QUARTERLY CONSIDERATIONS

Plan Sponsors

Broader Solutions - We now offer a small market 401(k) plan solution that provides fiduciary support, discretionary investment services and competitive costs. Feel free to inquire with your consulting team for more information.

Running on Empty - 21 percent of retirement plan participants who selected a lump sum from either a DB or DC plan say they depleted it, according to a MetLife study. Those who depleted did so, on average, in five and a half years.

Private Clients

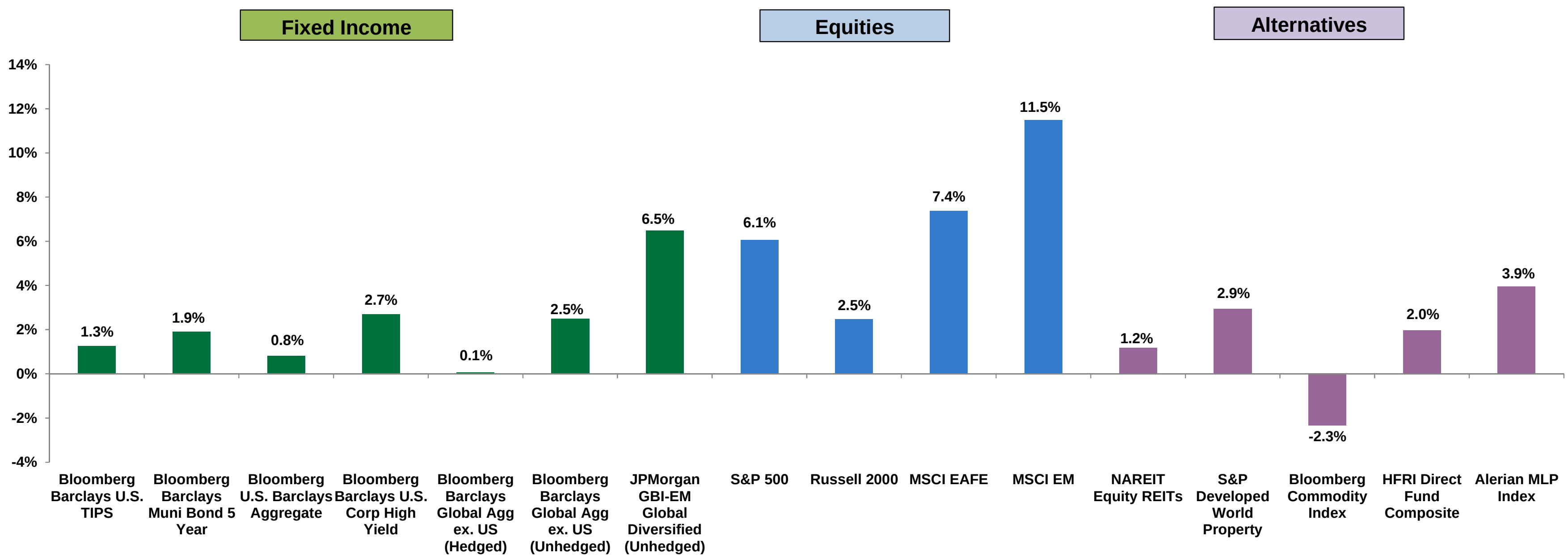
Yields Up - We recently approved a strategic allocation to High Yield Municipal Bonds. High Yield Munis offer enhanced yields relative to their investment grade counterparts, the tax advantages associated with muni bond investing, and a much lower default risk relative to similarly rated high yield corporate bonds. Contact us if you're interested in learning more about how High Yield Municipal Bonds might enhance your taxable portfolio.

Feeling Charitable? - Charitable giving is sometimes considered more of a tax planning tool than a conduit by which to accomplish philanthropic goals. However, as the federal estate tax exemption has increased to $5.49 million per individual for 2017, the tax benefits of charitable gifting have become less relevant. Further, the Trump Administration has talked about repealing the estate tax entirely. Have you considered charitable intentions beyond merely maximizing the tax benefits? We can help you evaluate a number of initiatives designed to help you achieve your philanthropic goals and objectives.

How Low Can They Go? - A number of mutual fund and ETF providers have recently lowered fund expense ratios again. Managing direct investment fees is critically important as it's the one variable in investing over which investors have some control. However, the lowest-cost fund is not always the best choice for a particular investment. We have created a substantial library of research around the low-cost, passive management vs higher-cost, active management debate and we would be happy to share our findings with you.

Prediction Addiction - The investment advisory landscape is overrun with prognosticators and their latest predictions for economies and financial markets. However, virtually no one accurately forecasted the Brexit vote, or the U.S. Presidential election, or even our beloved Cubs World Series victory. While some forecasts may appear to be right from time-to-time, oftentimes the odds say you're better-off developing a strategic investment plan and sticking to that plan through the markets' fluctuations. Contact us to determine if your personal investment plan is a good strategic fit.

MARKET SNAPSHOT



Source: Bloomberg

Fixed Income

- High yield performed well as investors continued to demand risk-oriented assets.
- The yield on the 10-Year U.S. Treasury decreased despite the increase in the federal funds rate at the March FOMC meeting.
- Emerging markets debt was the best performing fixed income asset class against the backdrop of a weakening U.S. dollar.

Equities

- U.S. equities saw a reversal in relative performance from 2016 as large- and mid-cap securities outperformed their small-cap counterparts.
- Within developed international markets, Europe broadly outperformed developed Asia.
- Emerging markets proved to be the best performing region among international markets led by India and Mexico.

Real Assets

- Both domestic and global REITs finished the quarter with positive returns against the backdrop of higher global growth.
- Commodities declined for the quarter despite an OPEC production cut agreement as concerns over increases in U.S. shale production developed toward the end of March.
- MLPs performed well to start the year due to a confluence of a firming of inflation expectations and continued output stability across most of the U.S.

Please reference the disclosures at the end of this presentation for additional information related to the material presented.

