

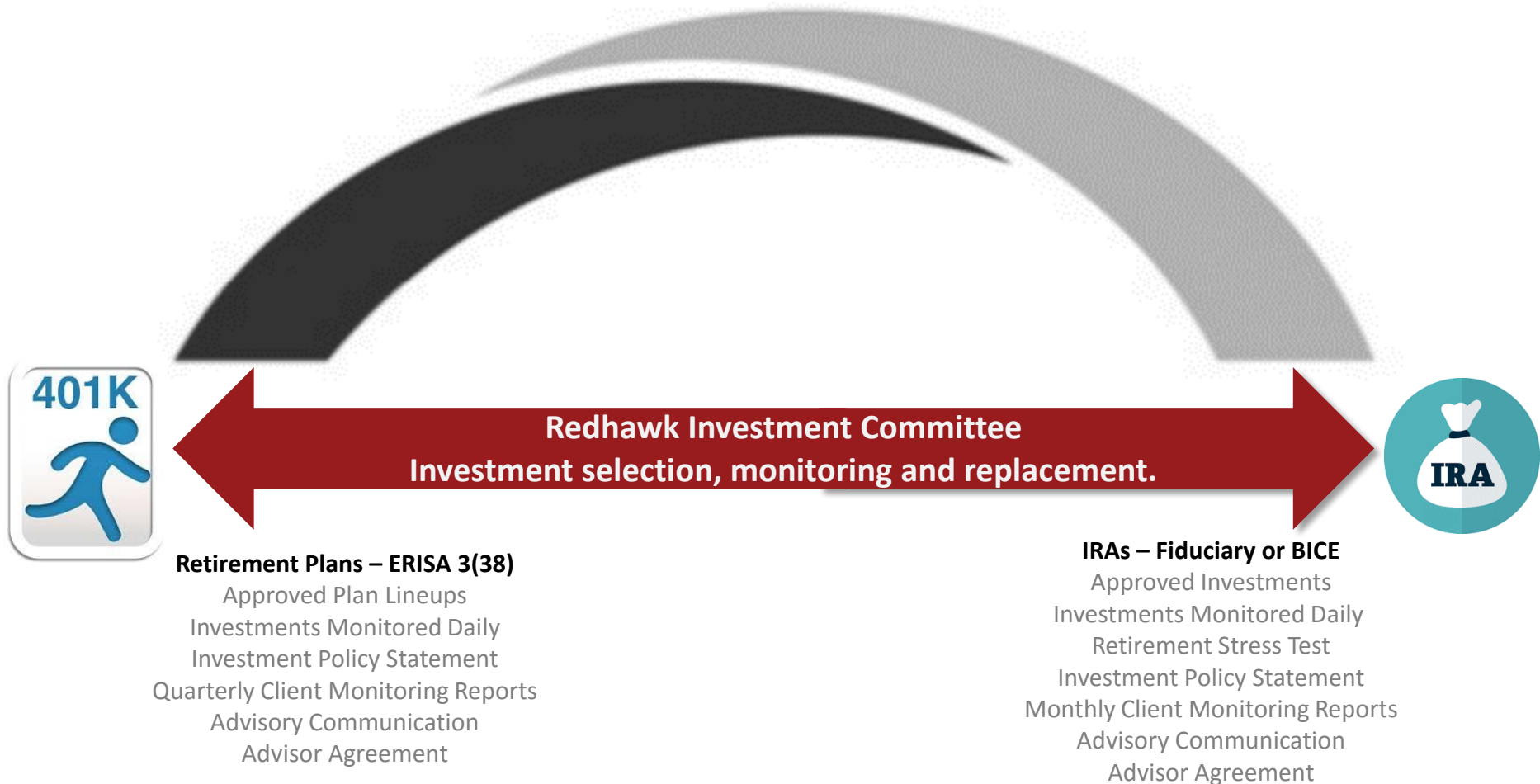


REDHAWK WEALTH ADVISORS™

Fiduciary Services

07/14/2016

Redhawk's Fiduciary Process



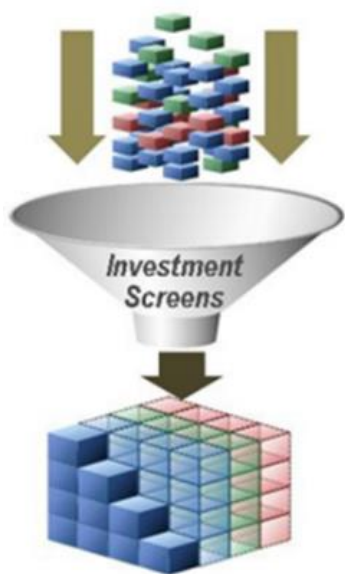
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Investment Committee Oversight

Investment Due Diligence and Selection

Redhawk Investment Committee



Investment Universe –
passive and active
investments.

