

Portfolio Volatility Measures

Guardian Portfolio

Portfolio	Defensive	Cautious	Balanced	Strategic	Adventurous
Dynamic Planner Calculated Risk Level	Risk Profile 3	Risk Profile 4	Risk Profile 5	Risk Profile 5	Risk Profile 6
Morningstar Risk Title	Cautious	Moderately Cautious	Moderate	Moderately Adventurous	Adventurous
ARC Risk Range	Cautious	Balanced	Growth	Growth	Equity risk
IA Mixed Asset Benchmark	0 - 35%	20 - 60%	20 - 60%	40 - 85%	40 - 85%
Equity Content Range	0 - 25%	0 - 40%	0 - 55%	0 - 70%	0 - 85%
Default Equity Content	25%	40%	55%	70%	85%
Volatility Measure					
Morningstar Broad Volatility Bands	4 - 8%	6 - 10%	8 - 12%	10 - 15%	12 - 18%
Morningstar Tighter Volatility Bands	4 - 6.5%	6.5 - 8.5%	8.5 - 10.5%	10.5 - 13%	13 - 18%
Defaqto Broad Volatility Bands	2.20 - 6.46%	4.47 - 10.04%	8.25 - 13.62%	11.83 - 17.20%	15.41 - 20.79%
Portfolio Volatility	3.85	4.52	5.67	6.88	8.16
Benchmark Volatility	5.75	8.49	8.49	10.81	10.81
Portfolio Max Drawdown	-4.49	-5.79	-7.26	-8.51	-10.00
Benchmark Max Drawdown	-8.59	-12.89	-12.89	-15.41	-15.41
Portfolio Sharpe Ratio	0.00	0.02	0.12	0.16	0.17
Benchmark Sharpe Ratio	0.00	0.00	0.00	0.00	0.00
Beta to Benchmark	0.53	0.44	0.59	0.58	0.68
Portfolio FE Risk score	19	24	32	39	46
Benchmark FE Risk Score	31	44	44	57	57

Foundation Portfolio

Portfolio	Defensive	Cautious	Balanced	Strategic	Adventurous
Dynamic Planner Calculated Risk Level	Risk Profile 3	Risk Profile 4	Risk Profile 5	Risk Profile 5	Risk Profile 6
Morningstar Risk Title	Cautious	Moderately Cautious	Moderate	Moderately Adventurous	Adventurous
ARC Risk Range	Cautious	Balanced	Growth	Growth	Equity risk
IA Mixed Asset Benchmark	0 - 35%	20 - 60%	20 - 60%	40 - 85%	40 - 85%
Equity Content Range	0 - 25%	0 - 40%	0 - 55%	0 - 70%	0 - 85%
Default Equity Content	25%	40%	55%	70%	85%
Volatility Measure					
Morningstar Broad Volatility Bands	4 - 8%	6 - 10%	8 - 12%	10 - 15%	12 - 18%
Morningstar Tighter Volatility Bands	4 - 6.5%	6.5 - 8.5%	8.5 - 10.5%	10.5 - 13%	13 - 18%
Defaqto Broad Volatility Bands	2.20 - 6.46%	4.47 - 10.04%	8.25 - 13.62%	11.83 - 17.20%	15.41 - 20.79%
Portfolio Volatility	4.58	6.08	7.88	9.75	11.69
Benchmark Volatility	5.75	8.49	8.49	10.81	10.81
Portfolio Max Drawdown	-5.98	-8.47	-10.89	-13.37	-16.18
Benchmark Max Drawdown	-8.59	-12.89	-12.89	-15.41	-15.41
Portfolio Sharpe Ratio	0.04	0.05	0.11	0.12	0.11
Benchmark Sharpe Ratio	0.00	0.00	0.00	0.00	0.00
Beta to Benchmark	0.72	0.67	0.89	0.89	1.07
Portfolio FE Risk score	24	33	43	53	63
Benchmark FE Risk Score	31	44	44	57	57

Portfolio Volatility Measures (cont.)

