



DAYTON & SYDNEY
WEALTH STRATEGIES GROUP

Risk Profile – Investment Alternatives

	Minimum Safety of Principal/Reduced Potential for Return	RISK	Maximum Increased Risk/Increased Potential for Return	
Normal Holding Period				
	None Immediate Liquidity	INCOME 2 years – 5 years	INCOME/GROWTH 4 years – 7 years+	GROWTH 5 years – 10 years+
	10 years – 15 years+			
Asset Allocation	_____ % \$ _____	_____ % \$ _____	_____ % \$ _____	_____ % \$ _____
Potential Annual Market Risk	Principal Safety	Conservative risk with relatively low principal fluctuation	Low to moderate risk with moderate principal fluctuation and income as downside protection	Moderate risk with substantial principal fluctuation
Typical Investment Alternatives	CDs* Money Markets** Passbook Savings* High Rated Commercial Paper	Treasury Bills & Short- to Intermediate- Term Bonds/ Bond Funds: ○ Municipal ○ Corporate ○ Government ○ GNMA Utilities/ Funds	Treasury Bonds Balanced Funds Equity Income Funds Long- Term Bond Funds	Real Estate LP Long- Term Bond Funds Stocks/ Stock Funds: ○ Blue Chips ○ S&P 500 Index Limited Partnerships Multi- Market Trust
				Real Estate (leveraged) Stocks/ Stock Funds: ○ Sector ○ OTC- Small Cap ○ Foreign

*CDs, money market, and savings deposit accounts are generally FDIC-insured up to \$250,000 per depositor, per insured institution.

**** An investment in a Money Market Fund is not insured or guaranteed by the FDIC or any other government agency. Although the Fund seeks to maintain a value of \$1.00 per share, it is possible to lose money.**

This chart illustrates, for general information, the relative differences between various investment and other savings instruments. Not all available asset classes are included in this chart, and Equitable Advisors financial professionals may not be able to offer all vehicles shown. Investments in stocks, bonds, mutual funds, real estate and limited partnerships are not FDIC-insured and are subject to fluctuation in value and market risk, including loss of principal. Bond investments are subject to interest rate risk and can lose principal value when interest rates rise. Investments in large-capitalization companies may involve the risk that larger more established companies may be unable to respond quickly to new competitive challenges. Investments in mid-capitalization companies are generally less established and their stocks may be more volatile and less liquid than the securities of larger companies. Investments in small-capitalization companies may be more vulnerable to adverse business or market developments than larger capitalization companies. Investments in real estate involve risks such as refinancing, economic impacts, property value changes, operating expenses, and management skill dependency. Investments in foreign securities may be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, political and economic instability, less publicly available information, and changes in tax or currency laws or monetary policy. Investments in emerging markets are generally riskier than those that invest in developed countries. Investments in sector specific stocks entails certain risks, including changes in: the economy, supply and demand, laws, and the possibility that the stocks of many of the companies in one sector will fall in price at the same time due to an event that affects the entire industry. Securities offered through Equitable Advisors, LLC (NY, NY 212-314-4600), member FINRA/SIPC (Equitable Financial Advisors in MI & TN). Investment advisory products and services offered through Equitable Advisors, LLC, an SEC registered investment advisor. Annuity and insurance products offered through Equitable Network, LLC, which conducts business in CA as Equitable Network Insurance Agency of California, LLC, in UT as Equitable Network Insurance Agency of Utah, LLC, in PR as Equitable Network of Puerto Rico, Inc. Equitable Advisors and its affiliates do not provide tax or legal advice. Dayton and Sydney Wealth Strategies Group is not a registered investment advisor and is not owned or operated by Equitable Advisors or Equitable Network. PPG-156619 (10/20) (Exp. 10/22)