

How do you
help your client's
protect their
investment?



risk assist[®]

That's why there's **risk assist**[®]

To help advisors manage for the dynamic nature of risk, Horizon Investments has created an overlay strategy called Risk Assist[®] that seeks to shield portfolios from a catastrophic market experience.

What's an overlay? An overlay strategy is an add-on to the underlying primary investment strategy the investor selects for the portfolio. In other words, it tries to stay out of the way of the investor's initial reason for investing. The overlay strategy analyzes the portfolio holdings in the account, and utilizes quantitative analysis to reallocate a portion of the portfolio to a fixed-income basket in an attempt to mitigate potential harm done to an investor's portfolio in times of heightened market volatility.

While there is no fool-proof way to protect against the market swings caused by volatility, the main goal for Risk Assist[®] is to try to soften the blow of extreme swings by using a US Treasury or other fixed income portfolio to hedge the portfolio's risk.

**What about a strategy
that could help you
better manage your
clients' emotions during
difficult markets...
and improve their
investment results.**

No investor can escape market volatility.

However, with the help of Risk Assist[®] you can provide your client's a better chance of weathering volatility.

What does it look like to not have any risk mitigation on a portfolio in severe risk conditions?

WITH:



WITHOUT:



Risk Mitigation

When the stock market takes a turn for the worse, Risk Assist[®] responds by gradually shifting the portfolio away from investments that are more sensitive to downward market conditions (like equities) to investments that are less sensitive to market corrections (like fixed-income). Horizon routinely measures market conditions to determine when it's necessary to make these adjustments. And when Horizon believes the severe risk conditions have abated, the portfolio will be gradually shifted back to its original growth objective.

Characteristics of Risk Assist®

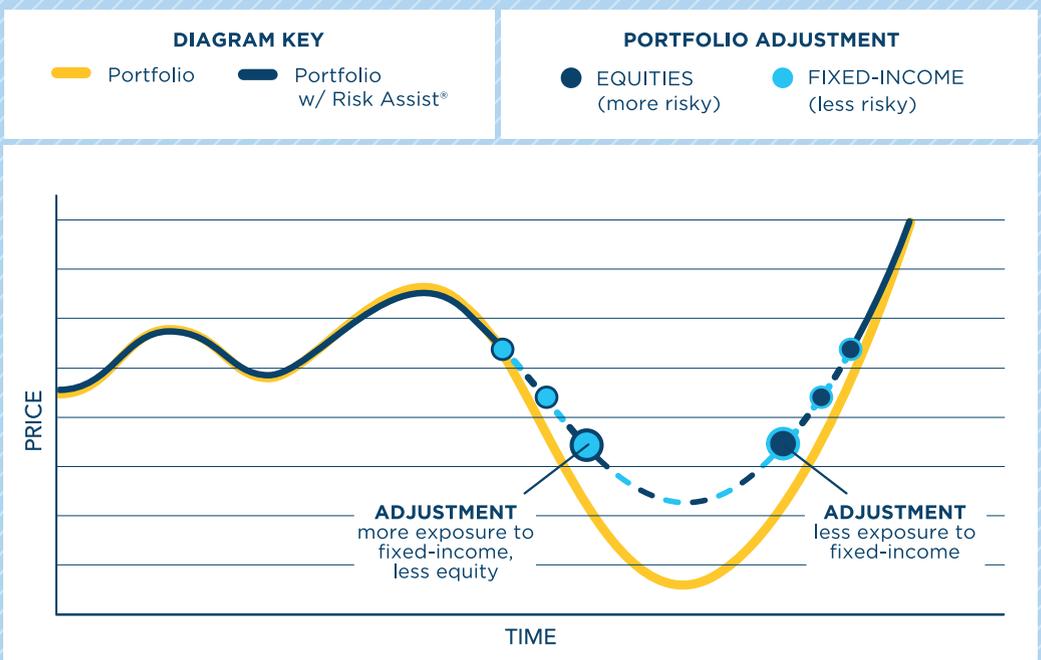
Rapid Response

Severe episodes of downside risk are frightening and destructive. Thankfully, they occur relatively infrequently, and tend to not last very long. Risk Assist® was created with this in mind. We believe the ideal hedging program only hedges when it has to, and returns to normal when volatility subsides. Note, portfolios with Risk Assist® will incur trading costs when the portfolio makes these hedging transitions.

Intelligent Volatility

This time-based, risk-management strategy categorizes hedging into short-term or long-term decisions and works towards a more predictable, less-volatile investment experience. Horizon uses Risk Assist® in its quest to distinguish what we characterize as “good” volatility (that occurs with rising markets, such as the late 1990s) from “bad” volatility (that occurs with falling markets, such as late 2008).

Simple Illustration of Risk Assist®





risk assist[®]

powered by
Horizon Investments

Ready to get started?
Still have questions?
Contact our team today.

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GetRiskAssist.com

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Graphics presented herein are for illustrative purposes only. Contact us for information about the performance of accounts using Risk Assist[®].

Risk Assist[®] is NOT A GUARANTEE against loss or declines in the value of your portfolio; it is an investment strategy that supplements a more traditional strategy by periodically investing assets in a portfolio of fixed income securities based on Horizon Investments' view of market conditions.

Asset allocation models are subject to general market risk and risks related to currency fluctuations and economic conditions. Future returns are not guaranteed, and a loss of original capital may occur.

Risk Assist[®] is an overlay strategy that seeks, for a fee, to protect the initial value of an account. Accounts with Risk Assist[®] are not fully protected against all loss. Furthermore, when Risk Assist[®] is deployed (whether partially or entirely) to mitigate risk for an account, the account will not be fully invested in its original strategy, and accordingly during periods of strong market growth the account may underperform accounts that do not have the Risk Assist[®] feature. Risk Assist[®] is a registered trademark of Horizon Investments, LLC.

Horizon Investments makes no predictions, representations, or warranties herein as to the future performance of any portfolio. Past performance is never a guarantee of future results. There may be economic times where all investments are unfavorable and depreciate in value.

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