making any investment decisions. The information herein is for informational purposes only and should not be used as the sole basis for making an investment decision. Investing involves risk including the potential loss of principal. For more information, please request a copy of Gradient Investments' ADV Part 2A. Gradient Investments, LLC is an SEC Registered Investment Advisor.

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