CAMS Investment Offerings

Option 1. Alpha/Beta Solutions Platform

Hybrid/Blended Portfolios – multiple strategies per account, account min $100,000, max 4 strategies, allocations must be in 25% increments

Tactical, All-Asset Class Portfolios

- CAMS Spectrum Portfolio
- CAMS Capstone Portfolio
- CAMS Cornerstone Portfolio
- CAMS Foundation Portfolio

Tactical, Alternatives Portfolios

- CAMS/Crow Point Alternatives Portfolio

Tactical, Specialty Portfolios

- CAMS/CMS Sherman Calendar Effects Portfolio
- CAMS Equity Rotation Portfolio

Tactical, Fixed Income Portfolios

- CAMS Managed Bond Portfolio

Equity-Income Portfolios

- CAMS Dividend Income
  - Great Lakes Region
  - Midwest Region
  - Northeast Region
  - Gulf Coast Region
  - Southwest Region

Option 1. Annual Portfolio Fee: Portfolio Management Fee 0.85% + Advisor Fee

Option 2. SMA Platform

Separately Managed Account (SMA) Strategies – one (1) strategy per account, minimum $30,000 per strategy

Option 2 A.

Tactical, All-Asset Class Portfolios

- CAMS Spectrum Portfolio
- CAMS Capstone Portfolio
- CAMS Cornerstone Portfolio
- CAMS Foundation Portfolio

Tactical, Alternatives Portfolios

- CAMS/Crow Point Alternatives Portfolio

Tactical, Specialty Portfolios

- CAMS/CMS Sherman Calendar Effects Portfolio
- CAMS Equity Rotation Portfolio

Equity-Income Portfolios

- CAMS Dividend Income
  - Great Lakes Region
  - Midwest Region
  - Northeast Region
  - Gulf Coast Region
  - Southwest Region

Option 2 A. Annual Portfolio Fee:

Portfolio Management Fee 0.75% + Advisor Fee

Option 2 B.

Tactical, Fixed Income Portfolios

- CAMS Managed Bond Portfolio

Variable Annuity, Tactical, All-Asset Class Portfolios

- AXA Equitable
- Jackson National
- Jefferson National
- Nationwide
- Prudential
- Security Benefit
- VOYA/ING

Fund Family Specific Portfolios

- American Funds
- Franklin Templeton
- Oppenheimer
- Pioneer Funds
- INVESCO Funds
- Others available upon request

Option 2 B. Annual Portfolio Fee:

Portfolio Management Fee 0.55% + Advisor Fee

Option 3. ETF Platform

Advisor-Directed allocation into low-cost ETF's. Minimum account is $10,000.

Minimum allocation is 10% and 10% increments, *mandatory cash allocation of 10% must be kept at all times*, allocations in whole percentages only.

The total allocation must equal 100%.

Ticker	Investment Option	Expense Ratio
	Risk-Based Allocation	
AOA	**iShares Core Aggressive Allocation ETF**	**0.34%**
AOR	**iShares Core Growth Allocation ETF**	**0.36%**
AOM	**iShares Core Moderate Allocation ETF**	**0.37%**
AOK	**iShares Core Conservative Allocation ETF**	**0.38%**
Equity		
	Large-Cap Blend	
IVV	iShares Core S&P 500 ETF	0.07%
IWB	iShares Russell 1000 ETF	0.15%
IWV	iShares Russell 3000 ETF	0.20%
OEF	iShares S&P 100 ETF	0.20%
VIG	Vanguard Dividend Appreciation Index Fund ETF Shares	0.09%
VTI	Vanguard Total Stock Market ETF	0.05%
	Large-Cap Growth	
IWF	iShares Russell 1000 Growth ETF	0.20%
MGK	Vanguard Mega Cap Growth Index Fund ETF	0.09%
VUG	Vanguard Growth Index Fund ETF	0.08%
	Large-Cap Value	
IVE	iShares S&P 500 Value ETF	0.18%
IWD	iShares Russell 1000 Value ETF	0.20%
VTV	Vanguard Value Index Fund ETF	0.08%
VYM	Vanguard High Dividend Yield Index Fund ETF	0.09%
	Mid-Cap Blend	
IJH	iShares Core S&P Mid-Cap ETF	0.12%
VO	Vanguard Mid-Cap Index Fund ETF	0.08%
VXF	Vanguard Extended Market Index Fund ETF	0.09%
	Mid-Cap Growth	
IWP	iShares Russell Mid-Cap Growth ETF	0.25%
VOT	Vanguard Mid-Cap Growth Index Fund ETF	0.08%
	Mid-Cap Value	
IWS	iShares Russell Mid-Cap Value ETF	0.25%
VOE	Vanguard Mid-Cap Value Index Fund ETF	0.08%
	Small-Cap Blend	
IJR	iShares Core S&P Small-Cap ETF	0.12%
VB	Vanguard Small-Cap Index Fund ETF	0.08%
	Small-Cap Growth	
IWO	iShares Russell 2000 Growth ETF	0.25%
VBK	Vanguard Small-Cap Growth Index Fund ETF	0.08%
	Small-Cap Value	
IJS	iShares S&P Small-Cap 600 Value ETF	0.25%
IWN	iShares Russell 2000 Value ETF	0.25%
VBR	Vanguard Small-Cap Value Index Fund ETF	0.08%
	Real Estate	
RWR	SPDR Dow Jones REIT ETF	0.25%
VNQ	Vanguard REIT Index Fund ETF	0.12%
International		
	Global Real Estate	
RWO	SPDR Dow Jones Global Real Estate ETF	0.50%
RWX	SPDR Dow Jones International Real Estate ETF	0.59%
	Diversified Emerging Markets	
BKF	iShares MSCI BRIC ETF	0.69%
EWX	SPDR S&P Emerging Markets Small Cap ETF	0.65%
VWO	Vanguard Emerging Markets Index Fund ETF Shares	0.15%
	Europe Stock	
FEZ	SPDR EURO STOXX 50	0.29%
VGK	Vanguard FTSE Europe Index Fund ETF Shares	0.12%
	Foreign Large Blend	
VEA	Vanguard FTSE Developed Markets Index Fund ETF	0.09%
VEU	Vanguard FTSE All-World ex-US Index Fund ETF	0.13%
	Foreign Large Growth	
EFG	iShares MSCI EAFE Growth ETF	0.40%
	Foreign Large Value	
EFV	iShares MSCI EAFE Value ETF	0.40%
	Foreign Small/Mid Blend	
SCZ	iShares MSCI EAFE Small-Cap ETF	0.40%
VSS	Vanguard FTSE All-World ex-US Small-Cap Index Fund ETF	0.17%
	World Stock	
ACWI	iShares MSCI ACWI ETF	0.33%
IOO	iShares Global 100 ETF	0.40%
VT	Vanguard Total World Stock Index ETF	0.14%

