

A FIRM FOCUSED ON GROWTH

There is no question that, over time, the equity markets have proven rewarding. At times, though, these same markets can be volatile and challenging for investors, advisors and money managers. The past several years have been successful for investors, but turbulence could creep back into the investment markets at any time. In times like these, you have to ask yourself and your advisor the tough questions about your investment portfolio to ensure you are partnering with investment professionals who share a common interest – growing your assets!

Gradient Investments, LLC is a fee-only investment manager that provides unique portfolio strategies while actively managing risk.

The approach Gradient Investments brings to portfolio design and management is singular in the industry – and it is no longer a secret. This philosophy is attracting new clients and industry attention.

As you can see from the third-party statistics below, independent advisors and their clients are continuing to partner with Gradient Investments. Complex financial markets are challenging. Gradient Investments can help you navigate through various economic cycles.

You have choices when it comes to investing your hard-earned money. Gradient Investments is proud to be an investment management firm that is not only progressive and growth-oriented but also a firm that offers long-term sustainability.

Gradient Investments actively manages portfolios through its proprietary Wright Investment Strategy, which is based on the principles of flight. Although the Wright brothers' first flight was over 100 years ago, it remains one of the most complex and demanding challenges ever mastered. The Wright brothers conquered this challenge by developing a scientific **3-Axis Control System** that is still used today on fixed-wing aircraft.

NATIONALLY RECOGNIZED*

Gradient Investments recently ranked 93rd in Financial Advisor Magazine's 2024 Annual RIA Ranking.

NET NEW ACCOUNTS**

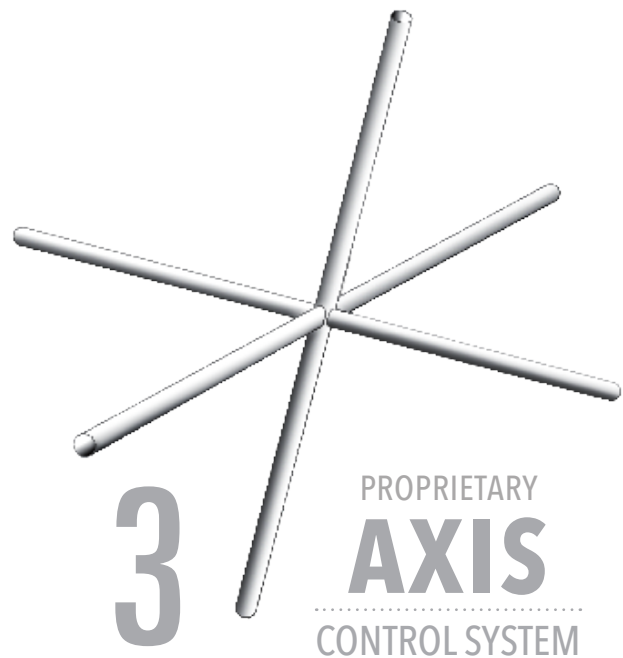
A measure of how many clients are opening new accounts with Gradient Investments.

TOP 1% GRADIENT INVESTMENTS RANKS
27TH OUT OF 2,544 RIA FIRMS

CHANGE IN TOTAL ASSETS UNDER MANAGEMENT**

A measure of growth in total dollars managed by Gradient Investments.

TOP 3% GRADIENT INVESTMENTS RANKS
65TH OUT OF 2,544 RIA FIRMS



*The facts and data herein are calculated and reported by a third party. Financial Advisor Magazine's Annual RIA Ranking is based on 12/31/2023 Discretionary and nondiscretionary AUM reported on Gradient Investments' Form ADV. The published rankings are on FA's website, www.fa-mag.com. Gradient Investments is not affiliated with Financial Advisor Magazine. This data should not be used as the sole basis for making any investment decision. This information is not an indication of future results or performance and is not an endorsement of Gradient Investments, LLC by Financial Advisor Magazine. Please consult your investment advisor and for information on Gradient Investments, please request a copy of our ADV Part 2A.

**Net New Accounts and Change in Total Assets Under Management are reported by Orion Advisory Services, LLC as of 12/31/2024. The data does not represent all RIA firms but rather a subset of RIAs/money managers who use the services of Orion. Gradient Investments is not affiliated with Orion. This data should not be used as the sole basis for making any investment decision. This information is not an indication of future results or performance and is not an endorsement of Gradient Investments, LLC by Orion. Please consult your investment advisor and for information on Gradient Investments, please request a copy of our ADV Part 2A.

