

PURSUE YOUR GOALS

Optimum Market Portfolios





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DEPTH, PERSONALIZATION, INTELLIGENCE

OPTIMUM MARKET PORTFOLIOS PROVIDES INVESTMENT STRATEGIES THAT ARE DESIGNED TO HELP YOU PURSUE YOUR GOALS BY MANAGING RISK, OFFERING SERVICES BY PROFESSIONAL MONEY MANAGERS, AND USING INDEPENDENT INVESTMENT RESEARCH.

Made up of a diverse series of mutual funds, Optimum Market Portfolios, or OMP, features 10 or more money managers who are typically employed by institutional investors—large organizations that make multimillion-dollar investments. In one comprehensive approach, OMP gives you access to professional money management at a low entry point, as well as asset allocation models that feature depth, personalization, and intelligence.

Depth

The funds 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 portfolios utilize independent 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 while keeping your investments on track is essential to the success of your long-term objectives. OMP uses dynamic strategies that help you work toward your plans and capture market opportunities—and 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

THESE PORTFOLIOS USE OPTIMUM FUNDS, WHICH ARE MUTUAL FUNDS DISTRIBUTED BY DELAWARE DISTRIBUTORS, L.P., A COMPANY KNOWN FOR ITS EXPERIENCED AND SAVVY MANAGERS.

Delaware Distributors, L.P., is an affiliate of Macquarie Investment Management, which provides investment services to some of the nation's largest institutional entities. 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. Instead of just one perspective, you get multiple, so you're diversified at the asset and manager level.

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 single person. A team of experienced individuals work together to build your investment strategy.





Player 1

Your advisor

As your advisor, I'll work with you to determine your goals and risk preferences and then select a personalized investment strategy for your unique situation.

Player 2

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 OMP.

Player 3

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 Optimum Mutual Funds.

Player 4

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.



THOUGHTFULLY PERSONALIZED

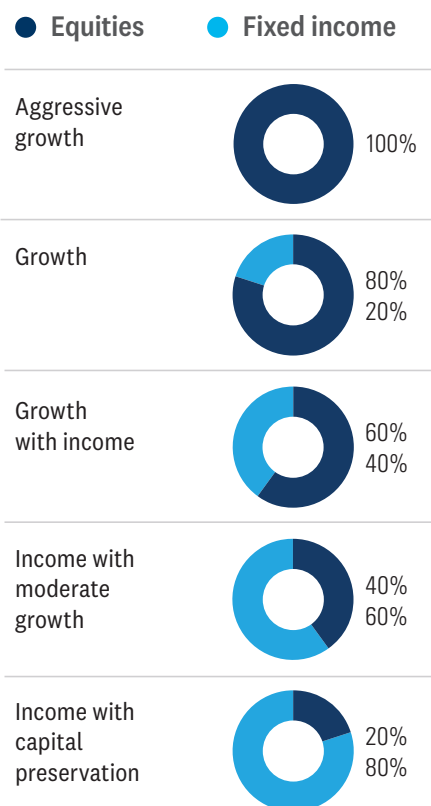
OPTIMUM MARKET PORTFOLIOS WERE DESIGNED FOR A FULL SPECTRUM OF INVESTORS. WHETHER YOU BELIEVE IN MORE OF A CONSERVATIVE INVESTING STYLE OR FAVOR A GROWTH-ORIENTED APPROACH, THERE'S A PORTFOLIO DESIGNED FOR YOU. TOGETHER WE'LL SELECT ONE OF THE FOLLOWING INVESTMENT OBJECTIVES BASED ON THE BEST STRATEGY FOR YOUR GOALS AND RISK PREFERENCES.

- **Aggressive growth:** This portfolio is designed to pursue maximum capital growth. It 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. It 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 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.

1 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.

While OMP provides a great deal of depth, the multifaceted strategies are delivered in five investment objectives that can be customized based on your own preferences.

