



Ally Invest Personal Advice and Guided Advice

Portfolio Performance Disclosures

IMPORTANT: All investments involve risk, which may include the loss of principal. Past performance does not guarantee future results. Asset allocation and diversification do not eliminate the risk of experiencing investment losses. Ally Invest Advisors Inc. ("AIA") does not guarantee that the results of its advice, recommendations, or the objectives of a managed portfolio will be achieved.

All performance information is provided for informational purposes only, and is not intended to replace account statements, trade confirmations and/or tax statements which are the official account records provided by the Custodian. Clients will receive electronic account statements prepared by the Custodian on at least a quarterly basis and will receive a Form 1099 for annual tax reporting in compliance with IRS requirements (includes taxable interest, dividends, capital gains, taxes withheld and sales proceeds). Clients should not rely upon the information in this report as a substitute for obtaining specific legal or tax advice from their own professional legal or tax advisors.

Actual Portfolio Performance

Performance returns reflect the results of actual trading managed according to the portfolio model and client specific goals.

The returns are calculated using a time-weighted methodology. Time-weighted reporting compounds daily portfolio-level returns from the period the account had been originally funded until the present time. Reports are intended to inform clients about investment performance on both an absolute basis and as compared to a known benchmark. AIA believes these are appropriate methods to evaluate portfolio performance since they are not sensitive to the contributions or withdrawals the client makes to their account. AIA does not validate performance reports created by systems external to ours, and cannot attest as to whether they are calculated on a uniform and consistent basis.

The returns are calculated net of advisory fees and the deduction of exchange-traded fund ("ETF") internal expenses. No Commissions are charged on eligible securities. Any impacts of federal and state taxes are not included.

Industry Benchmarks

The Industry Benchmark performance is provided as reference only. An index reflects the composite value of the individual stocks in the index. Each index is not an actual investment, is unmanaged, and is not available for direct investment. The performance of each index is not reduced by advisory fees or other expenses, such as those you pay when owning or trading ETFs. These fees will decrease the performance of your account. The allocation of investments and the underlying securities in your portfolio may not correspond with the securities in the index and therefore the performance of your Personal Advice or Guided Advice portfolio and the indexes will differ. Although Index Benchmark Performance data is gathered from reliable sources, Ally Invest Advisors does not guarantee its accuracy, completeness or reliability.

S&P 500: This is an unmanaged index of 500 widely held stocks and represents about 75% of the total U.S. equity market.

MSCI World Ex USA All Cap: This index captures large, mid, small and micro-cap representation across 22 of 23 Developed Markets (DM) countries (excluding the United States). With 8,680 constituents, the index covers approximately 99% of the free float adjusted market capitalization in each country.

MSCI EAFE: This index captures large and mid-cap representation across 21 Developed Markets countries around the world, excluding the US and Canada. With 798 constituents, the index covers approximately 85% of the free float-adjusted market capitalization in each country.

Bloomberg US Treasury Bills 1-3 Month: This index is designed to measure the performance of public obligations of the U.S. Treasury that have a remaining maturity of greater than or equal to 1 month and less than 3 months.

Bloomberg Barclays Aggregate Total Return Enhanced Yield: This index is designed to broadly capture the global investment grade, fixed income securities market while seeking to (1) enhance yield within desired risk parameters and constraints, and (2) neutralized exposure to the fluctuations in the value of foreign currencies relative to U.S. dollars.

Keep in Mind

All investments involve risk, including loss of principal. Asset allocation and diversification do not eliminate the risk of experiencing investment losses.

Ally Invest Advisors does not guarantee that the results of its advice, recommendations, or the objectives of a managed portfolio will be achieved. We make no assurance that the investment process will consistently lead to successful investing. The creation and results of any plan do not constitute legal or tax advice. You should consult with an attorney or an accountant for advice in those areas.

Securities products and services offered through Ally Invest Securities LLC, member [FINRA/SIPC](#). Advisory services offered through Ally Invest Advisors Inc., a registered investment adviser. [View Invest disclosures](#). Ally Invest Advisors and Ally Invest Securities are wholly owned subsidiaries of Ally Financial Inc. Securities products are NOT FDIC INSURED, NOT BANK GUARANTEED, and MAY LOSE VALUE.