Like the Wright brothers, we are pioneers. Gradient Investments addresses your investment challenges through a parallel **3-Axis Control System** that actively manages **risk exposure, investment strategy and investment performance**. Founded on the principle of fiduciary responsibility, Gradient Investments provides tailored investment solutions based on your unique objectives.

1ST AXIS: RISK EXPOSURE

The first axis in the control system actively manages risk exposure. Risk comes in many forms, and it is essential that your portfolio is built and actively managed around numerous risk factors.

Economic: Chance the global business cycle can affect your investments

Market: Likelihood that a broad investment market will decline in value

Valuation: Possibility that an investment is overvalued

Liquidity: Possibility you will not be able to sell or convert an asset into cash

Principal: Chance that your original investment will decline in value or be lost entirely

Inflation: Likelihood the money you have invested will decline in real value due to inflation

Interest Rate: Variability in an investment's return from a change in interest rates

Country: Chance of loss due to stability and viability of a country's economy

Exchange Rate: Variability in investment returns caused by currency fluctuations

2ND AXIS: INVESTMENT STRATEGY

The second axis in the control system actively manages investment strategy. The proprietary strategies at Gradient Investments are built around your investment objectives and risk parameters.

Gradient Investments offers investment strategies in the following portfolio categories:

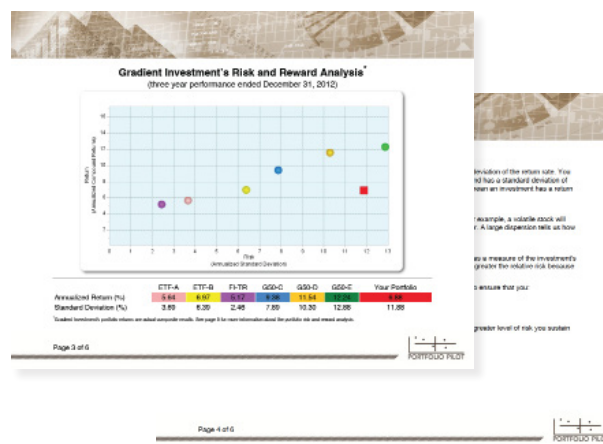
- **Allocation Portfolios**
- **Strategic Portfolios**
- **Tactical Portfolios**
- **Defined Outcome Portfolios**
- **Preservation Portfolios**

3RD AXIS: INVESTMENT PERFORMANCE

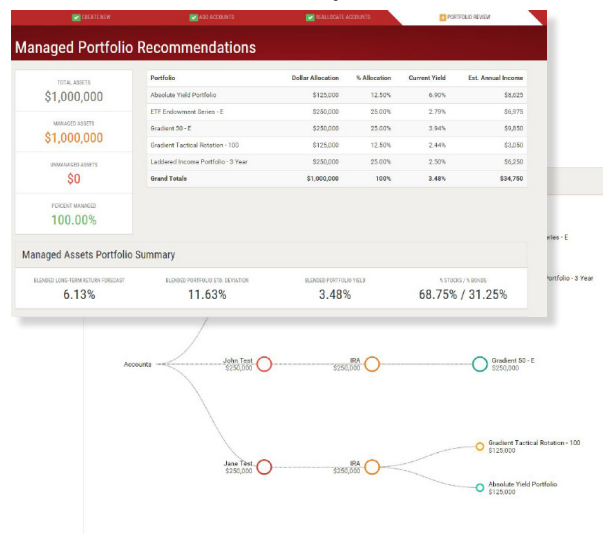
The third axis in the control system actively manages investment performance. Gradient Investments measures portfolio-level investment performance along with total investment performance using proprietary reporting tools.

- **Portfolio Pilot**
- **Navigator System**
- **Interactive Allocation Roadmap™**

Portfolio Pilot



Interactive Allocation Roadmap™



The information herein is for informational purposes only, and data should not be used as the sole basis for making any investment decision. Please consult your advisor before making any investment decisions. For more information on Gradient Investments, request a copy of our ADV Part 2A.

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