Applying quantitative
screens established in
the Investment Policy
Statement (“IPS”).

Filter the “best in class”
investment choices
within each asset
category and sub-
category.

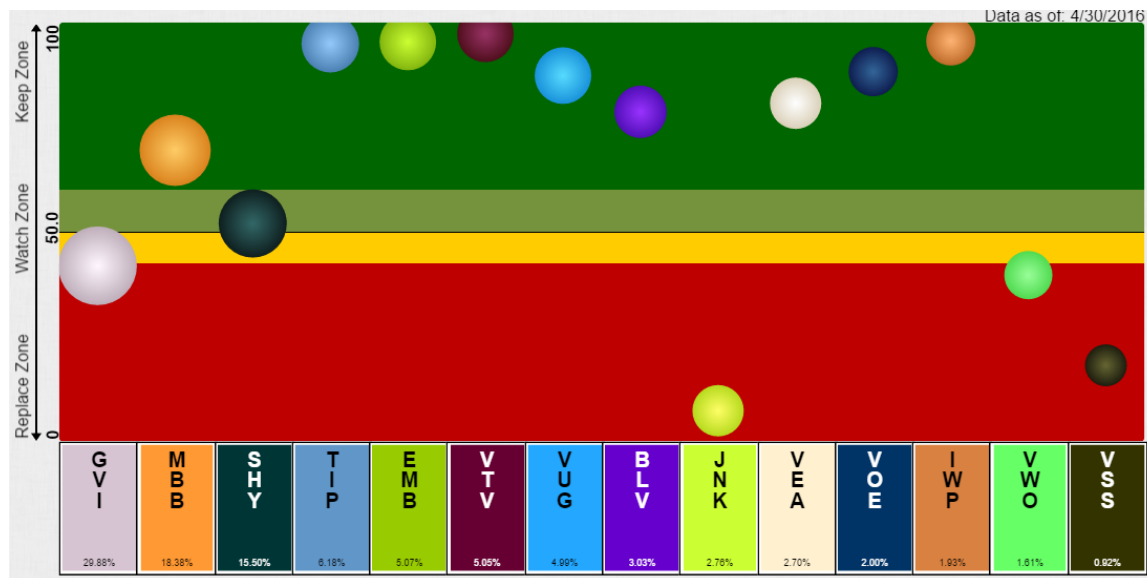
Select best investments for client

- Managed Accounts
- Wrap Accounts
- Mutual Funds and ETFs
- Insurance Products



Investment Committee Oversight

Monitor the Investments



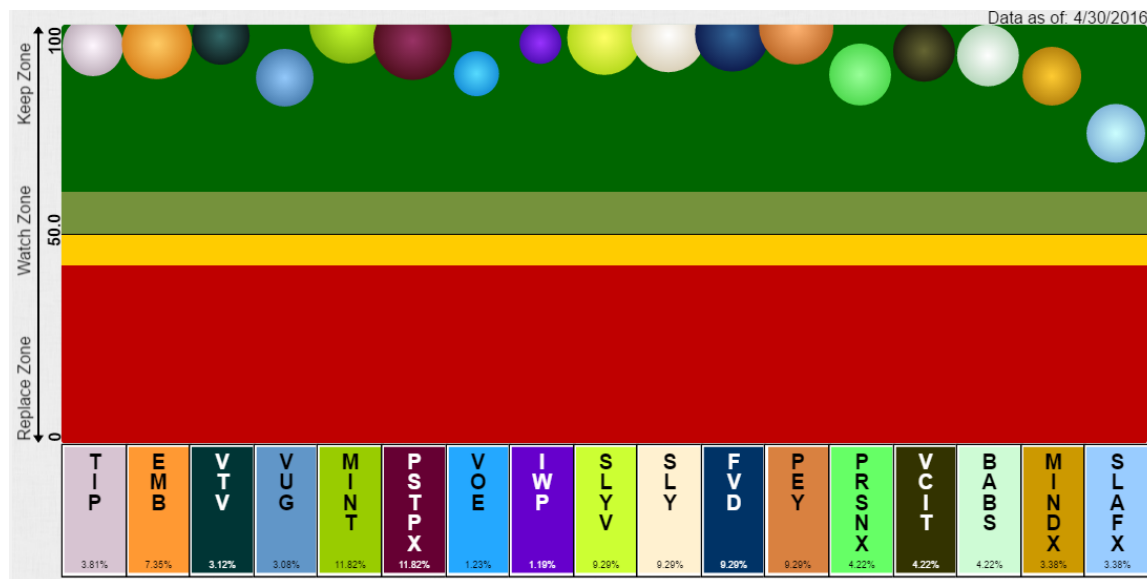
Monitor investments

- Daily – Investment Committee
- Monthly - Email to client



Investment Committee Oversight

Replace Underperforming Investments



Replace under performers on a weekly basis

- Top asset categories
- Top investments
- Top insurance products



Step 1 – Determine Client's Risk Number



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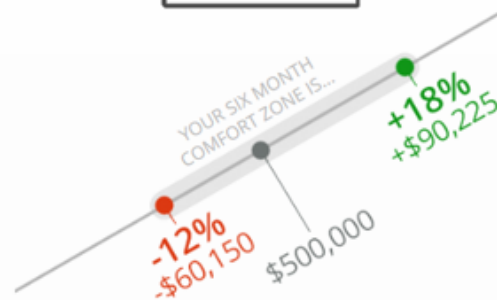
YOUR ADVISOR

Dan Hunt

dan@redhawkwa.com

Your Risk Number is

**RISK
59**



Yes, that feels like me!

[« Back](#)

