

Optimum Market Portfolios

Advisory Accounts

Whether it's building a comfortable retirement, establishing a legacy for your loved ones or simply generating wealth, we all invest with goals in mind. The Optimum Market Portfolios advisory account provides you with a powerful tool to help you reach your financial goals by combining:

- **Effective strategies to help maximize return potential while managing risk**
- **Experienced investment management and investment research**

Effective Strategies. Powerful Solutions.

In one complete package, the Optimum Market Portfolios advisory account allows you to take advantage of asset allocation—investment strategy for building a diversified portfolio—while giving you access to professional money management, automatic rebalancing and model portfolios.

Experience

The Optimum Market Portfolios advisory accounts utilize the Optimum Funds, a sub-advised family of funds from Delaware Investments.¹ The sub-advisor line up in the Optimum Funds includes some of the most respected investment managers in the industry—managers who were selected based on their experience in the asset classes they represent.

Each Optimum Fund is designed to utilize at least two sub-advisors per fund for optimal diversification. This structure is commonly found in institutional portfolios where using two complementary managers in an asset class provides greater diversification benefits and helps to smooth out volatility.

Balance

Keeping your investments on track is essential to your long-term strategy. The automatic rebalancing feature standard in the Optimum Market Portfolios advisory account ensures that your portfolio stays on the course you've selected. Accounts can be rebalanced on a quarterly, semi-annual or annual basis depending on your needs and the type of model portfolio selected if outside 5% of tolerance for the model.

Simplicity

Asset allocation* is one of the most effective investment techniques that you can employ as an investor. An asset allocation strategy can help diversify your portfolio, lower overall volatility and position your portfolio to take advantage of developing investment opportunities.

The Optimum Market Portfolios provides you with a simple way to take advantage of asset allocation through model portfolios created by LPL Financial Research.

¹ Delaware Investments is the marketing name for Delaware Management Holdings, Inc. and its subsidiaries. Delaware Management Company, a series of Delaware Management Business Trust, is the manager and Delaware Distributors, L.P. is the distributor of the Optimum Funds.

* Asset allocation does not ensure a profit or protect against a loss.

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Advisory Accounts, continued

In order to develop allocation portfolios that are appropriate for long-term investing, LPL Financial Research evaluates trends in asset classes, analyzing their returns and risk characteristics over time as well as throughout different market environments. The LPL Financial Research department's expectations regarding future performance and risk scenarios for the different asset classes are also factored into their analysis. Using this information, five core asset allocation portfolios have been created:

- **Aggressive Growth**
- **Growth**
- **Growth with Income**
- **Income with Moderate Growth**
- **Income with Capital Preservation**

Please note: All mutual funds are subject to market risks that an investor may receive more or less than the original investment at redemption. See the Optimum Funds' prospectus for special risks that may be associated with the underlying funds.

As the Optimum Funds' Investment Manager, Delaware Management Company, a series of Delaware Management Business Trust, has overall responsibility for the investment management of the funds with the Optimum Market Portfolios, which includes recommending the funds' sub-advisers and evaluating and monitoring each fund and sub-adviser.

All Optimum Funds are offered by prospectus only. Investors should consider the investment objectives, risks, charges and expenses of the investment company carefully before investing. Prospectuses, which may be obtained from your financial consultant, contain this and other information about the investment company and should be read carefully before investing.

Delaware has hired LPL Financial as a consultant to assist in ongoing due diligence of the sub-adviser. LPL Financial receives a consulting fee and sub-service agent fee-based on invested assets. See the Optimum Funds prospectus for details.

Not FDIC or NCUA/NCUSIF Insured.	
No Bank or Credit Union Guarantee	May Lose Value

World Class Investment Management