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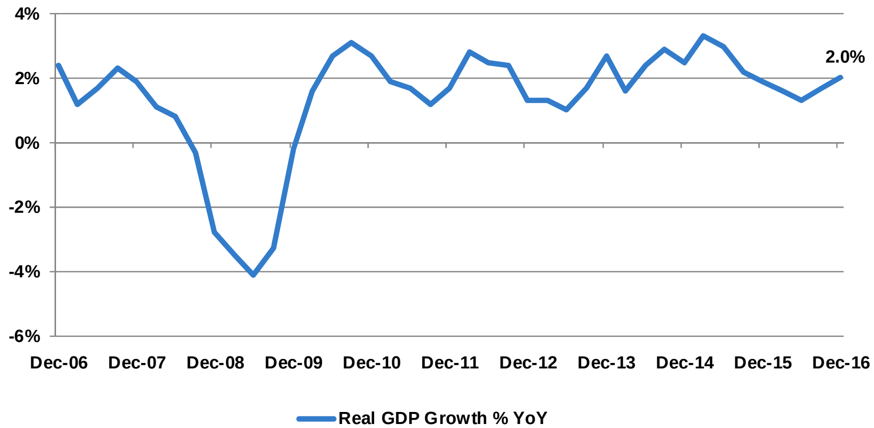
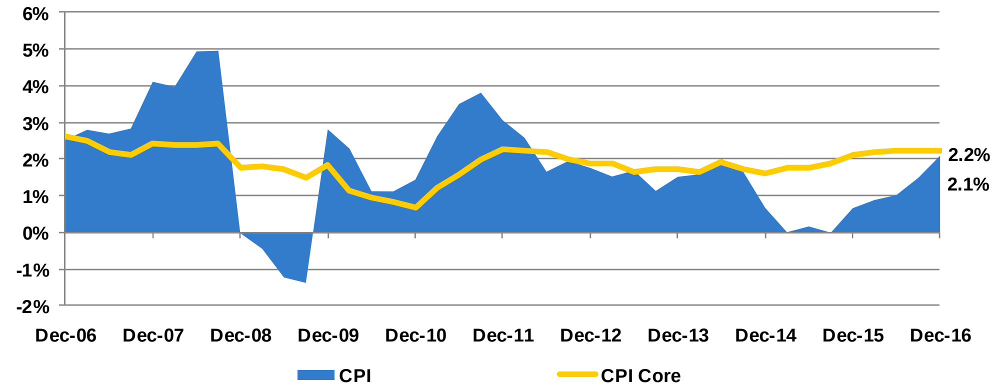
U.S. ECONOMIC UPDATE

U.S. Real GDP Growth (Seasonally Adjusted - YoY % Change)



Sources: Bloomberg & Bureau of Economic Analysis

U.S. Inflation (YoY % Change)



Sources: Bloomberg & The Bureau of Labor Statistics

Unemployment Rate		Consumer Confidence	
31-Mar	% Chg MoM	31-Mar	% Chg MoM
4.5%	-0.2%	125.6	8.2%

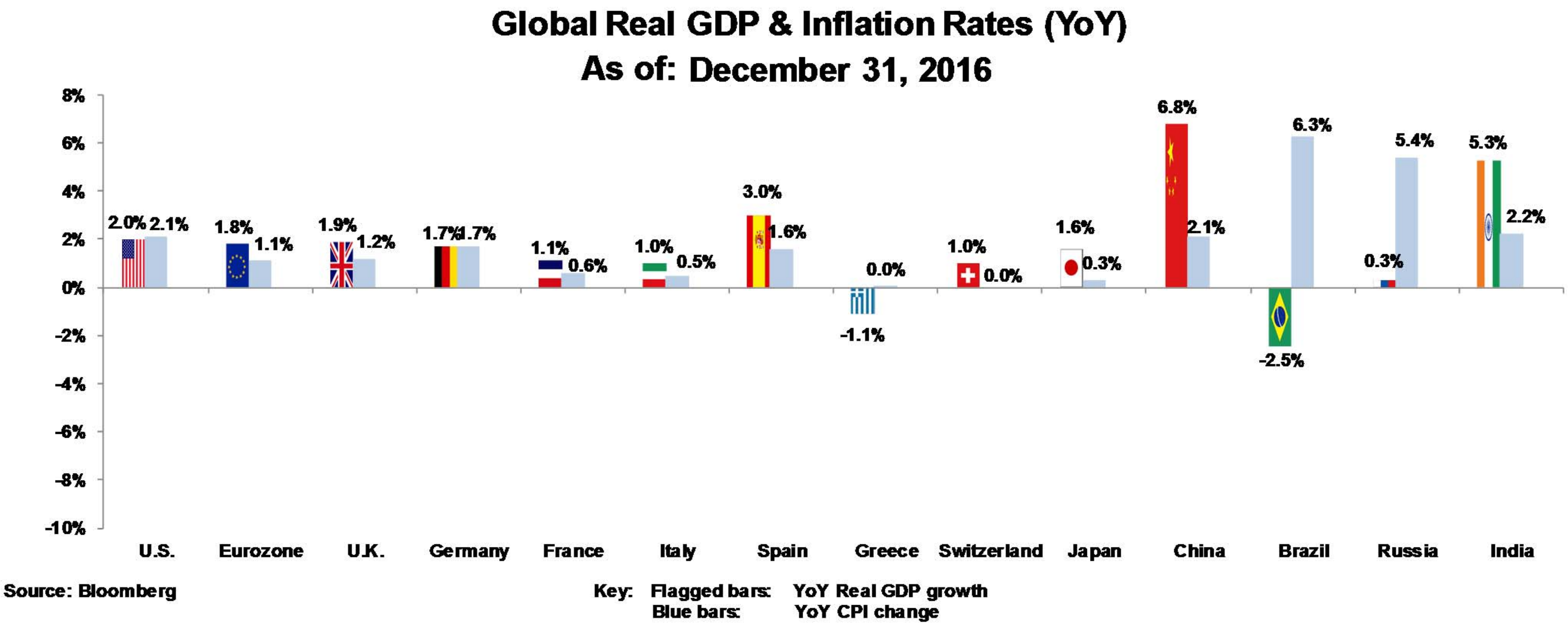
Leading Indicators		Consumer Spending	
28-Feb	% Chg MoM	28-Feb	% Chg MoM
126.2	0.6%	$13.1T	0.1%

Housing Starts		U.S. Personal Income	
28-Feb	% Chg MoM	28-Feb	% Chg MoM
1.29M	3.0%	$16.4T	0.4%

ISM Manufacturing PMI		Retail Sales	
31-Mar	% Chg MoM	28-Feb	% Chg MoM
57.2	-0.9%	$474B	0.1%

- U.S. GDP increased at an annual quarter-over-quarter rate of 2.1% in the fourth quarter, following a 3.5% gain in the third quarter. Consumer spending was strong and reflected increased expenditure on foreign travel and recreation services.
- The U.S. consumer continues to enjoy relatively subdued inflation that remains within range of the Fed's 2% target.
- Unemployment declined from 4.7% in December to 4.5% in March. The labor force participation rate increased to 63.0%, rising by 0.3% during the quarter.

GLOBAL ECONOMIC UPDATE



- Spain expanded at the fastest rate among major European economies. Germany and France grew at a respectable pace, and outperformed the overall Eurozone growth rate of 0.4% on an annual quarter-over-quarter basis. Growth in Italy was positive but subdued. Meanwhile, Greece's economy contracted more than expected, marking the worst quarterly performance since the summer of 2015 during the height of the debt crisis.