Risk Numbers range from 1 to 99, with a higher number indicating higher risk. Risk Numbers are calculated based on the amount of loss an investor can tolerate.

The six month comfort zone represents a hypothetical relationship between potential loss and potential gain. This comfort zone was established from your answers to the preceding risk questions. It is not representative of the performance of any particular investment. There is no guarantee any investments would perform within the range.

All investments are uninsured and can lose value.

powered by
riskalyze

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Step 2 – Compare Risk Number to Portfolio

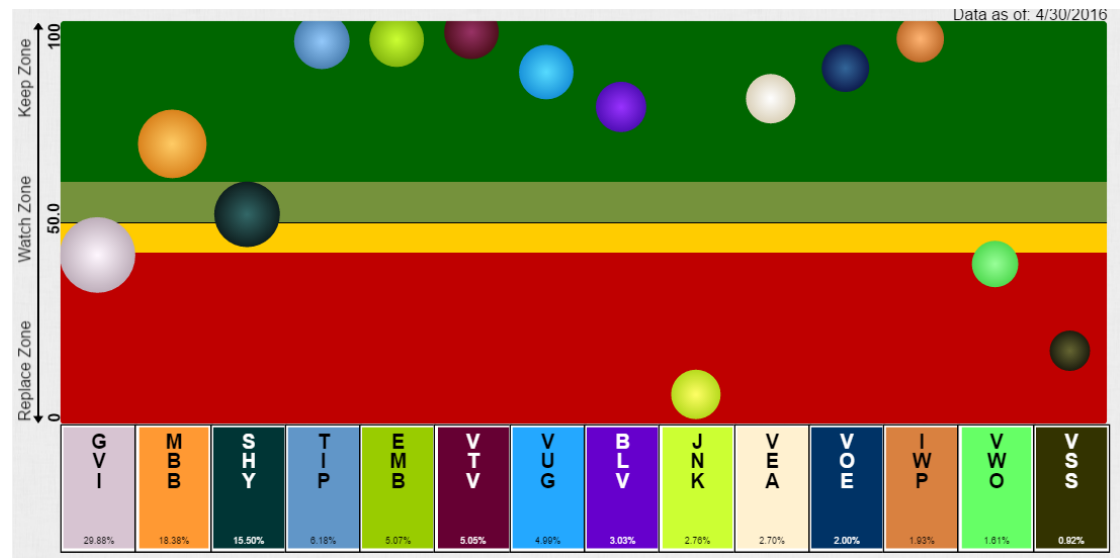


Step 3 – Review Current Portfolio

The problem today is advisors will simply throw the baby out with the portfolio and start over. Who's best interests are being served?

In contrast, we will analyze everything that should be kept and replaced.

Accounts over \$250,000 are given this extra analysis and have the monitoring done each day for any and all positions.



