

**ARTISAN** PORTFOLIOS



UNITED FINANCIAL

## ARTISAN PORTFOLIOS' FOUR-STEP INVESTMENT MANAGEMENT PROCESS



### Step 1:

#### DETERMINE YOUR INVESTMENT PROFILE

Work with your advisor to complete the Artisan Portfolios *Investor Profile Questionnaire*. It will help you discover your investment profile because it considers factors such as your financial situation, investment goals, how long you plan to invest and how much market volatility you can accept.

### Step 2:

#### BUILD A BETTER PORTFOLIO

Your investor profile score from Step 1 will help you and your advisor determine which portfolio is appropriate for you. Each portfolio's mix of asset classes is designed to maximize the growth potential at an acceptable level of risk to help you reach your investment goals.

### Step 3:

#### SIMPLE IMPLEMENTATION

With the convenience of a single fund, you've got a fully diversified portfolio that's suited to your investment objectives.

### Step 4:

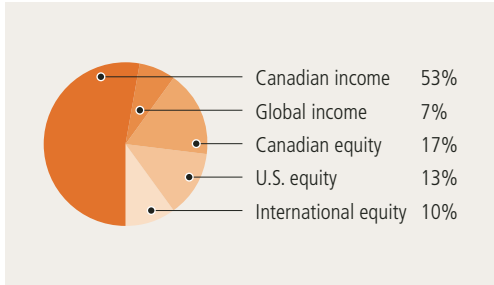
#### MONITORING AND EVALUATING

Once you and your advisor have decided on the right portfolio, your personal investment strategy is kept on track by disciplined portfolio management every step of the way:

- **Ensuring managers perform to plan:** United Financial Corporation monitors all of the managers to ensure they stay close to their mandate and your Artisan Portfolio remains consistent with its stated risk-return profile.
- **Ongoing monitoring and rebalancing:** The portfolios are monitored regularly and rebalanced to maintain their targeted fund weightings to avoid the negative effects of the asset mixes drifting off target.
- **Detailed statements:** You receive statements with extensive information about your portfolio.

# WE'VE GOT A PORTFOLIO TO SUIT YOU

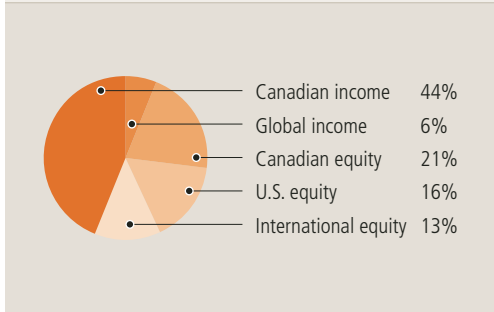
Each of the six core portfolios of the Artisan Portfolios program, shown in the chart below, offers multi-level diversification and outstanding investment management. One of the portfolios is likely suited to your needs. These portfolios lie on the efficient frontier – meaning they are designed to maximize returns while minimizing volatility for that level of risk tolerance.



### ARTISAN MOST CONSERVATIVE PORTFOLIO

This portfolio would suit you if you seek a regular income stream with potential for a consistent return and capital appreciation.

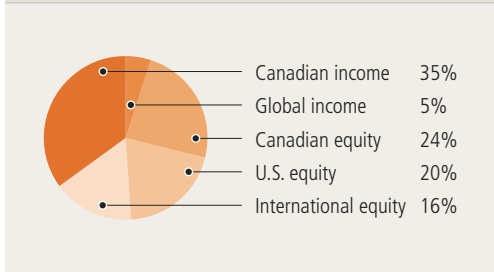
*Distributions: paid quarterly.*



### ARTISAN CONSERVATIVE PORTFOLIO

Consider this portfolio if you are looking for a regular income stream, potential for a consistent return and long-term capital appreciation.

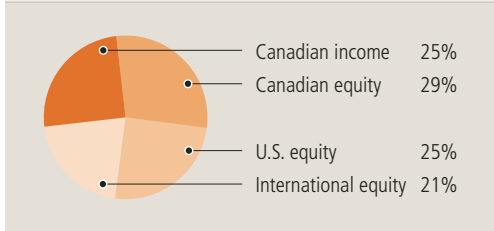
*Distributions: paid quarterly.*



### ARTISAN MODERATE PORTFOLIO

Look to this portfolio if your objective is both long-term capital appreciation and reasonable current income.

