

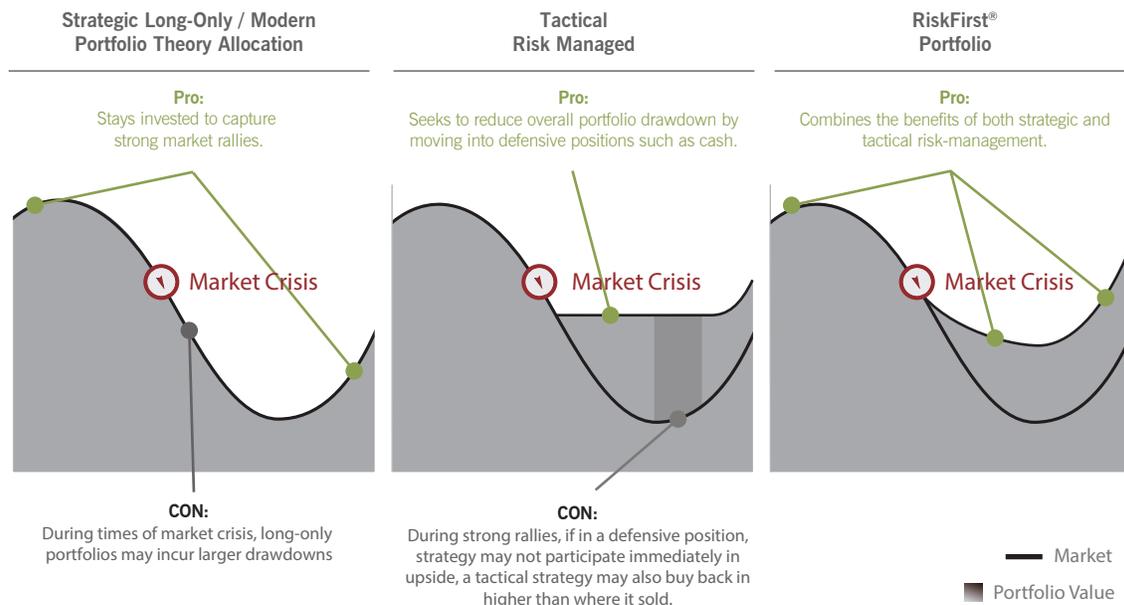
Dear Client,

Over the XXXXXXXX years of managing client money, we have enjoyed a lot of success, but not without facing challenges. These challenges include finding the best way to adapt to changing markets. We recognize that we can not have the performance of the past - the best performers of yesterday may be the worst performers tomorrow and the future.

This is becoming more evident as risks in the capital markets have become greater. For example, equities in 2020 were down over 30% in a very short period of time. Regardless of a "recovery", in these very uncertain and volatile market environments, the risks outweigh the rewards.

Therefore, we began doing research and analysis on what options are available to best address our clients' needs. We are constantly striving to put our clients in what we believe would have the best probability of success reaching your investment goals. Our research has led us to a RiskFirst® philosophy and approach, whereby client portfolios are managed within risk-based objectives.

In the upcoming weeks, you will see that enhancements will be made to your portfolios. These investment portfolios will pair traditional low cost, passive strategies with more non-traditional tactically risk-managed strategies that prioritize risk. The portfolio will be managed dynamically to drawdown risk-targets that we can both agree on going forward.



For illustration purposes only. There can be no guarantee that any objective will be achieved.

Throughout the years of our experience working with our clients to build their portfolios, we truly believe this is the best approach going forward in this new market frontier. Market environments are always changing and we believe the best approach is to adapt rather than hoping for the past to return. At YOUR BRANDS Wealth Management, we will closely monitor that portfolios are performing within its objectives to keep you on track to meet your plan long-term, and make additional changes as needed.

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 Title

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