Step 4 – Determine Proposed Portfolio

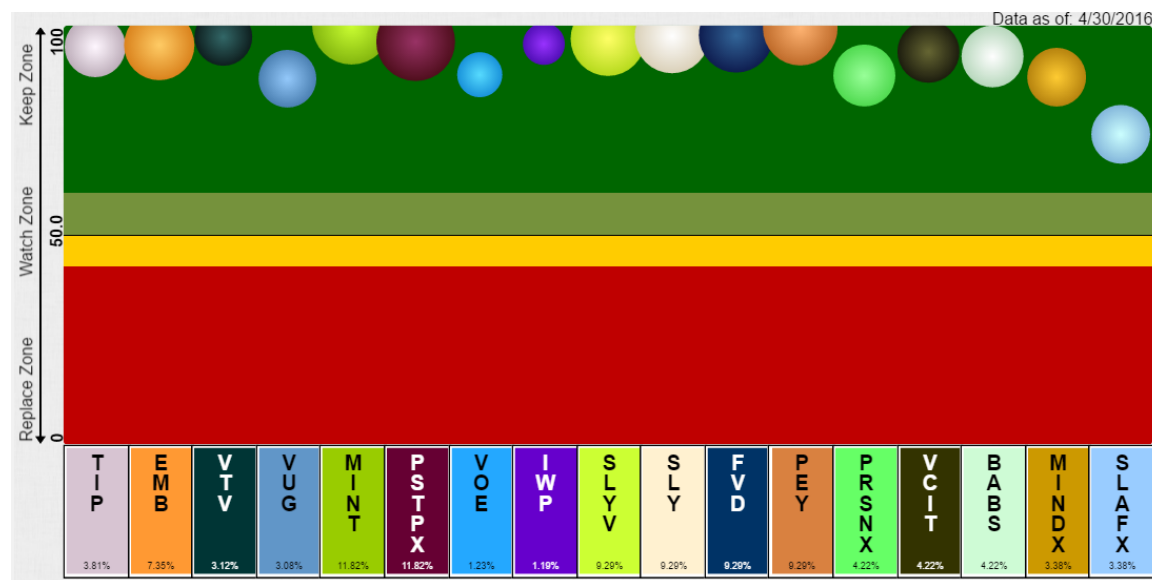
Can blend insurance products with investments.

Redhawk full discretion:

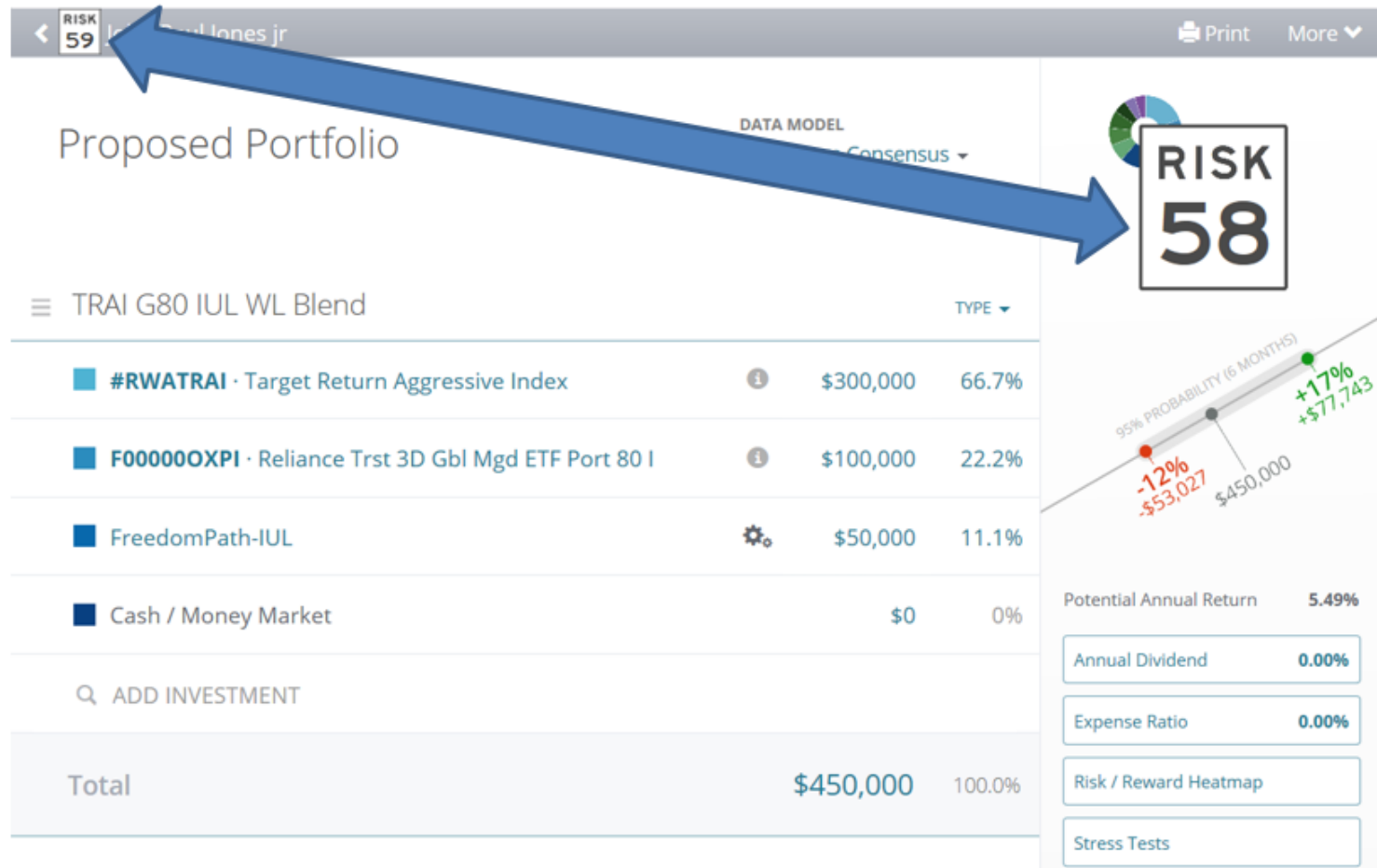
- Greater than \$25k – SMAs
- Greater than \$250k – Wrap