- The European Central Bank left interest rates unchanged and maintained its bond purchase program but will scale back the pace of its asset purchases from the current €80 billion to €60 billion effective April 2017. On the political front, upcoming elections in Europe will test the power of populism, and the UK officially launched the two-year negotiating period to officially exit itself from the EU.

- As other major central banks are shifting away from years of aggressive stimulus, the Bank of Japan left its accommodative monetary policy unchanged. Japan's GDP rose 1.2% on an annual quarter-over-quarter basis driven by increased capital expenditures, which offset sluggish consumer demand.

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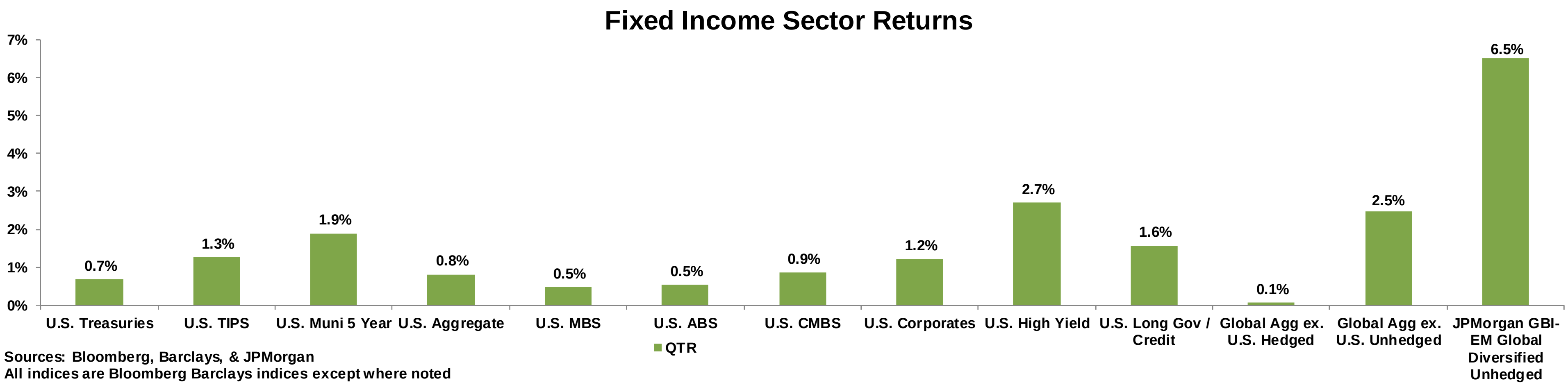
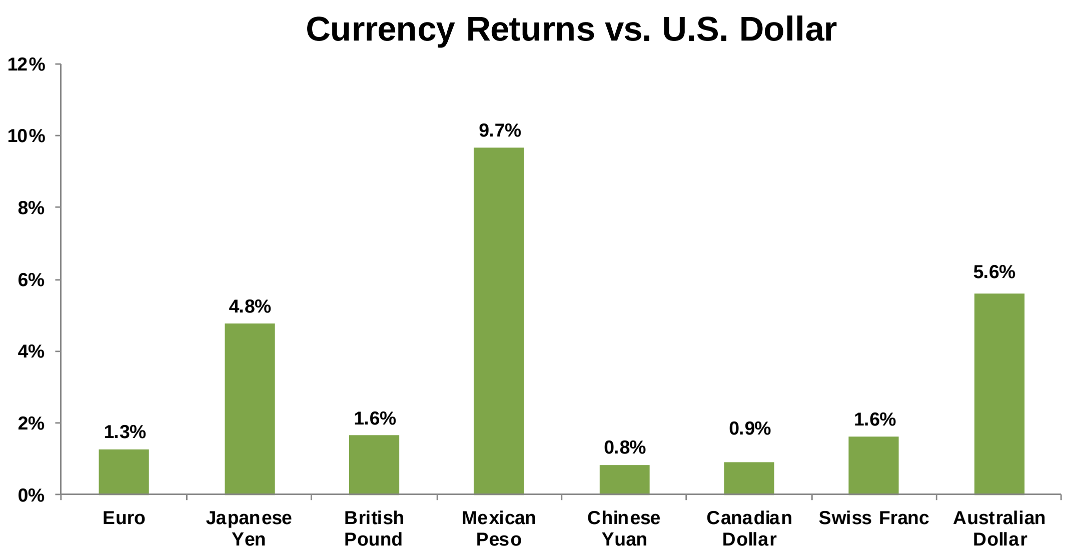
GLOBAL FIXED INCOME



Sources: Bloomberg, Barclays, & JPMorgan
All indices are Bloomberg Barclays indices except where noted



Source: Bloomberg

- Fixed income markets were positive across all asset classes during the quarter. Concerns surrounding the pace of anticipated trade and regulatory policies stymied some of the concerns investors incurred at the end of 2016 and forced capital back into fixed income markets.

- Debt in the emerging and developed international markets continued to outperform domestic fixed income markets. Investors' increased appetite for risk led emerging markets higher as fundamentals continued to improve.

- Currency markets experienced a reversal as the rapid rise in the U.S. dollar lost momentum during the quarter. The biggest beneficiary of this reversal was the Mexican peso, which rallied on the heels of delays in anticipated trade policies.

