

Horizon Pathway Portfolios – a Series of Goals-Based Wealth Management Strategies Launched by Horizon Investments and Adhesion Wealth

A suite of portfolios assisting advisors in providing what clients really need – a guided pathway to defining and reaching their goals

June 6, 2017: Adhesion Wealth Advisor Solutions, in collaboration with Horizon Investments, has announced the launch of the Horizon Pathway Portfolios, a suite of goals-based investment strategies designed to help investment advisors identify and guide clients into the proper portfolio based on their goals and investor lifecycle stage. The portfolios are based on Horizon's GAIN PROTECT SPEND® framework and rooted in the conviction that goals-based investment management is the foundation of successful investment outcomes, giving investors opportunities to reach their most important financial needs and objectives.

The Horizon Pathway Portfolios are comprised of:

- **Suite of 13 Unique Core/Satellite Portfolios** – blending both active and passive investment styles across the three investor lifecycle phases, through a combination of strategies from separate account managers, actively managed mutual funds, and passive ETFs. These portfolios have been engineered to fully leverage the sophisticated Adhesion Unified Managed Account (UMA) platform.
- **Powerful Goals-Based Financial Planning Technology** – designed specifically to help advisors work with their clients to identify goals and lifecycle stages, and then guide clients into the appropriate investment strategy for each goal. The system generates client-executable proposal packages.

Additionally, the Horizon Pathway Portfolios address several solution gaps typically faced by advisors -- rigorous portfolio options for income generation and risk-managed wealth protection, a pathway for intergenerational wealth transfer, an effective recruiting tool for new advisors, DoL rule compliant investment programs, and an investment solution for local foundations and endowments seeking risk mitigated income.

The Horizon Pathway Portfolios' design process recognizes that there are unique needs and challenges associated with each phase of the investor lifecycle. Once an advisor has identified where a client is on their journey to retirement, the goals-based framework helps position that client's portfolio to work within the phase to advance the client along to the next path on the investor lifecycle.

The investor lifecycle phases of the Pathway Portfolios are as follows:

- The **Gain Portfolios** focus on global diversification and are designed for use during the accumulation stage of the investor lifecycle. Each of the five *Gain Portfolios* balances globally diversified active and passive management while seeking to achieve flexibility.
- The **Protect Portfolios** focus on risk management and are designed for use during the preservation stage of the investor lifecycle. Each of the three *Protect Portfolios* includes active risk mitigation techniques designed to arrest loss while seeking to preserve capital.

- The **Spend Portfolios** focus on spending Longevity and are designed for use during the distribution stage of the investor lifecycle. Each of the five *Spend Portfolios* is designed specifically with longevity in mind, while seeking to meet an investor's specific spending needs.

According to Barrett Ayers, Chief Solutions Officer at Adhesion Wealth *"For years, we have heard from the advisory community that there needs to be new and innovative solutions that help support the advisor's changing narrative from one of touting simple risk scores and relative returns over index benchmarks to one that addresses what a client really needs – a solution designed to get the client to their goal."* Ayers added, *"We have worked with the Horizon team for nearly a decade now, and have come to appreciate the thoughtful and diligent effort they put into their investment process. In our estimation, they are unsurpassed in the delivery of true goals-based portfolio solutions"*.

This GAIN PROTECT SPEND® philosophy and investment management methodology that supports the program has been a cornerstone of Horizon's portfolio construction process for over a decade. This approach to investment management helps position clients' wealth to support key financial results in all stages of life. *"Our focus on goals-based investing continues to resonate strongly with the advisor community and their clients, and has been driving significant growth across the company,"* said Robbie Cannon, Chief Executive Officer at Horizon. *"The Horizon Pathway Portfolios deliver sophisticated solutions to clients while simplifying investment management for financial advisors through the use of Adhesion's technology."*

About Adhesion Wealth Advisor Solutions

Founded in 1999, Adhesion Wealth Advisor Solutions is a \$13 billion Managed Account Platform focused on developing and delivering innovative managed account solutions to investment advisors who desire to bring their clients - and their practices - to the next level

About Horizon Investments

With deep roots in the financial advisory world, Horizon Investments provides comprehensive investment and practice management solutions to financial advisors across the country. Horizon's mission is to provide goals-based investment management strategies that will empower the advisor to help their clients achieve their most important financial objectives throughout life.

For further information on Horizon Pathway Portfolios, please visit [GoToPathway.com](https://www.gotopathway.com).

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