Non-Managed Account

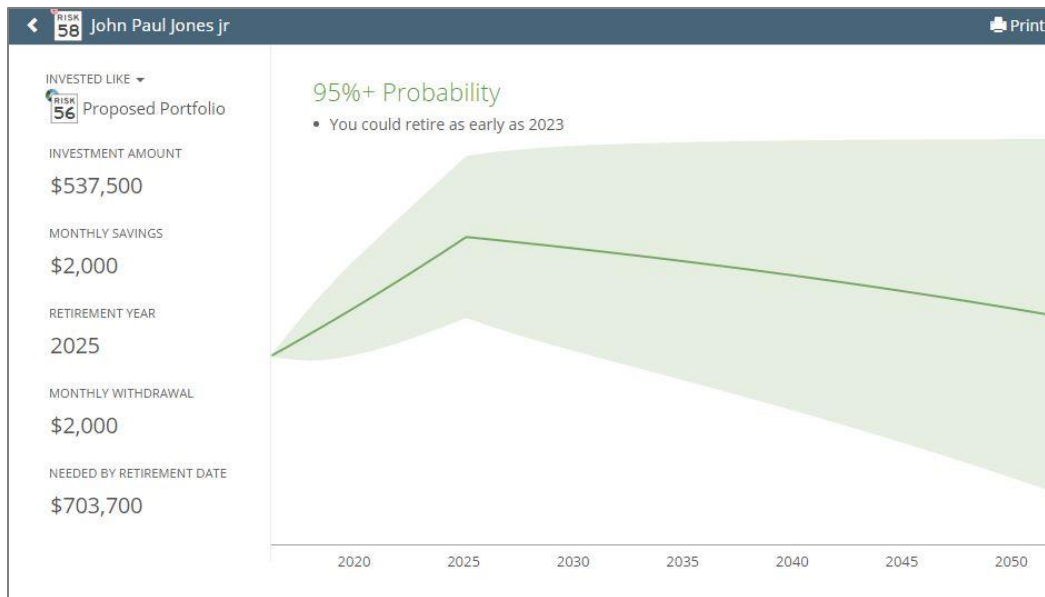
- Client keepers



Step 5 – Propose Portfolio Close to Risk Score



Step 6 – Determine Retirement Map & Scorecard



Redhawk Wealth Advisors, Inc. Portfolio Scorecard 7/7/2016

Client: Dial

Current		Proposed
48	Client Risk Score	48
55	Portfolio Risk Score	44
96	Bubble Score	97.65
0.12%	Funds Average Expense Ratio	0.41%
	Performance	
6.91%	3-Month Total	6.63%
1.66%	6-Month Total	5.22%
-0.89%	1-Year Total	5.51%
5.06%	3-Year Annualized	7.98%
4.55%	5-Year Annualized	8.10%
98.03%	1-Year Upside Capture Ratio	101.03%
103.19%	1-Year Downside Capture Ratio	81.97%
1.81%	Distribution Rate	2.47%
No	Tax-Sensitive	No
13.0%	Risk Horizon (approximate)	10.0%
2.0%	Return Horizon (approximate)	8.0%
93%	Retirement Map Probability	95%
\$995,700	Amount Needed by Retirement	\$932,900

Investment returns represent past performance and do not guarantee future results. The performance results represent percentage changes in net asset value assuming the reinvestment of capital gains and dividends. The performance results do not include front-end sales charges, rear-end sales charges, advisory fees, or the effects of taxation. Investment returns for periods equaling 1-year or longer are annualized. Ongoing deposits and/or transfers are not calculated in the performance history.

