AVAILABLE FOR PRIMERICA ADVISORS

Morningstar Wealth Model Portfolios

We can help grow your practice with a range of model portfolios available through the Lifetime Investment Program.

Asset Allocation Portfolios*

Diversified core holdings that span the risk spectrum

ETF Series | Minimum $25,000

Designed to provide broad diversification and progressive risk management, primarily through domestic and international Exchange-Traded Funds (ETFs).

- Morningstar ETF Conservative
- Morningstar ETF Income & Growth
- Morningstar ETF Growth
- Morningstar ETF Moderate Growth
- Morningstar ETF Aggressive Growth

Mutual Fund Series | Minimum $10,000

Distinctive, independent research helps us select what we believe are best-in-class managers and construct models that are both diversified and targeted.

- Morningstar Mutual Fund Conservative
- Morningstar Mutual Fund Income & Growth
- Morningstar Mutual Fund Growth
- Morningstar Mutual Fund Moderate Growth
- Morningstar Mutual Fund Aggressive Growth

Outcome-Based Portfolios

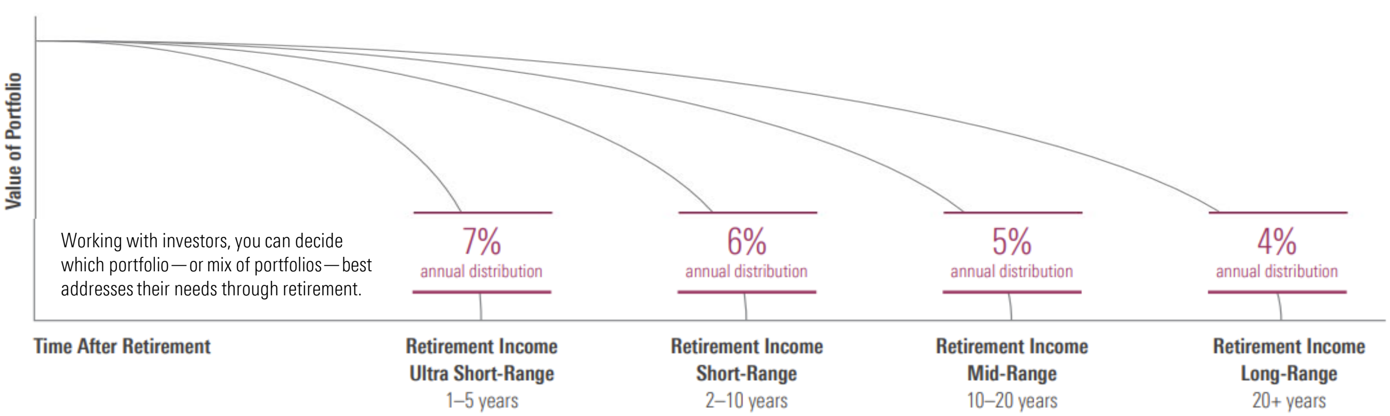
Targeting investors' needs over a defined time horizon

Retirement Income Series | Minimum $10,000

Aims to manage a stable stream of income at each stage of retirement by delivering a range of income distribution over 1-20+ years.

- Morningstar Retirement Income Long Range
- Morningstar Retirement Income Mid-Range
- Morningstar Retirement Income Short Range
- Morningstar Retirement Income Ultra Short Range

Retirement Portfolios for a Variety of Investor Goals



*Mutual Fund Series available as tax-deferred and tax-sensitive options. ETF Series available only as tax deferred.

Our Goal? To Help You Reach Yours.

Our team is available to consult on how you can use these model portfolios effectively. Let us help you deliver exceptional client experiences.

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It is important to note that investments in securities (e.g., mutual funds, exchange-traded funds, common stocks) involve risk and will not always be profitable.

Morningstar Portfolios
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