

# OPTIMUM MARKET PORTFOLIOS

Pursue your goals with a sophisticated  
investing solution designed for you



# DEPTH. PERSONALIZATION. INTELLIGENCE.

Whether you want to build a comfortable retirement, establish a legacy for your loved ones, or simply generate wealth, success is possible with the right investment strategy put in place by people you trust.

The Optimum Market Portfolios provide investment strategies that are designed to help you pursue your goals by managing risk, offering services by professional money managers, and providing unbiased investment research.

Comprised of a diverse series of mutual funds, the portfolios feature 10 or more money managers who are typically employed by institutional investors—large organizations that make multimillion-dollar investments. In one comprehensive approach, the Optimum Market Portfolios give you access to professional money management at a low entry point as well as asset allocation models that feature:

## **Depth**

The funds in Optimum Market Portfolios are managed by highly experienced money managers in the industry who were selected based on the extensive expertise they have in the asset classes they represent.

## **Personalization**

The Optimum Market Portfolios utilize independent, objective research—providing a straightforward way to build a professional asset allocation strategy that is designed for your individual goals, risk tolerance, and time horizon.

## **Intelligence**

Applying strategies that are consistent with your goals, but can also keep your investments on track, is essential to the success of your long-term objectives. Optimum Market Portfolios use dynamic strategies that not only help you work toward your plans and capture market opportunities, but also aid in reducing risk when possible.

Discover how bringing depth, personalization, and intelligence to your portfolio can help you pursue your financial goals.



# DEPTH OF EXPERIENCE. DEPTH OF OPTIONS.

The Optimum Market Portfolios use Optimum Funds, which are mutual funds distributed by Delaware Distributors, L.P., a company known for its experienced and savvy managers.

Macquarie Investment Management, for which Delaware Distributors L.P. is an affiliate of, provides investment services to some of the nation's largest institutional entities.<sup>1</sup>

The firm also deploys an approach commonly used by institutions and investment consultants: hiring multiple money managers within an asset class to take advantage of each manager's unique expertise, investment approach, and characteristics.

Each fund has two money managers with complementary investment styles to create a unique allocation designed to bring about a specific outcome that is aligned with your goals.

These managers and their teams research thousands of companies to identify the most promising and financially stable organizations before choosing which to bring into the funds. Macquarie Investment Management and LPL Research evaluate and monitor the money managers in charge of the funds to ensure they are fulfilling their commitments and stated objectives.





## The Players

Your portfolio isn't put together by one person. A team of experienced individuals work together to build your investment strategy.



- **Your Advisor:** As your advisor, we'll work with you to determine your goals and risk preferences and then select the best investment strategy for your unique situation.
- **LPL Research:** LPL Research assesses the money managers and provides recommendations to Macquarie Investment Management. The Research team also evaluates trends in asset classes, analyzing each one's returns and risk characteristics over time and throughout different market environments. Based on their assessments, LPL Research adjusts the asset allocation available in the Optimum Market Portfolios.
- **Macquarie Investment Management:** Macquarie Investment Management monitors and evaluates mutual fund money managers to ensure their decisions are in line with the stated objectives for each portfolio. Macquarie Investment Management also oversees all administrative responsibilities associated with the Optimum Mutual Funds.
- **Money Managers:** The individual money managers build the actual investment models inside the portfolios. They stay within the stated asset allocations designed by LPL Research and Macquarie Investment Management, but choose the individual investments that will go into the funds.



# THOUGHTFUL PERSONALIZATION.

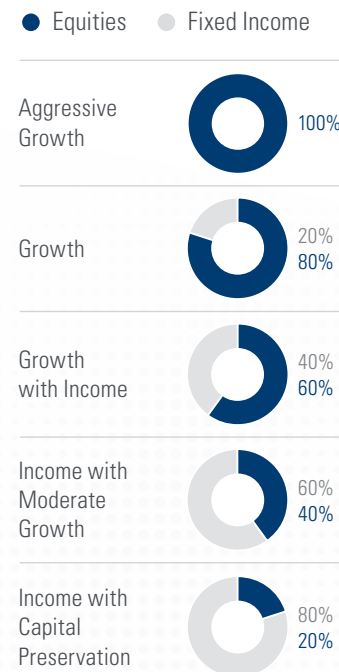
While Optimum Market Portfolios provide a great deal of depth, the multifaceted strategies are delivered in five investment objectives that can be customized based on your preferences.

The portfolios were designed for a full spectrum of investors—whether you believe in more of a conservative investing style or favor a growth-oriented approach, there’s a portfolio designed for you. Together we’ll select one of the following investment objectives based on the best investment strategy for your goals and risk preferences:

- **Aggressive Growth:** This portfolio is designed to pursue maximum capital growth, and is ideal for investors who have no need for current income and can handle high levels of risk over a long investment horizon.
- **Growth:** This portfolio seeks to grow investments over time and is ideal for investors who do not require much current income, and are comfortable with higher levels of risk.

- **Growth with Income:** While this portfolio seeks modest amounts of growth, there is some focus on current income. It uses high-quality equity, fixed income, and cash equivalent securities.
- **Income with Moderate Growth:** This portfolio seeks to provide current income, while still pursuing some moderate growth. It is designed for investors who prefer less risk.
- **Income with Capital Preservation:** This portfolio is designed for investors who desire minimal risk—it seeks to provide current income and prevent loss, and is ideal for investors with very short investment horizons.

## Standard Models Example<sup>2</sup>



<sup>2</sup> Target equity allocation of portfolio. Actual portfolio model allocations may vary from target. Please see the Optimum Market Portfolios Models & Managers brochure for details. There is no guarantee that the Optimum Market Portfolios will attain their stated investment objectives. No strategy assures success or protects against loss.