Investment returns and principal fluctuate with changes in interest rates and other market conditions. Your account value may be worth more or less than the total deposits at the time of liquidation. Carefully consider the investment's objectives, risks, charges, and expenses before investing. Prospectuses containing information about each fund can be obtained by contacting your financial advisor. You should read the prospectus carefully prior to investing to be certain the investment is suitable for your goals and tolerance standards.

Performance history is based on current holdings and current allocations as of the date of this report. This report represents the weighted performance of all investments based on a proportional allocation of each investment's performance relative to its percentage of the total assets.



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Let the Bubbles do the Talking!

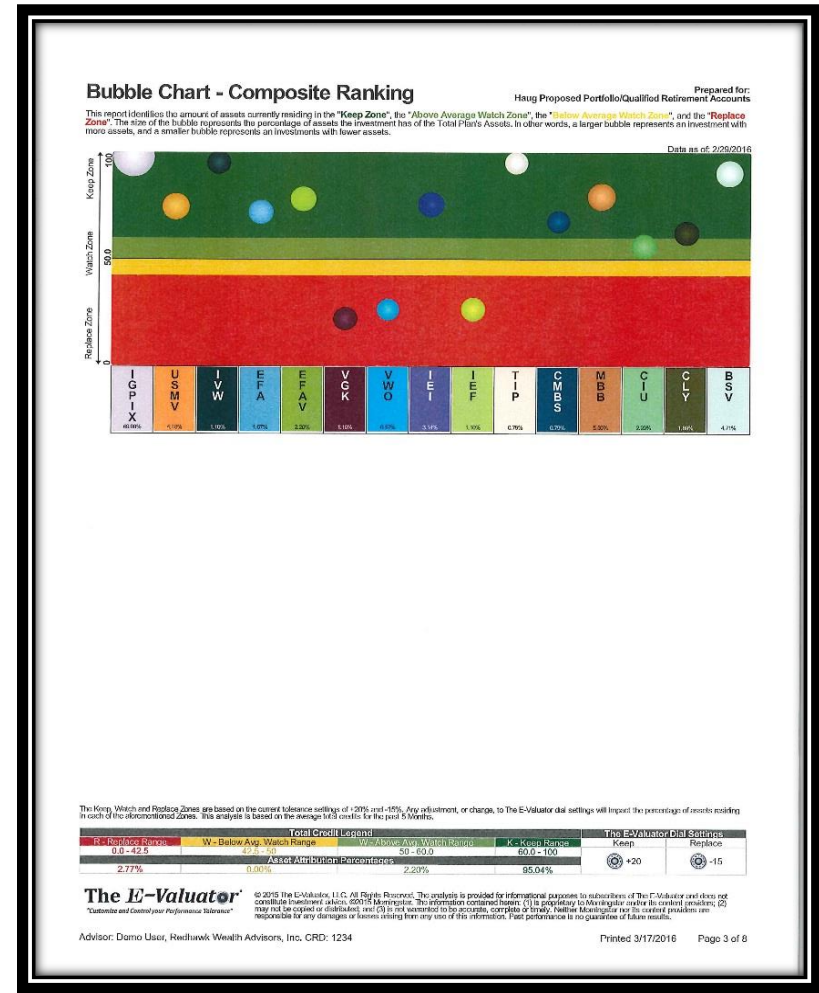
1. We enter all asset classes in investment vehicles such as:

- Mutual Funds
- ETFs

2. The system scores each one to see if they are:

- Keep
- Watch
- Replace

3. Balances are updated from TD every night.

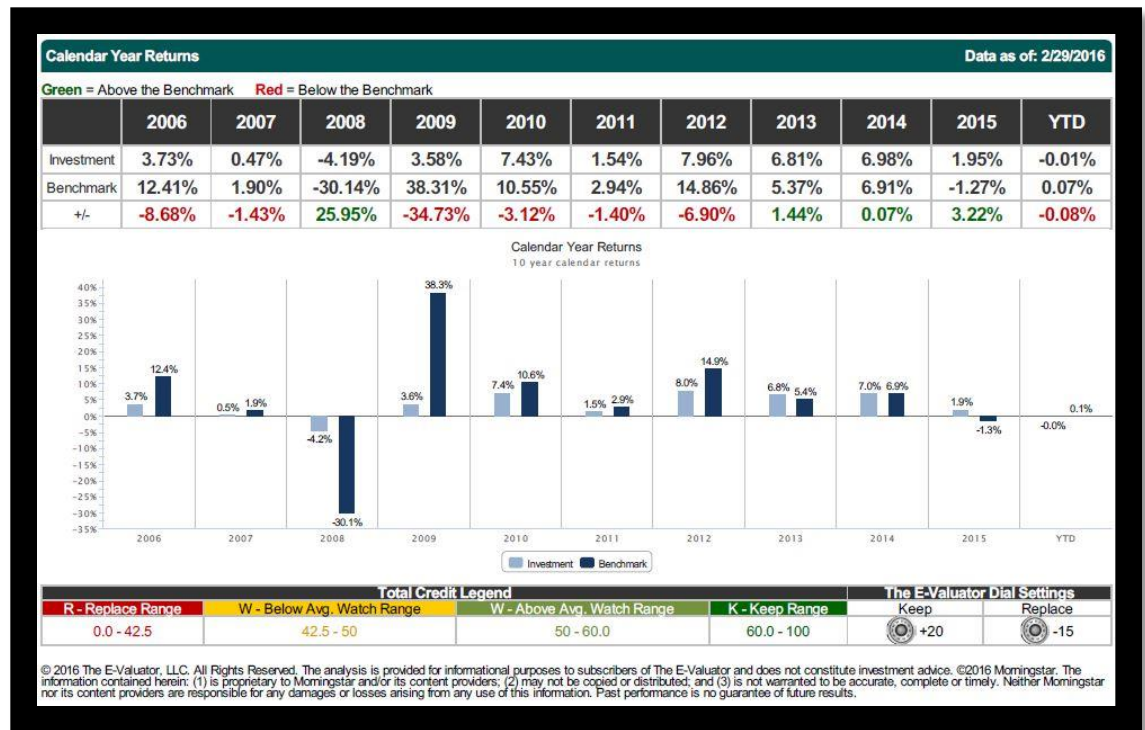


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The Client's Best Interest

1. Replace underperforming investments (keep the good and replace the bad).
2. Improve dividend yields.
3. Minimize capital gains.
4. Simplify the portfolio.
5. Smooth out the ride.
6. Monitor on a daily basis.
7. Email monitoring report to the client on a monthly basis.
8. Reduce overall cost.




Step 7 – Client Signs IPS


Personal investment policy statement...



Your Financial Representative
Dan Hunt
952-835-4295
dan@redhawkwa.com



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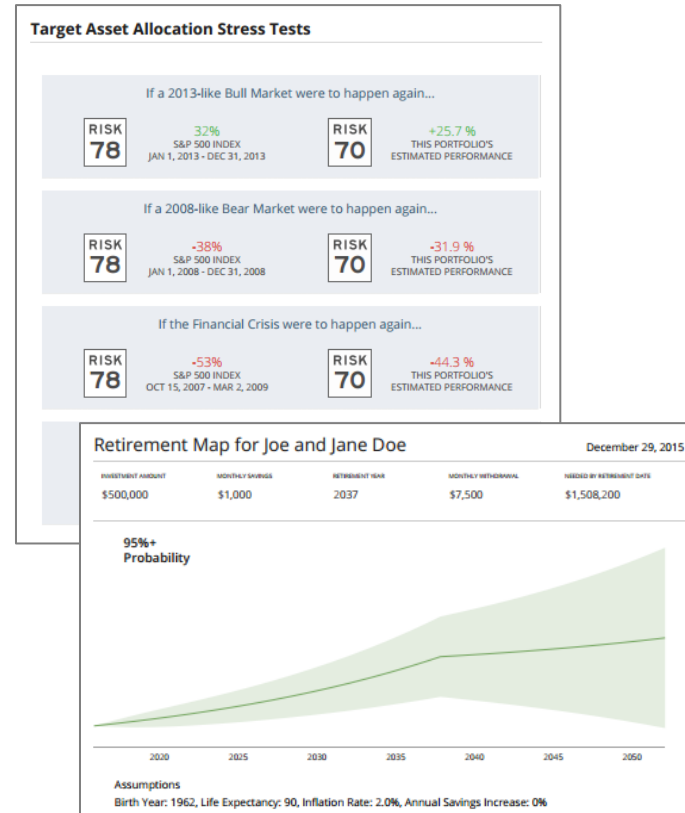


Investment Policy Statement

for
Joe and Jane Doe

Prepared on December 29, 2015

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Communicate Regularly - Research Update

Emailed to clients and prospects...