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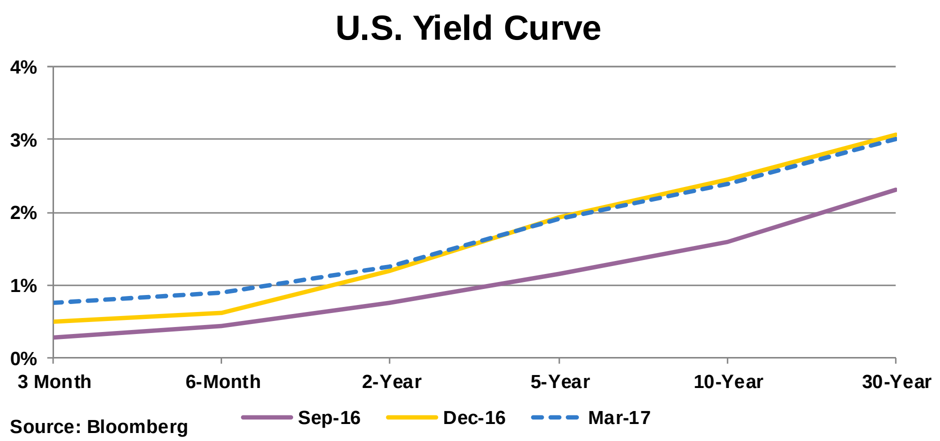
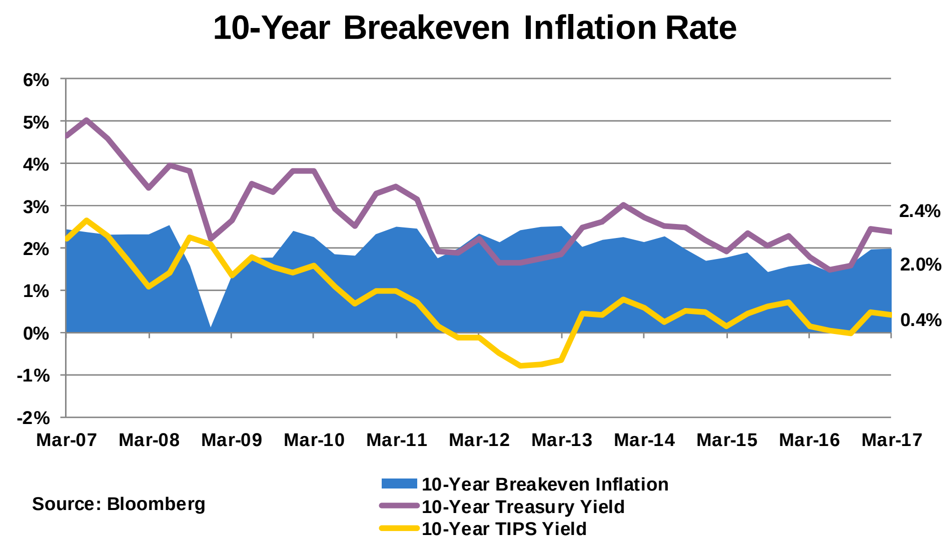
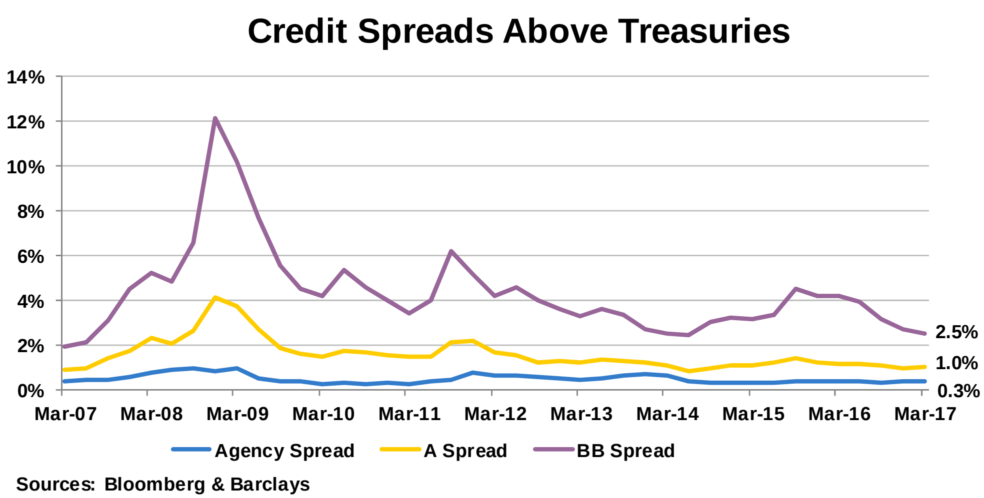
U.S. FIXED INCOME







- Despite the Fed's decision to raise interest rates following its March meeting, the 10-year Treasury yield fell to 2.39% due to heightened investor demand.
- BB-rated spreads continued to compress as high yield was the best performing domestic fixed income asset class during the quarter.
- Breakeven inflation rates remained at 2.0% as inflation expectations tempered during the quarter. TIPS outperformed Treasuries by approximately 60 basis points.
- Municipal bonds rebounded during the quarter as concerns surrounding the tax treatment of the muni market were abated following the U.S. election.

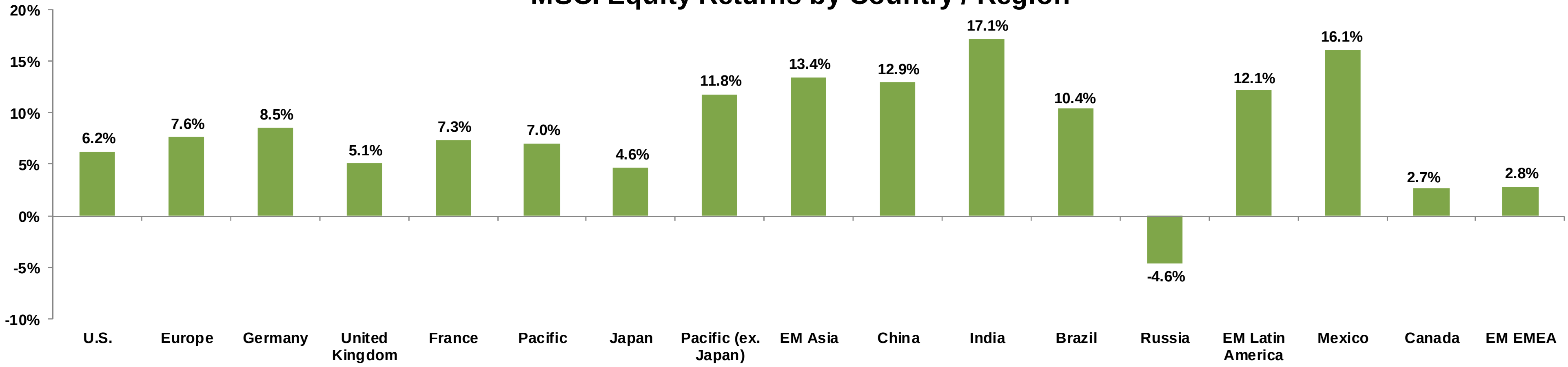
GLOBAL EQUITY MARKETS

U.S. Equities:

	Value QTR	Value YTD	Core QTR	Core YTD	Growth QTR	Growth YTD
Large	3.3	3.3	6.0	6.0	8.9	8.9
Mid	3.8	3.8	5.1	5.1	6.9	6.9
Small	-0.1	-0.1	2.5	2.5	5.3	5.3

- U.S. equities were generally higher throughout the quarter as corporate earnings growth and the promise of tax and regulation reform kept investors bullish. After a strong year in 2016, small cap securities lagged their large- and mid-cap counterparts in the first quarter of 2017. Growth outperformed value across market capitalizations.
- International developed markets were resilient following a volatile January. Europe provided positive returns, particularly in Germany and France. The Pacific Region, excluding Japan, posted strong returns driven by Hong Kong which was influenced by an impressive quarter for Chinese stocks following increased investor optimism.
- Emerging markets continued their 2016 recovery as they outperformed global developed markets. Emerging markets benefitted from stronger global growth and an expectation of further reflationary U.S. policy.

