Historical Performance Disclosures

Ally Invest Advisors employs a disciplined investment process which seeks to construct a set of efficient portfolios for different levels of risk appetite. The strategies are diversified across a broad mix of asset classes, geographies, major market sectors and segments. The performance displayed, represents the hypothetical results using the total return benchmark indices that underly the Exchange Traded Funds (ETFs) selected for each portfolio. All returns assume reinvestment of dividends and capital gains, but do not consider the rebalancing of portfolios over time. Returns are calculated net of advisory fees and exchange traded fund expenses. Other fees or expenses may apply to the account of an individual client, which could reduce the performance quoted. Past performance is no guarantee of future results.

ANY COMPARISONS TO INDICES ARE PROVIDED FOR ILLUSTRATIVE PURPOSES ONLY. AN INDEX IS A BROADLY DIVERSIFIED, UNMANAGED GROUP OF SECURITIES, WHICH MAY INCLUDE ONLY LARGE CAPITALIZATION COMPANIES OR COMPANIES OF A CERTAIN SIZE. BROADLY BASED INDICES MAY BE SHOWN ONLY AS AN INDICATION OF THE GENERAL PERFORMANCE OF THE FINANCIAL MARKETS DURING THE PERIODS INDICATED. BECAUSE OF THE DIFFERENCES BETWEEN THE CLIENT ALLOCATIONS AND ANY INDICES SHOWN, WE CAUTION INVESTORS THAT NO INDEX IS DIRECTLY COMPARABLE TO THE PERFORMANCE SHOWN SINCE EACH INDEX HAS ITS OWN UNIQUE RESULTS AND VOLATILITY, AND SUCH INDICES, IF SHOWN, SHOULD NOT BE RELIED UPON AS AN ACCURATE COMPARISON.

Back tested performance is provided for informational purposes only to indicate historical performance had the Ally Invest Managed Portfolios and ETFs been available over the relevant time period. Actual investors may experience different results from the hypothetical results shown. There is a potential for loss that is not reflected in the hypothetical information portrayed. The hypothetical back tested performance results shown do not represent the results of actual trading using client assets but were achieved by means of the retroactive application of a model designed with the benefit of hindsight. There is no guarantee that the investment process will lead to positive results. Ally Invest Advisors does not guarantee any minimum level of investment performance or the success of any index portfolio or investment strategy. Asset allocation and diversification do not eliminate the risk of experiencing investment losses. Back tested performance results have certain inherent limitations. Material economic and market events that might have occurred during the time period shown could have had an impact on any investment advisor's decision-making. We assume the risk profile and target allocation would not have changed during the time period shown; however, an actual investor may have experienced changes to their portfolio plan in response to changing suitability profiles and investment objectives, particularly during the long-term period shown. Potential tax consequences resulting from trades are also not being considered.

ally

Index Descriptions

Asset Class	ETF Description	Benchmark Index
U.S. LargeCap Equities	iShares Core S&P 500	S&P 500 TR
U.S. MidCap Equities	iShares Core S&P Mid-Cap	S&P Mid-Cap 400 TR
U.S. SmallCap Equities	iShares Core S&P 500 Small-Cap	S&P Small-Cap 600 TR
Developed Ex-U.S. Equities	Vanguard FTSE Developed ETF	FTSE Developed ex-U.S.
Emerging Markets Equities	Vanguard FTSE Emerging Market ETF	FTSE Emerging Market
U.S. Government Bonds	iShares 7-10 Year Treasury Bonds	ICE U.S. Treasury TR
U.S. High Quality Corp. Bonds	iShares Intermediate Credit Bonds	Barclays US Intermediate Credit TR
U.S. Mortgage-Backed Bonds	Vanguard Mortgage-Backed Securities	Barclays US MBS Index TR
U.S. Municipal Bonds	iShares National Muni Bonds	S&P National AMT-Free Municipal Bonds
Global ex-U.S. Bonds	Vanguard Total International Bonds	Barclays GLA xUSD Float Adj RIC Capped TR (12/31/2010-1/31/2013)
		Barclays Global-Aggregate TR (1/31/2013-Present)
U.S Large-Cap Stocks ESG	iShares Core S&P 500 ETF	MSCI USA Extended ESG Focus CU
U.S Dividend Stocks	Vanguard High Dividend Yield ETF	FTSE High Dividend Yield TR
U.S. Small-Cap Stocks ESG	iShares ESG MSCI USA Small-Cap ETF	MSCI USA Small-Cap Extended ES (12/31/2010-11/29/2013)
		MSCI USA Small-Cap Gross TR USD (11/29/2013-Present)
Developed Ex-U.S. Stocks ESG	iShares ESG MSCI EAFE ETF	MSCI EAFE ESG Focus Gross TR USD
World ex-U.S. Dividend Stocks	Vanguard International High Dividend Stocks ETF	FTSE All-World ex US High Dividend Yield Net Tax TR
Emerging Markets Stocks ESG	iShares ESG MSCI Emerging Markets ETF	MSCI EM ESG Focus Gross TR USD (12/31/2010-11/30/2012)
		MSCI Emerging Markets Gross Total Return USD (11/30/2012-Present)
U.S. Short-Term High-Quality Corporate Bonds	iShares Short-Term Corporate Bond ETF	Bloomberg Barclays US Corporate 1-5 years TR USD

ETF and Benchmark Index Data Source: Bloomberg

The return and performance information shown uses or includes information compiled from third-party sources. Ally Invest Advisors believes the third-party information comes from reliable sources but does not guarantee the accuracy of the information and may receive incorrect information from third-party providers. Unless otherwise indicated, the information has not been reviewed, compiled or audited by any independent third party or public accountant.