# COMPELLING MECHANICS. POWERFUL STRATEGY.

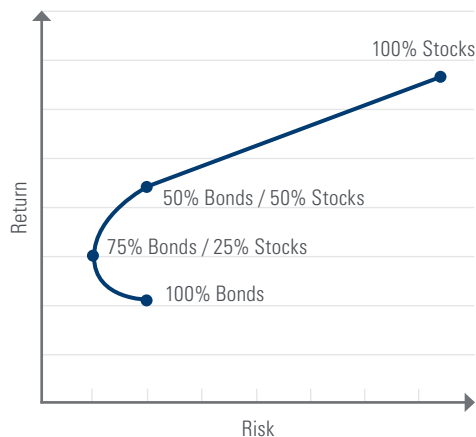
The Optimum Market Portfolios use risk management strategies to help you work toward your goals.

## Asset Allocation

Asset allocation—the process of spreading your investment dollars across different asset classes—is one of the most effective risk-management strategies one can use. This is best demonstrated by the Efficient Frontier—the illustration (right) showcases various blends of stocks and bonds plotted in terms of their historical risk and return levels. A portfolio of 100% stocks would historically give you the highest return potential, but also expose you to the greatest amount of potential risk. While a portfolio of 100% bonds would put you at the other end of the risk spectrum, but offer the lowest return potential.

Based on your specific risk preferences and goals, Optimum Market Portfolios attempt to determine the best mix of assets for your situation—one that seeks the returns you need without exposing you to more risk than you would prefer.

The Efficient Frontier



<sup>3</sup> There is no guarantee that a diversified portfolio will enhance overall returns or outperform a nondiversified portfolio. Diversification and asset allocation do not ensure against market risk. Stocks and bonds will experience market fluctuations and may be worth more or less upon sale.





## **Diversification**

In Optimum Market Portfolios, asset allocation is further refined through diversification in specialized categories within stocks and bonds. By diversifying your individual investments within your personalized portfolio, you can take advantage of developing opportunities in the market, while minimizing the impact of any one investment on your portfolio.<sup>3</sup>

Because the markets for stocks, bonds, and cash equivalents do not all move in the same direction or to the same degree, a portfolio that diversifies across different investment categories can help decrease overall investment risks and enhance potential returns. Optimum Market Portfolios help you diversify among investment style, company size, and geographic region.

## **Rebalancing**

Once you have established a strategy to pursue your long-term financial goals, it's crucial that you have the tools to keep that strategy on track. Portfolios that aren't adjusted on a regular basis to maintain their original allocation tend to drift away from their established strategy. As a result, your portfolio could move into unintended—and unacceptable—levels of risk that could have an impact on meeting your financial goals.

Through the automatic rebalancing feature available in Optimum Market Portfolios, you have just the tool needed to keep your portfolio in line with your target allocations. Based on your preferences, investments within your portfolio are adjusted as needed on a quarterly, semi-annual, or annual basis. This type of automatic rebalancing aims to remove emotion from the investment process and keep you aligned with your financial goals.<sup>4</sup>

<sup>4</sup> Rebalancing a portfolio may cause investors to incur tax liabilities and/or transaction costs and does not assure a profit or protect against a loss.

# PURSUE YOUR GOALS. START TODAY.

The Optimum Market Portfolios provide the ideal opportunity to pursue your financial goals.

With strategies ranging from asset allocation and diversification to automatic rebalancing and professional money management, you have a powerful investment resource that is designed to meet your needs. Optimum Market Portfolios combine the value of experience, balance, and simplicity to help you pursue your financial goals.

To learn more about how you can bring depth, personalization, and intelligence to your investment strategy, ask us about Optimum Market Portfolios today.





### Important Disclosures

The Optimum Market Portfolios are accounts that allocate your portfolio's assets among underlying Optimum Funds within ranges designed to meet your investment objective. Depending on your investment goals and objectives, your financial advisor will help you select a portfolio designed by the LPL Financial Research Department. See the Optimum Funds' prospectus for special risks that may be associated with the underlying funds. All mutual funds are subject to market risks and an investor may receive more or less than the original investment at redemption.

Macquarie Investment Management (MIM), a member of Macquarie Group, refers to the companies comprising the asset management division of Macquarie Group. Investment products and advisory services are offered by and referred through affiliates which include Delaware Distributors, L.P., a registered broker/dealer and member of FINRA; and Macquarie Investment Management Business Trust (MIMBT), an SEC-registered investment advisor. Macquarie Group refers to Macquarie Group Limited and its subsidiaries and affiliates worldwide.

**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. The prospectus contains this and other information about the investment company. You can obtain a prospectus from your financial advisor. Read the prospectus carefully before investing.**

There are advisory fees and other charges associated with an Optimum Market Portfolios advisory account. Please see LPL's Form ADV Part 2A Program Brochure for Optimum Market Portfolios for more information. In addition, there are fees and expenses associated with the Optimum Funds held in an Optimum Market Portfolios account. For more information about Optimum Funds fees and expenses, please see the Optimum Funds' prospectus.

## About LPL Financial

LPL Financial is one of the nation's leading financial services companies and a publicly traded company under ticker symbol LPLA. The firm's mission is rooted in the belief that objective financial guidance is a fundamental need for everyone. LPL does not offer proprietary investment products or engage in investment banking activities; this means advisors affiliated with LPL are not pressured or influenced by LPL to sell its products. Thousands of financial advisors nationwide are able to rely on the firm's tools and resources to help them provide financial guidance and recommendations to help meet their clients' needs.

For more information about LPL Financial, visit [www.lpl.com](http://www.lpl.com).

\*As reported by *Financial Planning* magazine, June 1996–2017, based on total revenues.