- Daily commentary
- Weekly wrap up
- Monthly monitoring
- Sent by Redhawk
- Signals for wrap accounts

RESEARCH UPDATE™									
REDHAWK RESEARCH GROUP Redhawk									
June 20th, 2016									
Volume 1 Number 1									
Time Period	Week of			6/20/2016			6/13/2016		
Asset Category Sub-Category	Fund Symbol	Fund Name	Action	Asset Category Score	Bubble Score	BC Score	Asset Category Score	Bubble Score	BC Score
US Equity									
Mid-Cap Value	PET	PowerShares MTE Div		5.05	95.08	103.13	13.34	98.06	117.61
Small Value	SUVV	SPDR S&P 600 Sm-Cap Val		6.09	97.00	105.09	18.38	97.00	115.58
Large Value	PVO	Fund Trust Value Line Dividend ETF		2.75	96.97	99.12	13.87	96.57	112.91
Large Blend	SPHQ	PowerShares S&P 500 HQ		2.75	96.97	99.12	15.04	95.21	110.23
International Equity									
India Equity	INDIX	Matthias Asia India Inv		21.41	81.09	102.25	26.52	81.09	107.51
Latin America Stock	SLATX	Deutsche Latin Am Eq S		(2.68)	79.89	77.21	16.17	79.89	96.06
Fixed Income - Total									
Long Term Bond	BABX	SPDR Nuveen Barclays Build Amer Bd ETF		23.05	91.18	114.21	21.05	91.18	112.31
Long Government	TLT	iShares 20+ Year Treasury Bond		22.43	88.11	110.74	18.40	88.11	106.71
Emerging Markets Bond	EMB	iShares JPM USD EM Bd		10.07	93.13	103.22	14.70	93.15	107.83
Short-Term Bond	STBX	Invesco Sh-Tm Bond Y		3.94	97.74	101.88	3.48	97.74	103.27
Ultrashort Bond	MINI	PIANO ETF Ex-H Mat ETF		1.50	100.00	101.50	1.98	100.00	101.98
World Bond	PRWXX	T-Rove Fove Str		6.84	87.81	98.47	10.97	87.81	98.86
Corporate Bond	VCTT	Vanguard Int Crp Bd ETF		13.02	74.21	87.15	13.27	74.21	87.50
Fixed Income - Tax Sensitive									
High Yield Short	MAINX	BlackRock HY Multi I		15.42	97.13	112.79	13.82	97.13	110.94
Muni California Long	FVCAX	Franklin Muni CA HY Av		14.58	97.96	112.54	12.65	97.96	110.61
Muni National Long	VNMLX	Vanguard LG-Tm Tx-Ex Inv		12.70	90.29	102.99	10.30	90.29	101.19
Muni New York Long	VNPNX	Invesco NY TP Income Y		12.96	84.69	87.65	10.74	84.69	95.43
Muni Single State Short	SFCSX	Wellington CA LT TP A		5.12	90.48	90.66	8.24	90.48	98.72
Muni National Short	VNMLX	Vanguard LG-Tm Tx-Ex Inv		3.02	91.50	94.52	2.34	91.50	94.04
Liquid Alternatives									
Equity Precious Metals	PMACX	Franklin Gold and Precious Metals Adv		75.98	50.43	126.99	71.41	50.43	113.84
Real Estate	REMX	Principal Real Est Inv		17.75	93.40	110.89	19.25	93.40	112.85

Keep.

Watch.

Replace with another fund.

Replace with cash.

Wrap Models - Commentary

Each Monday, we will be providing a report of our asset Selection, Monitoring and Replacement activities for the previous week and the week before. This is so you can see recent trends and what changes, if any, have taken place in your account and why. The format and content will change over time as we continue to streamline for all devices.

The international markets continued to show weakness with the concern of Britain leaving the EU. The Latin America Stock sub-category score went negative and we moved those assets to cash as there wasn't another international sub-category in positive territory. The World Bond asset category underperformed for over the past four consecutive weeks and we replaced it with the Long Government asset category.



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