Standard models example¹



COMPELLING MECHANICS, POWERFUL STRATEGY

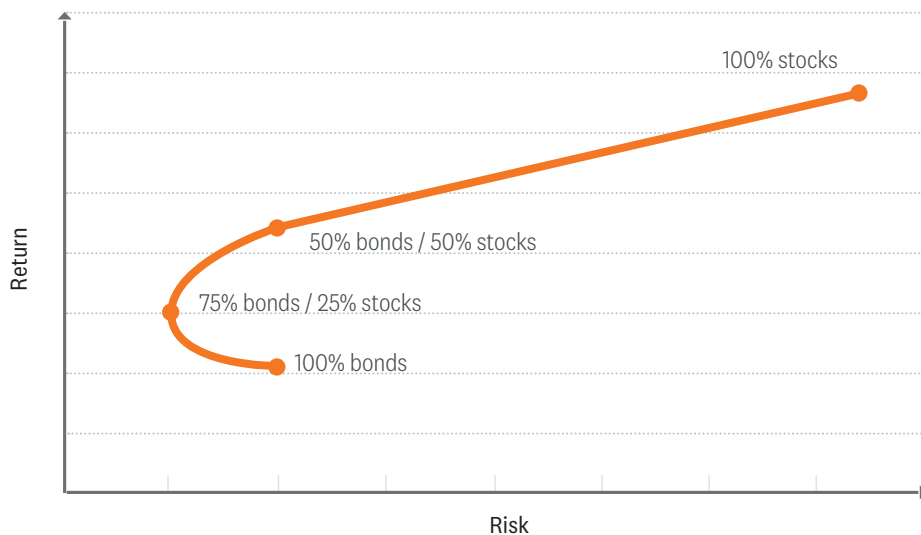
**RISK MANAGEMENT STRATEGIES ARE LEVERAGED
TO HELP YOU WORK TOWARD YOUR GOALS.**

Asset allocation

Asset allocation—the process of spreading your investment dollars across different asset classes—is one of the most effective risk management strategies you can use. This is best demonstrated by the efficient frontier, as illustrated below, showcasing 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. A portfolio of 75% bonds and 25% stocks would put you at the other end of the risk spectrum but offer a lower return potential.

Based on your specific risk preferences and goals, OMP attempts 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





Diversification

With OMP, 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.²

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 may help you achieve your return goals with lower volatility. These 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 OMP, 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.³

² There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified 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.

³ 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.

Asset allocation does not ensure a profit or protect against a loss.

An efficient frontier is a set of investment portfolios that are expected to provide the highest returns at a given level of risk. A portfolio is said to be efficient if there is no other portfolio that offers higher returns for a lower or equal amount of risk. Where portfolios are located on the efficient frontier depends on the investor's degree of risk tolerance.

IT'S TIME TO PURSUE YOUR GOALS— GET STARTED TODAY

**OPTIMUM MARKET PORTFOLIOS PROVIDES 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. OMP combines the value of experience, balance, and simplicity to help you pursue your financial goals.

📄 To learn more

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 Holdings Inc. (Nasdaq: LPLA) was founded on the principle that LPL should work for advisors and enterprises, and not the other way around. Today, LPL is a leader in the markets we serve, serving more than 22,000 financial advisors, including advisors at approximately 1,100 enterprises and at approximately 560 registered investment advisor (RIA) firms nationwide. We are steadfast in our commitment to the advisor-mediated model and the belief that Americans deserve access to personalized guidance from a financial professional. At LPL, independence means that advisors and enterprise leaders have the freedom they deserve to choose the business model, services and technology resources that allow them to run a thriving business. They have the flexibility to do business *their* way. And they have the freedom to manage their client relationships because they know their clients best. Simply put, we take care of our advisors and enterprises so they can take care of their clients. For more information about LPL Financial, visit www.lpl.com.

*LPL is ranked the #4 custodian based on Cerulli Associates' 2022 U.S. RIA Marketplace Report; No. 1 Independent Broker-Dealer in the U.S. (Based on total revenues, Financial Planning magazine 1996-2023); among third-party providers of brokerage services to banks and credit unions, No. 1 in AUM Growth from Financial Institutions; No. 1 in Market Share of AUM from Financial Institutions; No. 1 in Market Share of Revenue from Financial Institutions; No. 1 on Financial Institution Market Share; No. 1 on Share of Advisors. (2021-2022 Kehler Biel Research & Consulting Annual TPM Report). Fortune 500 as of June 2023.

This material was prepared by LPL Financial, LLC.

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