MSCI Equity Returns by Country / Region



Sources: Bloomberg & MSCI

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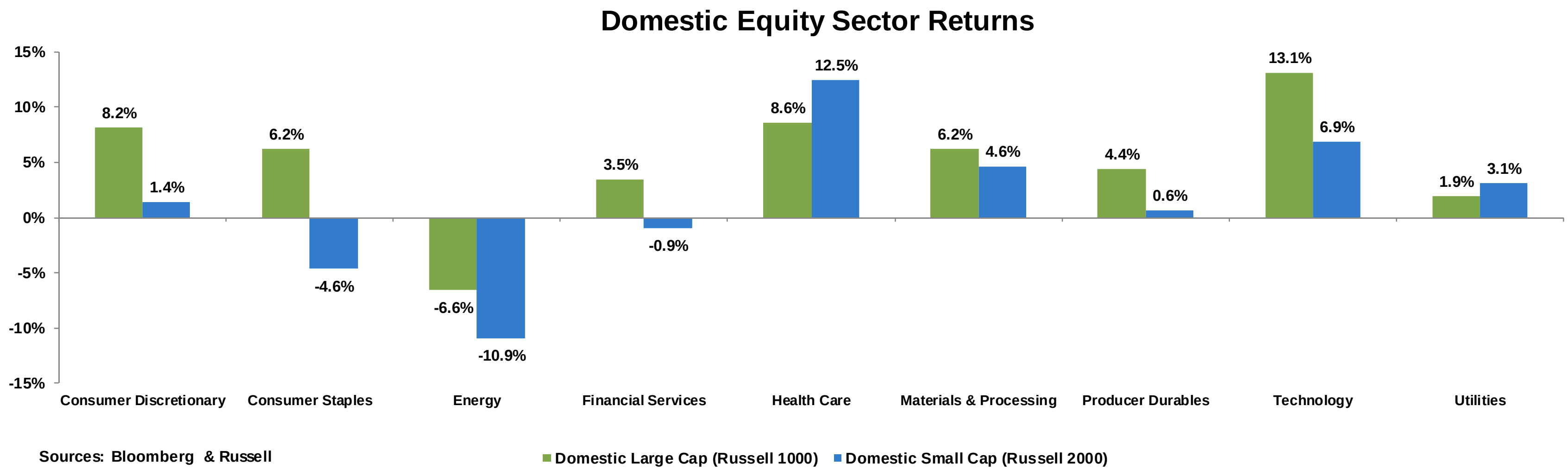
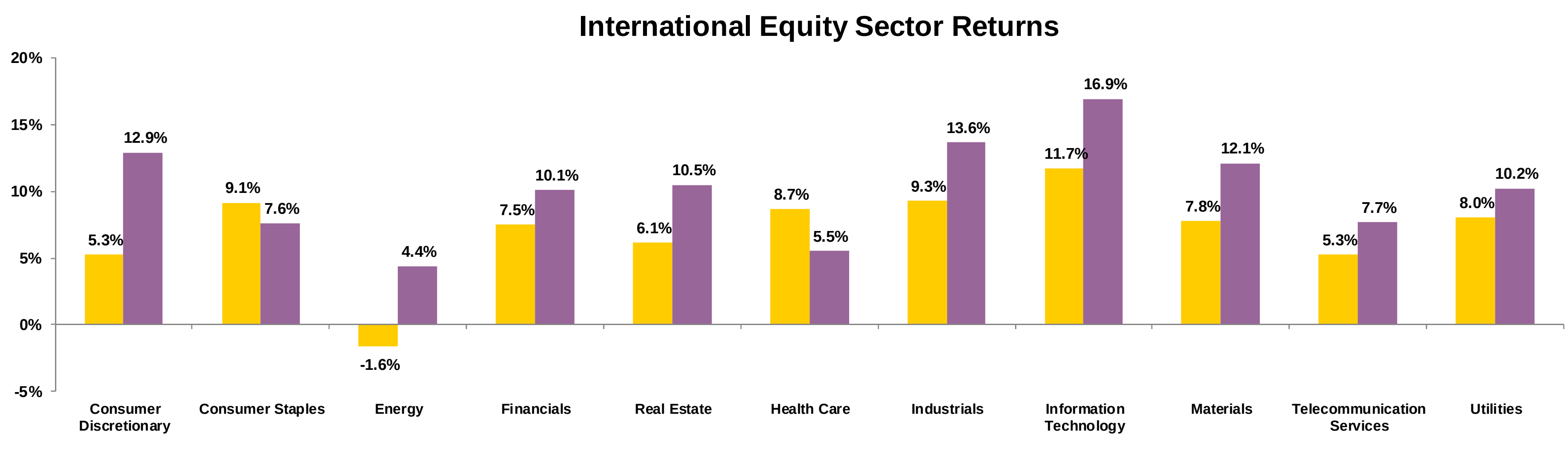
QUARTERLY EQUITY SECTOR RETURNS



