

Investment Solutions & Platform Fees

Build diversified client portfolios with our four approaches to
asset allocation and additional portfolio construction tools



INVESTMENT SOLUTIONS & PLATFORM FEES BY ASSET ALLOCATION APPROACH

STRATEGIC

A Strategic asset allocation approach creates a mix of equities, fixed income, and cash designed to capture broad capital market returns. The goal of a Strategic asset allocation approach is to put the positive winds of “sailing” markets to work in client portfolios.

Portfolio Strategist	Investment Solution	Account Minimums	Platform Fee Range ¹	Custodial Fees Annual Account Fee / Asset Based Pricing
Callan Associates	GMF	\$25,000	0.00% ⁵	\$0
	CMA	\$500,000	0.80% - 0.65% ²	0.18% - 0.05% ³
New Frontier	GMF	\$25,000	0.00% ⁵	\$0
	ETF	\$100,000	0.45% - 0.25%	0.25% - 0.05%

TACTICAL UNCONSTRAINED

Tactical Unconstrained® asset allocation approaches remove the limits on the extent and frequency of allocation shifts, allowing the portfolio strategist to move more aggressively in response to changes in outlook. These approaches can provide flexibility for “rowing” markets when headwinds place a premium on active asset class management.

Portfolio Strategist	Investment Solution	Account Minimums	Platform Fee Range ¹	Custodial Fees Annual Account Fee / Asset Based Pricing
Beaumont Capital Management (BCM)	ETF	\$100,000	0.90% - 0.70%	0.25% - 0.05%
BlackRock Investments	Manager Select	\$250,000	0.90% - 0.75%	0.28% - 0.05%
City National Rochdale	IMA	\$250,000 / \$1,000,000	0.45% - 0.25% ⁶	0.15% - 0.05% ³
Eaton Vance	MF	\$50,000	0.45% - 0.20%	\$150
Forward	MF	\$50,000	0.45% - 0.20%	\$150
F-Squared Investments	ETF	\$100,000	0.90% - 0.70%	0.25% - 0.05%
Savos Investments™	ARO	\$100,000	0.65% - 0.25% ⁷	Included in Platform Fee
Stadion Money Management	ETF	\$100,000	0.65% - 0.40%	0.25% - 0.05%
	MF	\$50,000	0.45% - 0.20%	\$150
William Blair	ETF	\$100,000	0.45% - 0.25%	0.25% - 0.05% ⁸
Windham Capital Management, LLC	ETF	\$100,000	0.65% - 0.40%	0.25% - 0.05%

Investment Solution Legend

GMF	GuideMark Funds	PMP	Savos Privately Managed Portfolios
ARO	Active Return Opportunities	IMA	Individually Managed Accounts
CMA	Consolidated Managed Accounts	MF	Mutual Funds
ETF	Exchange Traded Funds	PRES	Savos Preservation Strategy
GMS	Savos GMS		

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TACTICAL CONSTRAINED

Tactical Constrained® approaches attempt to capture broad market returns while also seeking to take advantage of shorter-term opportunities or mitigate risks through moderate allocation shifts. These approaches may also put the positive winds of “sailing” markets to work in client portfolios, but they also create the potential for the portfolio strategist to add additional value through active, near-term allocation decisions.

Portfolio Strategist	Investment Solution	Account Minimum	Platform Fee Range	Custodial Fees Annual Account Fee / Asset Based Pricing
J.P. Morgan	MF	\$50,000	0.45% - 0.20%	\$150
Litman Gregory	GMF	\$25,000	0.00% ⁵	\$0
	MF	\$50,000	0.45% - 0.20%	\$150
	CMA	\$500,000	0.80% - 0.65% ²	0.18% - 0.05% ³
Savos Investments	GMS	\$50,000	0.40% - 0.00% ⁷	Included in Platform Fee
	PMP	\$100,000	0.40% - 0.00%	Included in Platform Fee
State Street Global Advisors	ETF	\$100,000	0.45% - 0.25%	0.25% - 0.05%

ABSOLUTE RETURN

Absolute Return strategies are for risk-averse investors comfortable with modest returns in exchange for highly active risk management that may include frequent allocation shifts, non-traditional asset classes and/or alternative strategies. These strategies are designed to help clients “row” toward their financial goals regardless of the stock market’s direction.

Portfolio Strategist	Investment Solution	Account Minimum	Platform Fee Range ¹	Custodial Fees Annual Account Fee / Asset Based Pricing
BlackRock Investments	ETF	\$100,000	0.45% - 0.25%	0.25% - 0.05%
DoubleLine Capital®	MF	\$50,000	0.45% - 0.20%	\$150
Eaton Vance	MF	\$50,000	0.45% - 0.20%	\$150
J.P. Morgan	MF	\$50,000	0.45% - 0.20%	\$150
Savos Investments	PRES	\$25,000	0.75% - 0.30%	Included in platform fee

Investment Solution Legend

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ARO	Active Return Opportunities	IMA	Individually Managed Accounts
CMA	Consolidated Managed Accounts	MF	Mutual Funds
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ALTERNATIVE STRATEGIES

These strategies are classified as additional portfolio construction tools and are available as a complement to the four approaches to asset allocation.

Portfolio Strategist	Investment Solution	Account Minimum	Platform Fee ¹	Custodial Fees Annual Account Fee / Asset Based Pricing
Altegris Advisors	MF – Managed Futures	\$25,000	0.00% ⁵	\$0
	MF – Diversified Alternatives	\$25,000	0.00% ⁵	\$0

GUIDED PORTFOLIOS: GPS SOLUTIONS AND GPS SELECT SOLUTIONS

Guided Portfolios provide access to the four asset allocation approaches on the AssetMark platform and complements them with alternative investments—wrapped in a single account.