Heritage Portfolio

Portfolio	Cautious	Balanced	Strategic	Adventurous
Dynamic Planner Calculated Risk Level	Risk Profile 4	Risk Profile 5	Risk Profile 6	Risk Profile 6
Morningstar Risk Title	Moderately Cautious	Moderate	Moderately Adventurous	Adventurous
ARC Risk Range	Balanced	Growth	Growth	Equity risk
IA Mixed Asset Benchmark	20 - 60%	20 - 60%	40 - 85%	40 - 85%
Equity Content Range	0 - 40%	0 - 55%	0 - 70%	0 - 85%
Default Equity Content	40%	55%	70%	85%
Volatility Measure				
Morningstar Broad Volatility Bands	6 - 10%	8 - 12%	10 - 15%	12 - 18%
Morningstar Tighter Volatility Bands	6.5 - 8.5%	8.5 - 10.5%	10.5 - 13%	13 - 18%
Defaqto Broad Volatility Bands	4.47 - 10.04%	8.25 - 13.62%	11.83 - 17.20%	15.41 - 20.79%
Portfolio Volatility	8.68	11.29	13.96	16.67
Benchmark Volatility	8.49	8.49	10.81	10.81
Portfolio Max Drawdown	-11.84	-15.78	-20.42	-24.85
Benchmark Max Drawdown	-12.89	-12.89	-15.41	-15.41
Portfolio Sharpe Ratio	0.31	0.32	0.27	0.26
Benchmark Sharpe Ratio	0.00	0.00	0.00	0.00
Beta to Benchmark	0.98	1.27	1.26	1.50
Portfolio FE Risk score	45	59	74	89
Benchmark FE Risk Score	44	44	57	57

Heritage Dividend Portfolio

Portfolio	Cautious	Balanced
Dynamic Planner Calculated Risk Level	Risk Profile 4	Risk Profile 5
Morningstar Risk Title	Moderately Cautious	Moderate
ARC Risk Range	Balanced	Growth
IA Mixed Asset Benchmark	20 - 60%	20 - 60%
Equity Content Range	0 - 40%	0 - 55%
Default Equity Content	40%	55%
Volatility Measure		
Morningstar Broad Volatility Bands	6 - 10%	8 - 12%
Morningstar Tighter Volatility Bands	6.5 - 8.5%	8.5 - 10.5%
Defaqto Broad Volatility Bands	4.47 - 10.04%	8.25 - 13.62%
Portfolio Volatility	8.15	9.87
Benchmark Volatility	8.49	8.49
Portfolio Max Drawdown	-13.37	-16.66
Benchmark Max Drawdown	-12.89	-12.89
Portfolio Sharpe Ratio	0.00	0.00
Benchmark Sharpe Ratio	0.00	0.00
Beta to Benchmark	0.93	1.13
Portfolio FE Risk score	44	57
Benchmark FE Risk Score	44	44

Portfolio Volatility Measures (cont.)

Green Path Portfolio 1 Year Statistics

Portfolio	Cautious	Balanced	Strategic
Dynamic Planner Calculated Risk Level	Risk Profile 4	Risk Profile 5	Risk Profile 5
Morningstar Risk Title	Moderately Cautious	Moderate	Moderately Adventurous
ARC Risk Range	Balanced	Growth	Growth
IA Mixed Asset Benchmark	20 - 60%	20 - 60%	40 - 85%
Equity Content Range	0 - 40%	0 - 55%	0 - 70%
Default Equity Content	40%	55%	70%
Volatility Measure			
Morningstar Broad Volatility Bands	6 - 10%	8 - 12%	10 - 15%
Morningstar Tighter Volatility Bands	6.5 - 8.5%	8.5 - 10.5%	10.5 - 13%
Default Broad Volatility Bands	4.47 - 10.04%	8.25 - 13.62%	11.83 - 17.20%
Portfolio Volatility	11.65	13.80	15.64
Benchmark Volatility	13.09	13.09	15.70
Portfolio Max Drawdown	-11.56	-13.78	-16.11
Benchmark Max Drawdown	-12.89	-12.89	-15.41
Portfolio Sharpe Ratio	0.00	0.00	-0.01
Benchmark Sharpe Ratio	-0.01	-0.01	-0.01
Beta to Benchmark	0.88	1.05	0.99
Portfolio FE Risk score	-	-	-
Benchmark FE Risk Score	44	44	57

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