GRADIENT 50 STOCK PORTFOLIO

INVESTING IN DOMESTIC DIVIDEND PAYING STOCKS

Investing in dividend paying stocks is a strategy that provides recurring income with the potential for long term capital appreciation. Dividend-paying stocks satisfy many investment objectives by providing:

- An attractive income in a low-yield environment
- An income stream that can outpace inflation
- Volatility defense in turbulent markets
- A dual source of total return (growth and income)

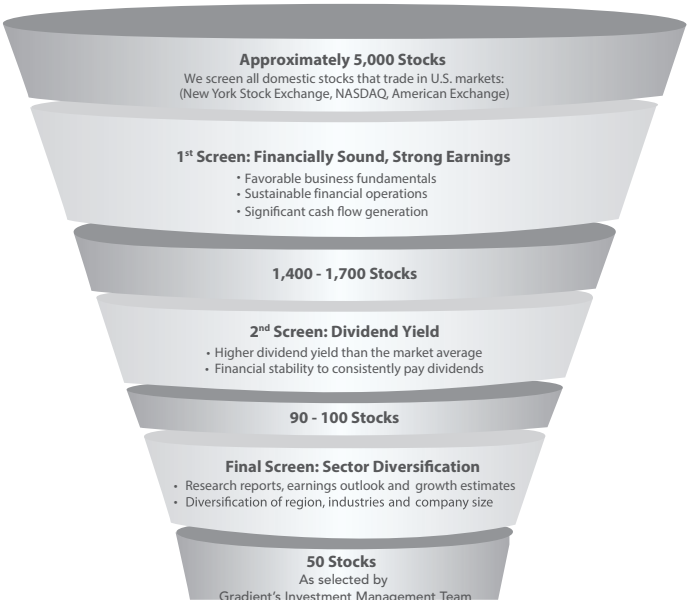
The Gradient 50 Stock Portfolio (G50) investment process selects 50 U.S. based stocks that are business leaders in their industry and also have a history of dividend payments. This disciplined process deploys a proprietary selection methodology that identifies financially strong companies that return cash flow to shareholders in the form of dividends.

The process begins by selecting companies that fit our criteria of favorable fundamental strength including positive and growing cash flows. Second, we look for a history of dividend payment and we analyze their abillity to continue to pay and grow their dividends.

DISCIPLINED SCREENING PROCESS

This rigorous screening process allows us to build a portfolio of blue chip companies whose future profits are expected to grow, while simultaneously adding income through dividend payments.

- **Strong balance sheets**
- **Steady, consistent earnings**
- **Strong cash flow generation**
- **Recurring income through dividend payments**
- **Ability to increase annual dividend**
- **Actively managed stock portfolio**
- **Quarterly rebalancing**



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The G50 is an actively-managed portfolio solution for the growth and income investor. The stocks within the portfolio are consistently monitored to ensure that companies remain fundamentally sound and that valuation remains reasonable to the opportunity.

Each quarter, the G50 is rebalanced to maintain the equal weighting. This harvests profits from stocks that have recently risen while also reinvesting into companies that may now be trading more opportunistically.

If a portfolio holding experiences deteriorating fundamentals, or its dividend yield falls below our minimums, our investment team will sell the position and replace it with a more appropriate holding. This active investment process maintains optimal portfolio integrity.

The G50 embraces the positive attributes of the dividend investment strategy. Our stock selection and portfolio construction parameters deliver a unique solution for growth and income investors. The G50's combination of stock selection, portfolio construction and active management delivers a stock portfolio that focuses on long-term growth combined with recurring income through dividend payments.

G50 STOCK SELECTION PROCESS

Please consult your independent investment advisor before making any investment decisions. The information herein is for informational purposes only and should not be used as the sole basis for making an investment decision. Investing involves risk including the potential loss of principal. For more information, please request a copy of Gradient Investments' ADV Part 2A. Gradient Investments, LLC is an SEC Registered Investment Advisor.

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