

What is a model portfolio?

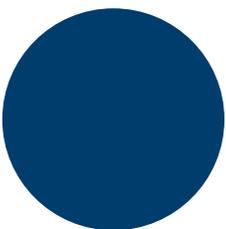
Diversified investment portfolios to help meet financial goals

A **model portfolio** is a predetermined, strategically constructed group of investments blended to achieve a specific or targeted objective. These portfolios often combine a variety of investment managers and strategies across an array of asset classes.

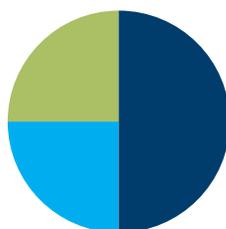
Since these products can provide both greater scale and efficiency, many advisors are turning to model portfolios created by third-party investment managers to help their clients meet their financial goals.

MODEL PORTFOLIOS ARE FLEXIBLE AND CAN BE IMPLEMENTED IN A CUSTOMIZED FASHION

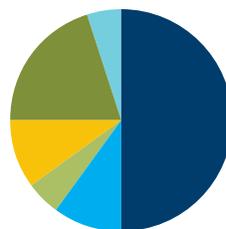
As a single
holistic solution



In conjunction with
other models



As part of a
diversified portfolio



Are they right for me?

There are several benefits to consider with your financial advisor when determining if model portfolios are the right choice for you.

How do you want your advisor to spend their time?

Model portfolios can give advisors more time to have meaningful discussions with their clients and plan for the future. More and more, the value that an advisor provides is found not only in picking investments, but also in their ability to provide a financial plan tailored to their clients' goals.

How do you prefer your portfolio to be managed?

Model portfolios managed by investment managers are often designed to achieve a particular objective. Some are even managed to meet a specific investment goal, such as generating income or managing volatility. For clients seeking investment portfolios that are managed to address their unique needs, model portfolios may be an attractive option.

Are you interested in enhanced investment expertise?

Your financial advisor's investment expertise is critical to selecting appropriate securities for your portfolio. Choosing an investment manager to manage a portion of your assets through a model portfolio can provide access to their professional investment expertise — robust risk mitigation processes, rigorous security research and portfolio analysis, and sophisticated investment strategies that would otherwise be unavailable or unaffordable to retail investors.

How can I approach using model portfolios to pursue my goals?

Ask about ways models can be implemented.

Models can be components of a customized plan, filling a unique need for things like income or inflation targeting, or they can be a holistic solution. Your financial advisor can help determine a suitable implementation model and flexibly adapt it based on your specific goals.

Leverage the diverse universe of model portfolios.

Models now account for more than \$1 trillion in assets under management, and there are more than 10,000 model choices — exceeding the number of individual mutual funds currently offered. By virtue of their number, models now address a wide variety of outcomes to help investors reach their goals.

Columbia Threadneedle Investments is a leading global asset manager that provides a broad range of investment strategies for individual and institutional clients. With over 450 investment professionals across 17 countries, we manage \$494 billion* across asset classes. Our global investment team debates and challenges their best ideas to make better decisions, leading to better outcomes for you and your clients.



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* In U.S. dollars as of December 31, 2019. Source: Ameriprise Q4 Earnings Release. Contact us for more current data.

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