Sources: Bloomberg & Russell



Sources: Bloomberg & MSCI

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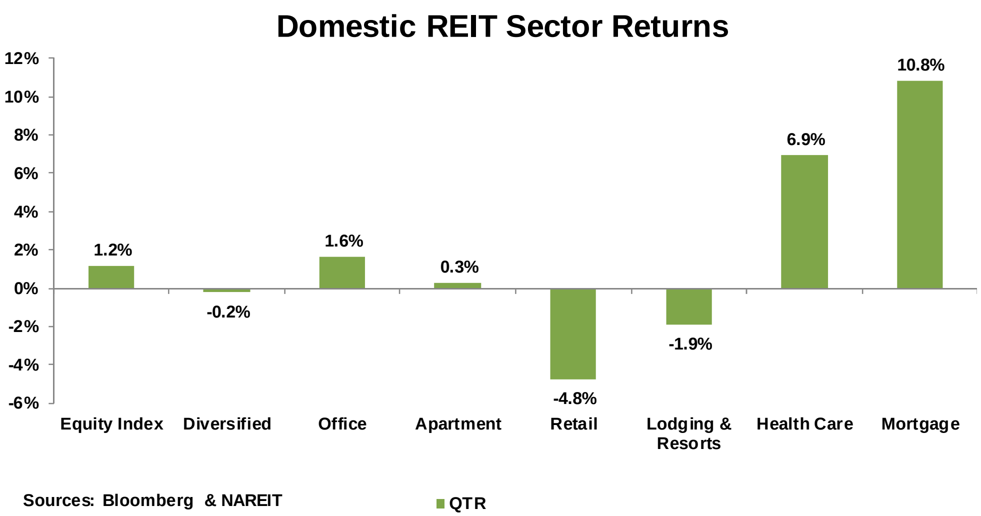
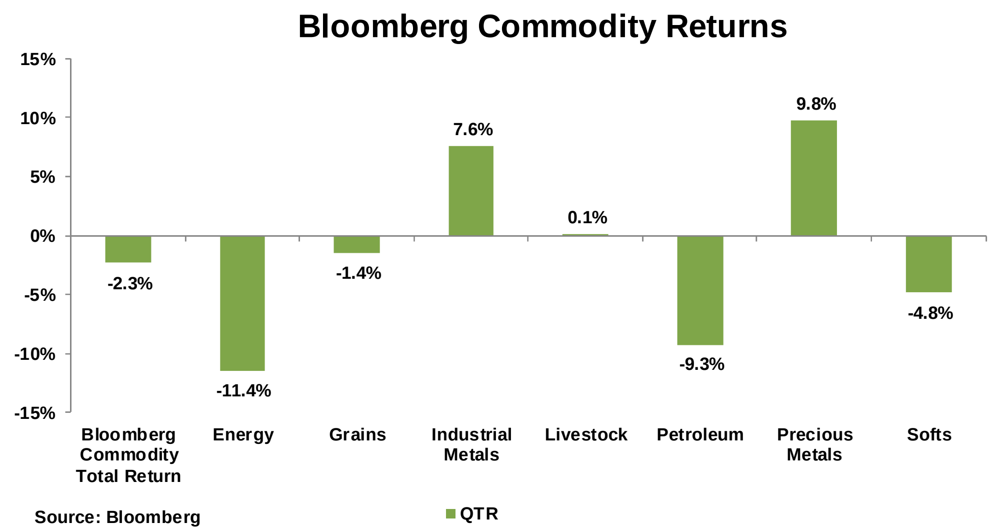
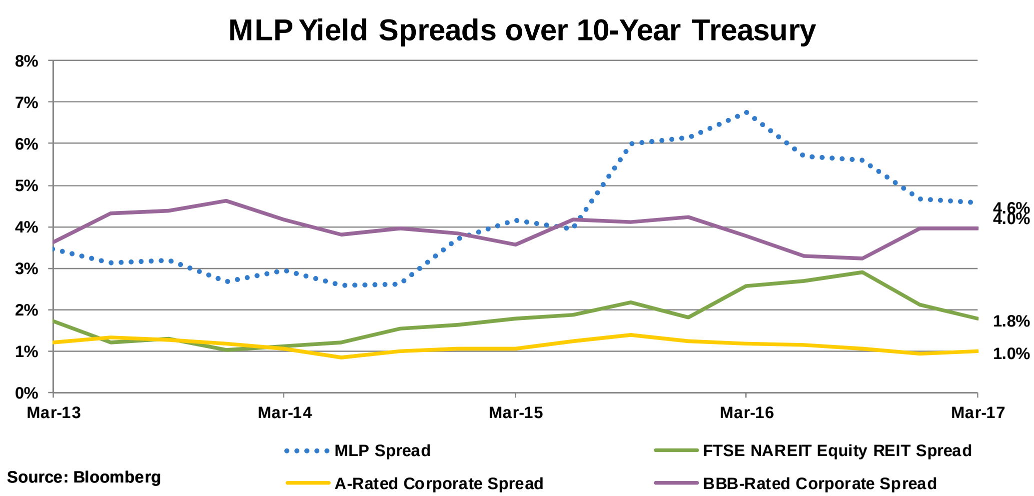
REAL ASSETS







- Across real assets, MLPs outpaced REITs and Commodities. Despite a slide in energy overall, volumes remained strong which helped MLP performance.
- Within commodities, energy-related sectors pulled back during the quarter while industrial and precious metals performed well. Agricultural-related commodities were mostly flat.
- MLP returns were higher, lending to a slight narrowing of the yield spread over the 10-year Treasury. Despite the contraction over the past year, MLPs still maintain a spread advantage over REITs and BBB-rated corporates.
- Mortgage REITs and Healthcare sectors outperformed within the domestic REIT space. Retail continued to struggle as lower quality retail real estate owners continue to drag on the space as a whole.

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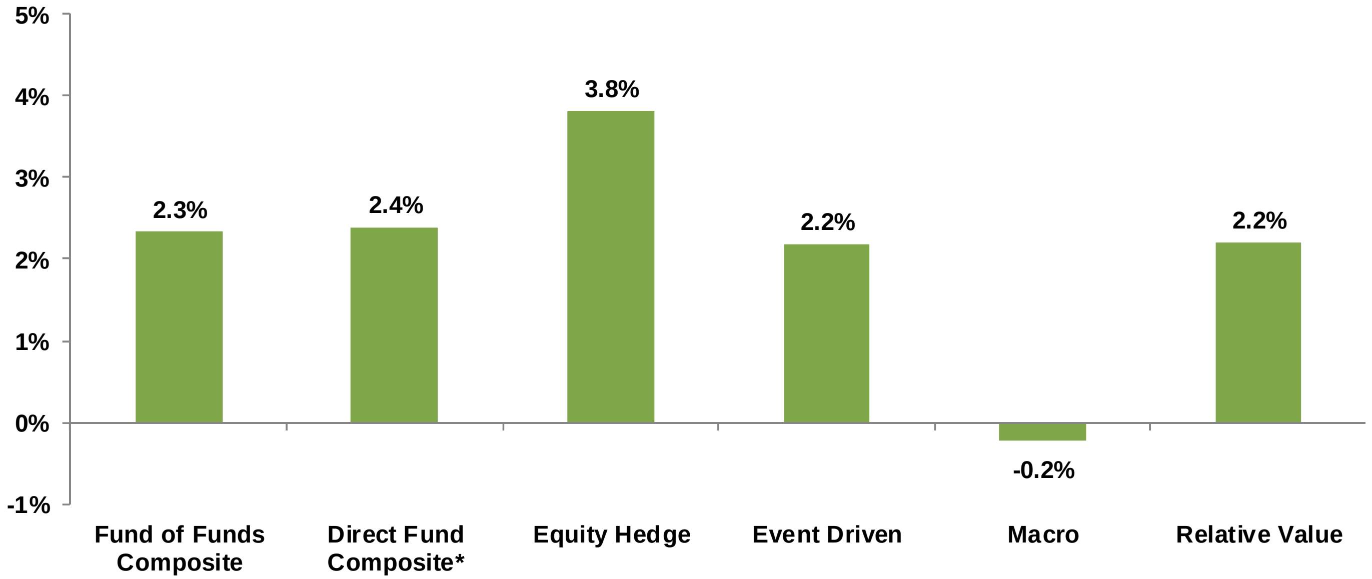
HEDGE FUNDS



Sources: Bloomberg & Hedge Fund Research

*Methodology is fund weighted

- Hedge Fund performance was mostly positive during the quarter as all strategies except Macro posted gains. Direct Hedge Funds outperformed Fund of Funds as the HFRI Fund Weighted Composite Index was up 2.4%, while the HFRI Fund of Funds Composite Index was up 2.3%.
- Equity Hedge managers enjoyed the largest quarterly gains, up 3.8%, as managers earned returns in technology, healthcare and growth-biased long investments.
- Relative Value managers' success came from long MLP positions in January and February, as well as volatility trades in March. Event Driven managers returns came from positive moves in distressed debt in January and activist and special situation investments in February.
- The Macro index was down for the quarter as the long-dollar trade went against trend following mangers in January, while commodity trades detracted from performance in March.

