

QUARTZ PARTNERS

INVESTMENT MANAGEMENT

Introductory Guide for Investors



With Quartz Partners portfolio management services, we'll monitor your accounts in real-time and navigate your investments through all market environments.

Quartz Partners Investment Management offers a full suite of investing strategies that can be used in your accounts. We monitor our strategies in real-time and allocate your portfolio based on advanced in-house research on the economy and financial markets. When you choose Quartz, you choose portfolio managers and a service team whose job is never done.

Let's take a closer look at how we can work for you.



Q. Who is Quartz Partners?

A. Quartz Partners Investment management is an Investment Advisor that specializes in portfolio construction and management. Our process is driven by unbiased research and investment decisions. By focusing on the portfolio component of your comprehensive financial plan, we can maximize resources and service.

Q. What types of accounts can you manage?

A. Because we only use liquid, tradable securities in our strategies, we can offer institutional-quality portfolios to all types of investors. If you have an IRA, Roth IRA, Brokerage Account, or similar investment account, it is likely that you can use one of Quartz Partners' portfolio strategies.

Q. I already have an Advisor. Can I still work with you?

A. Quartz Partners is uniquely structured so that we can focus on what we do best: investing for the long-term. Our service is primarily offered through referrals from other financial advisors. If you already have a financial advisor and think that our products are right for you, we encourage you to ask your advisor if they are available.



ABOUT

QUARTZ PARTNERS

The background image is a landscape photograph of a mountain range. In the foreground, there are large, dark, jagged rocks. Beyond the rocks, the mountain slopes descend into a valley, with more mountain peaks visible in the distance. The sky is filled with soft, white clouds. The overall color palette is dominated by blues, greys, and earthy tones.

INVESTMENT PHILOSOPHY

An adaptive approach to a complex market.

Over the course of your retirement investing lifecycle, there will inevitably be several long-term, or “secular,” trends that can permanently alter the performance of your portfolio. It is unlikely that there is one optimal portfolio based solely on our age or risk tolerance. Our goal is to monitor your investments and adapt to these changing conditions.

Flexible, real-time portfolio changes.

When your financial conditions change, or you want to change your plan to include college tuition or unexpected expense, you will probably go to your advisor to adjust your plan. The fact is, the financial markets typically change more frequently than your personal situation. Doesn't it make sense, then, that you ensure that your portfolio is ready to adapt? All of our strategies are founded on the ability to quickly respond to changing market conditions.

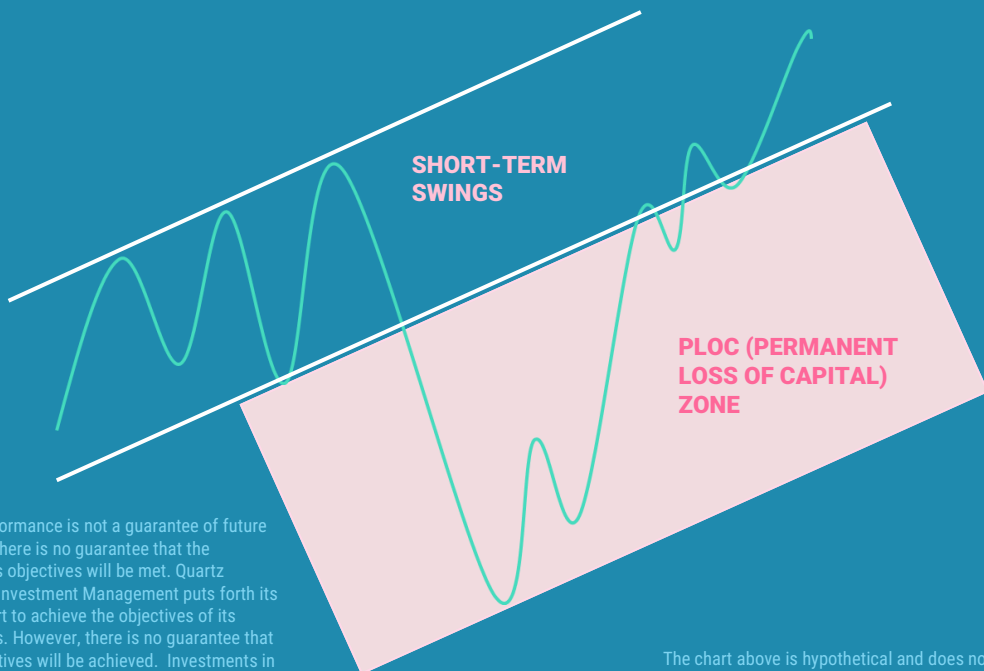
Do you have the time to recover from large losses?