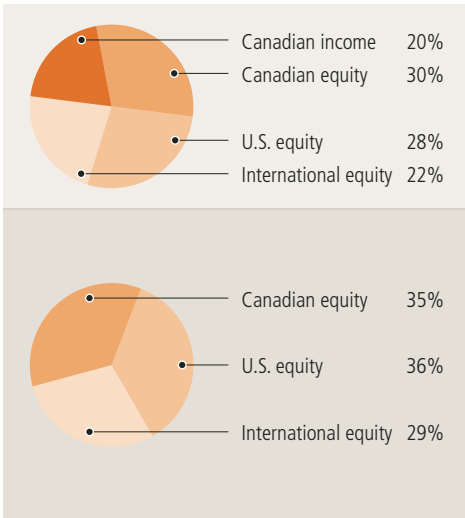
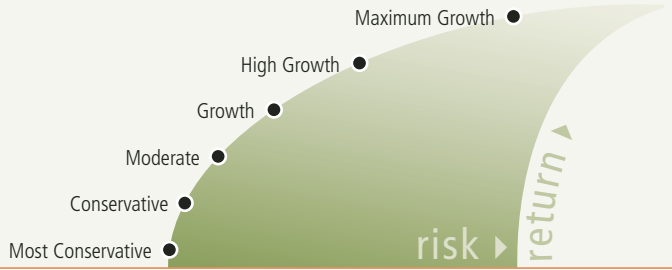
*Distributions: paid annually.*



### ARTISAN GROWTH PORTFOLIO

This portfolio would match your needs if your objective is long-term capital appreciation.

*Distributions: paid annually.*



### ARTISAN HIGH GROWTH PORTFOLIO

Consider this portfolio if superior capital appreciation is your objective.

*Distributions: paid annually.*

### ARTISAN MAXIMUM GROWTH PORTFOLIO

This portfolio would suit you if you seek superior capital appreciation through an investment in equity mutual funds.

*Distributions: paid annually.*

*We also offer two specialized portfolios:*

- Artisan Canadian T-Bill Portfolio
- Artisan New Economy Portfolio

*Ask your advisor for more details on how Artisan Portfolios can help you meet your investment needs.*

*Artisan Portfolios draws on the expertise of a number of world-class investment management teams, including:*



What are you doing after work?



## THREE REASONS TO CHOOSE ARTISAN PORTFOLIOS

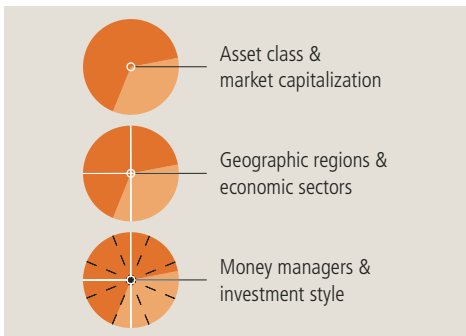


*Are you saving for retirement? Perhaps you need regular investment income – or you’ve got some other goal in mind. We’ve built Artisan Portfolios with world-class investment managers, so you and your advisor can easily choose a sophisticated portfolio to match your personal objectives.*

*Consider these three key advantages:*

### 1. SUPERIOR, MULTI-LEVEL DIVERSIFICATION: GUARDS AGAINST SHORT-TERM VOLATILITY

A diversified asset mix ensures that you’re not dependent on any one asset class or security to provide returns.

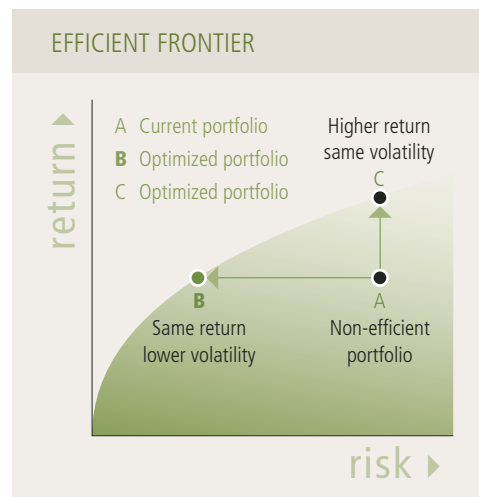


### 2. OUTSTANDING THIRD-PARTY INVESTMENT MANAGERS: VALUE ADDED ON A RISK-ADJUSTED BASIS

The goal in selecting active portfolio managers is to increase return and decrease volatility. United Financial Corporation selects well-known third-party managers for this program based on their investment process, proven value added and “fit” into the overall portfolio diversification strategy. All of the investment managers in Artisan Portfolios use proven, time-tested security selection and portfolio management processes and their styles are complementary by asset class.

### 3. A PROVEN PROCESS: OUR RESEARCH HELPS US FIND THE LEADING MANAGERS

The experts at United Financial use their sophisticated investment management processes and resources to scrutinize hundreds of mutual fund managers, and then invite the leading fund companies to contribute several of their well-known funds to the Artisan Portfolios. You don’t have to concern yourself with research, analysis or ongoing monitoring of the mutual funds or their managers. We do that for you.





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Artisan Portfolios services are provided by United Financial Corporation (United Financial). United Financial provides portfolio management and investment advisory services as a registered advisor under applicable securities legislation. This document has been prepared for use by United Financial and is intended solely for information purposes. It is not a sales prospectus, nor should it be construed as an offer or an invitation to take part in an offer.

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Commissions, trailing commissions, management fees and expenses may all be associated with investments in Artisan Portfolios. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. Please read the Artisan Portfolios prospectus and consult your advisor before investing.

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