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Financial Markets Performance

As of: March 31, 2017

Periods greater than one year are annualized

All returns are in U.S. dollar terms

Source: Bloomberg

Global Fixed Income Markets	QTR	YTD	1YR	3YR	5YR	7YR	10YR	15YR
Bloomberg Barclays 1-3-Month T-Bill	0.1%	0.1%	0.3%	0.1%	0.1%	0.1%	0.6%	1.2%
Bloomberg Barclays US TIPS	1.3%	1.3%	1.5%	2.0%	1.0%	3.5%	4.2%	5.3%
Bloomberg Barclays Municipal Bond (5 Year)	1.9%	1.9%	0.3%	2.0%	2.1%	2.9%	3.8%	3.9%
Bloomberg Barclays US Aggregate	0.8%	0.8%	0.4%	2.7%	2.3%	3.5%	4.3%	4.6%
Bloomberg Barclays U.S. Corporate High Yield	2.7%	2.7%	16.4%	4.6%	6.8%	7.8%	7.5%	8.4%
Bloomberg Barclays Global Aggregate ex-US Hedged	0.1%	0.1%	1.4%	4.2%	4.2%	4.0%	4.3%	4.5%
Bloomberg Barclays Global Aggregate ex-US Unhedged	2.5%	2.5%	-3.9%	-2.7%	-1.1%	0.9%	2.6%	5.3%
Bloomberg Barclays U.S. Long Gov / Credit	1.6%	1.6%	1.0%	5.5%	4.8%	7.4%	6.9%	7.2%
JPMorgan GBI-EM Global Diversified	6.5%	6.5%	5.4%	-2.7%	-1.6%	1.0%	4.1%	N/A

Global Equity Markets	QTR	YTD	1YR	3YR	5YR	7YR	10YR	15YR
S&P 500	6.1%	6.1%	17.2%	10.4%	13.3%	12.9%	7.5%	7.1%
Dow Jones Industrial Average	5.2%	5.2%	19.9%	10.6%	12.1%	12.5%	8.1%	7.3%
NASDAQ Composite	10.1%	10.1%	22.9%	13.5%	15.4%	15.2%	10.6%	9.2%
Russell 3000	5.7%	5.7%	18.1%	9.7%	13.2%	12.9%	7.5%	7.4%
Russell 1000	6.0%	6.0%	17.4%	10.0%	13.2%	12.9%	7.6%	7.3%
Russell 1000 Growth	8.9%	8.9%	15.8%	11.3%	13.3%	13.7%	9.1%	7.2%
Russell 1000 Value	3.3%	3.3%	19.2%	8.7%	13.1%	12.2%	5.9%	7.3%
Russell Mid Cap	5.1%	5.1%	17.0%	8.5%	13.1%	13.1%	7.9%	9.5%
Russell Mid Cap Growth	6.9%	6.9%	14.1%	7.9%	11.9%	12.8%	8.1%	8.5%
Russell Mid Cap Value	3.8%	3.8%	19.8%	8.9%	14.1%	13.4%	7.4%	10.0%
Russell 2000	2.5%	2.5%	26.2%	7.2%	12.3%	12.3%	7.1%	8.4%
Russell 2000 Growth	5.3%	5.3%	23.0%	6.7%	12.1%	12.9%	8.0%	8.0%
Russell 2000 Value	-0.1%	-0.1%	29.3%	7.6%	12.5%	11.6%	6.1%	8.5%
MSCI ACWI ex. U.S.	8.0%	8.0%	13.7%	1.0%	4.8%	4.3%	1.8%	6.8%
MSCI EAFE	7.4%	7.4%	12.2%	1.0%	6.3%	5.2%	1.5%	6.2%
MSCI EAFE Growth	8.6%	8.6%	7.9%	1.9%	6.4%	5.8%	2.4%	6.0%
MSCI EAFE Value	6.2%	6.2%	16.7%	-0.1%	6.2%	4.5%	0.6%	6.3%
MSCI EAFE Small Cap	8.1%	8.1%	11.4%	4.0%	9.6%	8.6%	3.4%	10.1%
MSCI Emerging Markets	11.5%	11.5%	17.7%	1.5%	1.2%	2.0%	3.1%	9.9%

Alternatives	QTR	YTD	1YR	3YR	5YR	7YR	10YR	15YR
Consumer Price Index	0.4%	0.4%	2.4%	1.1%	1.3%	1.7%	1.7%	2.1%
FTSE NAREIT Equity REITs	1.2%	1.2%	3.6%	10.3%	10.0%	12.2%	4.8%	10.3%
S&P Developed World Property x U.S.	5.4%	5.4%	2.7%	3.9%	7.9%	7.6%	0.5%	9.6%
S&P Developed World Property	2.9%	2.9%	2.7%	6.7%	8.8%	9.6%	2.2%	9.7%
Bloomberg Commodity Total Return	-2.3%	-2.3%	8.7%	-13.9%	-9.5%	-5.9%	-6.2%	0.2%
HFRI Fund of Funds Composite	2.3%	2.3%	6.2%	1.8%	3.2%	2.5%	1.2%	3.4%
HFRI Fund Weighted Composite	2.4%	2.4%	8.6%	2.8%	4.0%	3.8%	3.3%	5.4%
Alerian MLP	3.9%	3.9%	28.3%	-5.2%	2.6%	7.5%	7.1%	11.4%

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WHY DIVERSIFY?

