

AUTOMATED STRATEGIES DISCLOSURES

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The Automated Strategies are typically composed of Exchange-Traded Funds ("ETFs"). The ETFs held in the Automated Strategies may hold individual equity or bond securities corresponding with the strategy. ETFs are subject to market risk, including the possible loss of principal. The value of the portfolio will fluctuate with the value of the underlying securities. ETFs may trade for less than their net asset value. The price of equity securities may rise or fall due to the changes in the broad market or changes in a company's financial condition, sometimes rapidly or unpredictably. Equity securities are subject to "stock market risk" meaning that stock prices in general may decline over short or extended periods of time. Bonds are subject to interest rate risk, credit, and default risk of the issuer. Bond prices generally fall when interest rates rise.

The ETFs within the Automated Strategies have expenses to cover operating costs, known as an expense ratio. The expense ratio is an annual fee charged by a fund and is expressed as a percentage of a fund's assets and is deducted from the fund's returns.

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