GPS SOLUTIONS

Portfolio Strategist	Investment Solution	Account Minimum	Platform Fee ¹	Custodial Fees Annual Account Fee / Asset Based Pricing
AssetMark	MF	\$25,000	0.00%	\$0

GPS SELECT SOLUTIONS (COMPREHENSIVE)

Portfolio Strategist	Investment Solution	Account Minimum	Platform Fee ¹	Custodial Fees Annual Account Fee / Asset Based Pricing
AssetMark	Multiple Vehicles	\$250,000	0.65% - 0.35%	Included in platform fee

GPS SELECT SOLUTIONS (FOCUSED)

Portfolio Strategist	Investment Solution	Account Minimum	Platform Fee ¹	Custodial Fees Annual Account Fee / Asset Based Pricing
AssetMark	Multiple Vehicles	\$100,000	0.65% - 0.35%	Included in platform fee

MARKET BLEND STRATEGIES

The Market Blend strategies use a Strategic asset allocation approach providing global equity and fixed income market exposure, emphasizing ETFs (exchange traded funds) and cost awareness.

Strategy Options	Account Minimum	Platform Fee Range ¹	Custodial Fees Asset Based Pricing
Market Blend	\$100,000	0.45% - 0.25%	Included in platform fee
Market Factor Blend	\$100,000	0.45% - 0.25%	Included in platform fee

Investment Solution Legend

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MANAGER SELECT

Provides access to Best of Class investment management firms, including some firms that may not have otherwise offered traditional separate account services. By using Parametric as an overlay manager, Manager Select simplifies and expands your investment management choices for clients who need specialized exposures.

Manager Select	Account Minimum	Platform Fee Range ¹	Custodial Fees Asset Based Pricing
Best of Class Investment Management Firms	\$100,000 ⁴	0.90% - 0.75%	0.28% - 0.05% ³

INDIVIDUALLY MANAGED ACCOUNTS

Designed to meet your clients specialized investment needs or objectives through a traditional separate account structure.

IMA Options	Account Minimum	Platform Fee Range ¹	Custodial Fees Asset Based Pricing
IMA - Equity / Balanced	\$100,000 ⁴	0.45% - 0.25% ⁶	0.27% - 0.05% ³
Eaton Vance Fixed Income	\$250,000	0.20% - 0.15% ⁶	0.17% - 0.04% ³
IMA - Fixed Income Standard	\$25,000	0.30% - 0.20%	Included in platform fee ³
IMA - Fixed Income Laddered	\$25,000	0.20% - 0.15%	Included in platform fee ³

ADMINISTRATIVE ACCOUNTS

General Securities: An unmanaged account for holding general securities that will be transitioned into managed strategies over time. Fees must be debited via ACH or related account.

Cash Alternative: An unmanaged account for holding cash in a general money market vehicle available on the platform.

Custodial Sweep Account: An unmanaged account in which a client may elect to hold cash in available custodial money market options.

Account Options	Account Minimum	Platform Fee Range ¹	Custodial Fees Annual Account Fee
General Securities	\$25,000	0.25% - 0.10%	\$50
Cash Alternative	\$50,000	0.25% - 0.10%	\$150
Custodial Sweep	\$50,000	0.25% - 0.10%	\$150

Portfolio strategists and investment management firms are current as of January 2014 and are subject to change.

See your regional consultant for a detailed fee schedule or run a Client Investment Proposal with your selected product and investment amount(s) to see specific fees.

¹ The platform fee varies depending on the size of the account; smaller accounts will pay the maximum fee shown. The platform fee does not include any additional fees that may be charged by BD firms with supervisory responsibility over the RIA activities of their representatives.

² The Consolidated Managed Accounts fee includes investment management firm fees.

³ Asset-based pricing schedule for most equity managers begins at 0.25-0.27% for first \$250,000 per manager account, and scales down to 0.05-0.07% for larger accounts. Pricing for fixed income and balanced management firms, as well as certain "high-turnover" equity management firms, will vary from this schedule.

⁴ Minimums may vary by manager.

⁵ Client accounts invested in investment solutions using the GuideMark Funds, GPS strategies or alternative strategies are invested in mutual funds for which AssetMark or its affiliate, Altegris Advisors, LLC, acts as investment adviser. AssetMark and Altegris

will receive fees from the mutual funds in which these accounts invest. The mutual fund fees differ between funds and the total fees collected will vary depending upon the profile selected by the client and the fund allocation within each profile. For more detailed fee information, refer to the Disclosure Brochure.

⁶ The Individually Managed Accounts fee schedule does not include investment management firm fees, which typically range from 0.35-0.40% per year for fixed income portfolios (with the exception of Eaton Vance Laddered which has a 0.16% manager fee) and 0.35 - 0.60% per year for equity/balanced portfolios. The Consolidated Managed Accounts (CMA) fee includes investment management firm fees.

⁷ ARO and GMS charge an investment manager fee of 0.60% at all levels.

⁸ Custody fee of 0.25% - 0.05% is only applicable to the ETF billable assets held in the account.

Crestmont Research, founded by Ed Easterling, provides secular market research to AssetMark. His book, Unexpected Returns: Understanding Secular Stock Market Cycles, discusses the Sailing and Rowing analogy which is also used by AssetMark to describe asset allocation and portfolio construction strategies.

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