2008	2009	2010	2011	2012	2013	2014	2015	2016	YTD	10yr Annualized
Aggregate Bond 5.2%	Emerging 79.0%	MLP 35.9%	MLP 13.9%	Emerging 18.6%	Small Growth 43.3%	REITs 30.1%	Large Growth 5.7%	Small Value 31.7%	Emerging 11.5%	Large Growth 9.1%
Foreign Bond 4.4%	MLP 76.4%	Small Growth 29.1%	TIPS 13.6%	REITs 18.1%	Small Blend 38.8%	Large Blend 13.7%	REITs 3.2%	Small Blend 21.3%	Large Growth 8.9%	Small Growth 8.1%
Cash 1.8%	High Yield 58.2%	REITs 27.9%	REITs 8.3%	Small Value 18.1%	Small Value 34.5%	Large Value 13.5%	Large Blend 1.4%	MLP 18.3%	International 7.4%	Large Blend 7.5%
TIPS -2.4%	Large Growth 37.2%	Small Blend 26.9%	Aggregate Bond 7.8%	International 17.9%	Large Growth 33.5%	Large Growth 13.1%	Aggregate Bond 0.5%	Large Value 17.3%	Emerging Debt 6.5%	High Yield 7.5%
Emerging Debt -5.2%	Small Growth 34.5%	Small Value 24.5%	High Yield 5.0%	Large Value 17.5%	Large Value 32.5%	Aggregate Bond 6.0%	Cash 0.0%	High Yield 17.1%	Large Blend 6.1%	MLP 7.2%
Hedge Funds -21.4%	International 32.5%	Emerging 19.2%	Foreign Bond 4.4%	Emerging Debt 16.8%	Large Blend 32.4%	Small Growth 5.6%	Hedge Funds -0.3%	Large Blend 12.0%	Small Growth 5.3%	Small Blend 7.1%
High Yield -26.2%	**Balanced 29.3%**	Commodities 16.8%	Large Growth 2.6%	Small Blend 16.3%	MLP 27.6%	Small Blend 4.9%	International -0.4%	Commodities 11.7%	MLP 3.9%	Small Value 6.1%
Balanced -26.8%	REITs 28.0%	Large Growth 16.7%	Large Blend 2.1%	Large Blend 16.0%	International 23.3%	MLP 4.8%	Small Growth -1.4%	Emerging 11.6%	**Balanced 3.7%**	Large Value 5.9%
Small Value -28.9%	Small Blend 27.2%	Emerging Debt 15.7%	Large Value 0.4%	High Yield 15.8%	**Balanced 10.7%**	Small Value 4.2%	TIPS -1.4%	Small Growth 11.3%	Large Value 3.3%	REITs 4.8%
Small Blend -33.8%	Large Blend 26.5%	Large Value 15.5%	Cash 0.1%	Large Growth 15.3%	Hedge Funds 9.0%	**Balanced 4.0%**	Large Value -3.8%	Emerging Debt 9.9%	High Yield 2.7%	**Balanced 4.6%**
Commodities -35.6%	Emerging Debt 22.0%	High Yield 15.1%	**Balanced -0.4%**	Small Growth 14.6%	High Yield 7.4%	TIPS 3.6%	Small Blend -4.4%	**Balanced 8.7%**	Foreign Bond 2.5%	Aggregate Bond 4.3%
Large Value -36.8%	Small Value 20.6%	Large Blend 15.1%	Emerging Debt -1.8%	**Balanced 11.5%**	REITs 2.5%	Hedge Funds 3.4%	High Yield -4.5%	REITs 8.5%	Small Blend 2.5%	TIPS 4.2%
MLP -36.9%	Large Value 19.7%	**Balanced 14.0%**	Small Growth -2.9%	TIPS 7.0%	Cash 0.1%	High Yield 2.5%	**Balanced -4.8%**	Large Growth 7.1%	Hedge Funds 2.3%	Emerging Debt 4.1%
Large Blend -37.0%	Commodities 18.9%	International 8.2%	Small Blend -4.2%	MLP 4.8%	Aggregate Bond -2.0%	Cash 0.0%	Foreign Bond -6.0%	TIPS 4.7%	TIPS 1.3%	Emerging 3.1%
REITs -37.7%	Hedge Funds 11.5%	Aggregate Bond 6.5%	Small Value -5.5%	Hedge Funds 4.8%	Emerging -2.3%	Emerging -1.8%	Small Value -7.5%	Aggregate Bond 2.6%	REITs 1.2%	Foreign Bond 2.6%
Large Growth -38.4%	TIPS 11.4%	TIPS 6.3%	Hedge Funds -5.7%	Aggregate Bond 4.2%	Foreign Bond -3.1%	Foreign Bond -3.1%	Emerging -14.6%	International 1.5%	Aggregate Bond 0.8%	International 1.5%
Small Growth -38.5%	Foreign Bond 7.5%	Hedge Funds 5.7%	International -11.7%	Foreign Bond 4.1%	TIPS -8.6%	International -4.5%	Emerging Debt -14.9%	Foreign Bond 1.5%	Cash 0.1%	Hedge Funds 1.2%
International -43.1%	Aggregate Bond 5.9%	Foreign Bond 4.9%	Commodities -13.3%	Cash 0.1%	Emerging Debt -9.0%	Emerging Debt -5.7%	Commodities -24.7%	Hedge Funds 0.5%	Small Value -0.1%	Cash 0.6%
Emerging -53.2%	Cash 0.2%	Cash 0.1%	Emerging -18.2%	Commodities -1.1%	Commodities -9.5%	Commodities -17.0%	MLP -32.6%	Cash 0.3%	Commodities -2.3%	Commodities -6.2%

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Disclosures

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Not guaranteed by the financial institution
Not a deposit or other obligation by the financial institution.
Subject to investment risks, including possible loss of principal amount invested.
All advice is offered through: MPS LORIA Financial Planners, LLC, a registered investment advisory firm. Securities offered through: LORIA Financial Group, LLC, a registered broker dealer; member FINRA & SIPC. Please read all investment material carefully before any investing. It is important to consider all objectives, risks, costs and liquidity needs before investing. Please contact an investment professional for a copy of any investment's most recent prospectus. MPS LORIA Financial Planners, LLC and LORIA Financial Group, LLC do not provide tax or legal advice. While reasonable efforts are made, information provided is not guaranteed to be accurate.

Each index is unmanaged and investors can not actually invest directly into an index: Cash - Citigroup 90 Day T-Bill; TIPS - Bloomberg Barclays US Treasury TIPS; Aggregate Bond - Bloomberg Barclays US Aggregate Bond Index; Municipal Bond - Bloomberg Barclays Muni Bond 5 Year; High Yield - Bloomberg Barclays US Corporate High Yield; Foreign Bond - Bloomberg Barclays Global Aggregate Ex USD; Emerging Debt - JPMorgan GBI-EM Global Diversified Unhedged Index; Large Value - Russell 1000 Value; Large Blend - S&P 500; Large Growth - Russell 1000 Growth; Small Value - Russell 2000 Value; Small Blend - Russell 2000; Small Growth - Russell 2000 Growth; International - MSCI EAFE; Emerging Markets - MSCI EM; US RE - FTSE NAREIT Equity REITs; International RE - S&P Developed World Property; Commodities - Bloomberg Commodity Index; MLP - Alerian MLP; Hedge Funds - HFRI Fund of Funds Composite Index; Balanced - 5% Bloomberg Barclays US Treasury TIPS, 10% Bloomberg Barclays US Aggregate Bond Index, 4.5% Bloomberg Barclays Global Aggregate Ex USD, 4.5% Bloomberg Barclays Global Aggregate Ex USD (Hedged), 9% Bloomberg Barclays US Corporate High Yield, 2% JPMorgan GBI-EM Global Diversified Unhedged Index , 16% S&P 500, 5% Russell 2000, 12% MSCI EAFE, 7% MSCI EM, 5% FTSE NAREIT Equity REITs, 5% Bloomberg Commodity Index, 5% Alerian MLP, 10% HFRI Fund of Funds Composite Index