Perhaps the most important difference in our philosophy is the idea that the types of market declines that can threaten retirement goals will occur *more often* than traditional approaches seem to predict. We therefore engineer our portfolios to allow for defensive portfolios when we identify such a high-risk period.

There is no guarantee that the Strategy's objectives will be met. Quartz Partners Investment Management puts forth its best effort to achieve the objectives of its strategies. However, there is no guarantee that the objectives will be achieved. Investments in the strategies are subject to investment risk, including possible loss of principal.

Quartz Partners embraces small swings but seeks to avoid “Permanent Loss of Capital.”

At Quartz Partners, we believe that small losses due to market volatility are to be expected as a part of the risk-return tradeoff of a growth portfolio. In fact, these swings often present opportunities to invest in undervalued asset classes. However, there also exist market periods in which losses can exceed tolerable levels and can create “Permanent Loss of Capital,” losses that may permanently change the probability of meeting your retirement goals. These are the periods that Quartz Partners seeks to move to traditionally defensive investments such as government bonds and cash.



Past Performance is not a guarantee of future results. There is no guarantee that the Strategy's objectives will be met. Quartz Partners Investment Management puts forth its best effort to achieve the objectives of its strategies. However, there is no guarantee that the objectives will be achieved. Investments in the strategies are subject to investment risk, including possible loss of principal.

The chart above is hypothetical and does not represent actual data for any security or index. For illustrative purposes only.



THE VALUE OF OUR APPROACH

Every portfolio we manage is engineered to help you accomplish your retirement goals. By monitoring your account and the financial markets on a daily basis, we can transform your account into a flexible, adaptive portfolio that has the tools necessary in today's constantly evolving stock and bond markets.

The success of your retirement portfolio will depend on two factors: your savings and the growth of your investments. You work hard to meet your savings needs. Let Quartz Partners help make it count.

Learn More About the Quartz Difference at:
www.quartzpartners.com

IF QUARTZ IS RIGHT FOR YOU:

1. SET UP AN ACCOUNT

(we can also manage your existing account)

2. DETERMINE YOUR RISK PROFILE

Do you want to take risks in exchange for the chance to earn high returns? Are you more concerned with keeping what you've earned? Our Questionnaire and your primary financial advisor can help you identify your profile.

3. SELECT A QUARTZ STRATEGY

Our suite of strategies enable you to select the investing style that best suits your risk profile.

4. FOLLOW YOUR ACCOUNT & THE MARKETS WITH US

You will be able to view your account at any time, down to the specific securities you are holding. We will also post updates, commentary, and links on our website to keep you informed.

To get started, ask your financial advisor today
about Quartz Partners or contact us directly at:

(800) 433-0422
info@quartzpartners.com

Past Performance is not a guarantee of future results. The information presented is for informational purposes only and is not intended as investment advice. There is no guarantee that the Strategy's objectives will be met. The Strategy may invest in securities which have a prospectus that contains important information. Investors should carefully consider the fees, expenses, objectives and risks carefully before investing. Quartz Partners Investment Management ("Quartz") puts forth its best effort to achieve the objectives of its strategies. However, there is no guarantee that the objectives will be achieved. Quartz strategies may involve above-average portfolio turnover, which could negatively impact the net after-tax gain experienced by an individual client. Performance results do not reflect the impact of taxes. Investments in the strategies are subject to investment risk, including possible loss of principal. Tactical management and diversification strategies do not protect against losses in declining markets. Quartz's risk management process includes an effort to monitor and management risk, but should not be confused with (and does not imply) low risk.

Exchange-Traded Funds ("ETFs") trade like stocks and may trade for less than their net asset value. The use of leverage strategies by a fund increases the risk to the fund and magnifies gains or losses on the investment. You could incur significant losses even if the long-term performance of the underlying index showed a gain. Most leveraged funds "reset" daily. Due to the effect of compounding, their performance over longer periods of time can differ significantly from the performance of their underlying index or benchmark during the same period of time. Inverse index funds experience losses when the benchmark used rises.

Quartz is an investment adviser registered with the SEC under the Investment Advisers Act of 1940. SEC registration does not constitute an endorsement of the firm by the SEC nor does it indicate that the advisor has attained a particular level of skill or ability. Quartz's Form ADV Part 2: Firm Brochure and other account documentation is available at www.quartzpartners.com or upon request. *Vector Graphics courtesy of freepik.com.*

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