Ticker	Investment Option	Expense Ratio
	International Regions	
FXI	iShares China Large-Cap ETF	0.73%
GXC	SPDR S&P China ETF	0.59%
EPI	WisdomTree India Earnings Fund	0.83%
EWJ	iShares MSCI Japan ETF	0.48%
EWZ	iShares MSCI Brazil Capped ETF	0.63%
ILF	iShares Latin America 40 ETF	0.49%
EWA	iShares MSCI Australia ETF	0.48%
EWC	iShares MSCI Canada ETF	0.48%
EWG	iShares MSCI Germany ETF	0.48%
EWI	iShares MSCI Italy Capped ETF	0.48%
EWP	iShares MSCI Spain Capped ETF	0.48%
EWQ	iShares MSCI France ETF	0.48%
EWU	iShares MSCI United Kingdom ETF	0.48%
GUR	SPDR S&P Emerging Europe ETF	0.49%
RSX	Market Vectors Russia Index ETF	0.72%
AAXJ	iShares MSCI All Country Asia ex Japan ETF	0.69%
Bond		
	Corporate Bond	
CIU	iShares Intermediate Credit Bond ETF	0.20%
LQD	iShares iBoxx $ Investment Grade Corporate Bond ETF	0.15%
VCIT	Vanguard Intermediate-Term Corporate Bond ETF	0.10%
VCLT	Vanguard Long-Term Corporate Bond ETF	0.10%
	Emerging Markets Bond	
EMLC	Market Vectors Emerging Markets Local Currency Bond ETF	0.49%
PCY	PowerShares Emerging Markets Sovereign Debt Portfolio	0.50%
	High Yield Bond	
JNK	SPDR Barclays High Yield Bond ETF	0.40%
	Inflation-Protected Bond	
STPZ	PIMCO 1-5 Year US TIPS Index ETF	0.20%
TIP	iShares TIPS Bond ETF	0.20%
	Intermediate Government Bond	
IEI	iShares 3-7 Year Treasury Bond ETF	0.15%
VGIT	Vanguard Intermediate-Term Government Bond ETF	0.10%
	Intermediate-Term Bond	
AGG	iShares Core US Aggregate Bond ETF	0.09%
BIV	Vanguard Intermediate-Term Bond ETF	0.10%
BND	Vanguard Total Bond Market ETF	0.06%
GVI	iShares Intermediate Government/Credit Bond ETF	0.20%
MBB	iShares MBS ETF	0.29%
VMBS	Vanguard Mortgage-Backed Securities ETF	0.10%
	Long Government Bond	
EDV	Vanguard Extended Duration Treasury Index ETF	0.10%
TLT	iShares 20+ Year Treasury Bond ETF	0.15%
VGLT	Vanguard Long-Term Government Bond ETF	0.10%
	Long-Term Bond	
BLV	Vanguard Long-Term Bond Index ETF	0.09%
	Multicurrency	
DBV	PowerShares DB G10 Currency Harvest Fund	0.75%
	Municipal Bonds	
ITM	Market Vectors Intermediate Municipal Index ETF	0.24%
MUB	iShares National AMT-Free Muni Bond ETF	0.25%
TFI	SPDR Nuveen Barclays Municipal Bond ETF	0.30%
SHM	SPDR Nuveen Barclays Short Term Municipal Bond ETF	0.20%
	Short Government Bond	
SHY	iShares 1-3 Year Treasury Bond ETF	0.15%
VGSH	Vanguard Short-Term Government Bond ETF	0.10%
	Short-Term Bond	
BSV	Vanguard Short-Term Bond ETF	0.09%
CSJ	iShares 1-3 Year Credit Bond ETF	0.20%
VCSH	Vanguard Short-Term Corporate Bond ETF	0.10%
	World Bond	
BWX	SPDR Barclays International Treasury Bond ETF	0.50%
WIP	SPDR Citi International Government Infl-Prot Bond ETF	0.50%
Commodities		
	Commodities	
DBC	PowerShares DB Commodity Index Tracking Trust	0.85%
DJP	iPath Bloomberg Commodity Index Total Return ETN	0.75%
DBO	PowerShares DB Oil Trust	0.75%
	Mandatory Cash Allocation	
TOTAL INVESTMENT ELECTION		

Option 3. Annual Portfolio Fee: Portfolio Management Fee 0.40% + Advisor Fee