



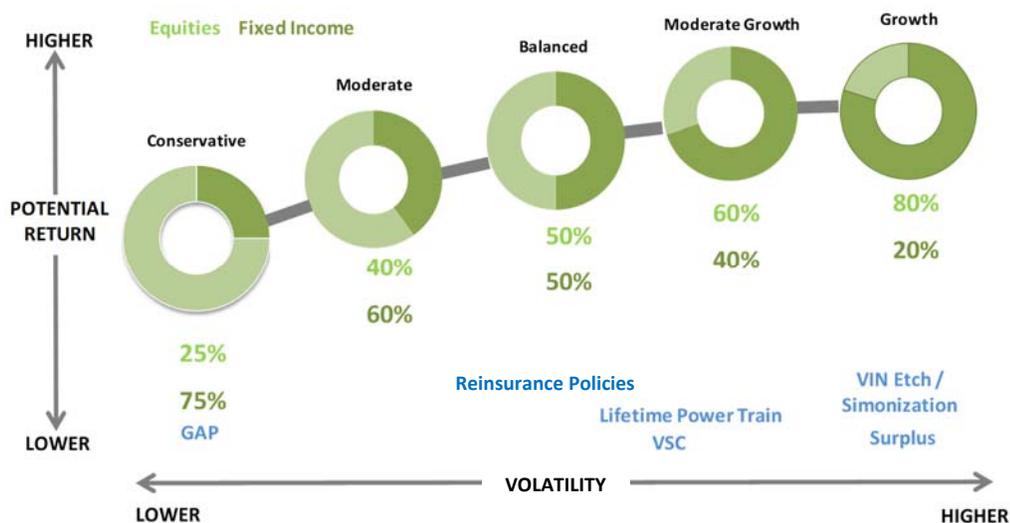
2017: ReinsuranceMax Strategies Benefit From Strong Markets

As we look at year end 2017 results, remember that Investmark's ReinsuranceMax program focuses on your unique needs to employ appropriate investment strategies for each component of your portfolio. We carefully monitor your reinsurance products, their anticipated claims rates, cash flows and sales cycles and, if needed, make adjustments to the portfolios to keep in step with your goals and requirements.

We are looking forward to working with you in 2018 and the years ahead. For a more detailed look at factors that influenced 2017 results and a look ahead to 2018, please visit our website and watch our Q1 2018 Economy & Markets video.

Frequent Cash Flows Have Helped Most Portfolios

As we monitor cash flows in your portfolio, we are careful to consider market trends that may be influencing your various portfolio models. Being sensitive to market conditions can benefit your longer term return and the more frequently we are able to invest program funds, we generally see more opportunities to participate in market upside, as compared to a individual investor who might make relatively few contributions throughout the year. The chart below is a good reminder of the types of portfolio we use and how they can match up to your various reinsurance products.



As you move from left to right on the graph - increasing risk - there are model strategies that can offer higher return potential. However, as with any type of portfolio structuring, attempting to reduce risk and increase return could, at certain times, unintentionally reduce returns or increase volatility.

2018 ReinsuranceMax Portfolios:

TAX AWARE: We continue to employ tax-aware, tax-efficient strategies that are designed to minimize the effects of taxes wherever possible to maximize your ultimate, bottom-line results.

INSTITUTIONAL MANAGEMENT: Our Institutional Management gives you privileged access to the same world class money managers who serve large endowments, pensions and institutional portfolios.

LOW COST / HIGH IMPACT: Dimensional Funds, our primary strategic partner for ReInsuranceMax portfolios is a leading global investment firm that integrates advanced research, methodical portfolio design and careful execution while balancing risks, costs and other factors

Investmark Advisory Group www.investmark.net www.reinsurancemax.com

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Corporate Offices: Ryders Landing ♦ 6580 Main Street ♦ Stratford CT 06614 ♦ 203.953.3777 800.443.1006 F 203.386.8300

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