

What is Johnson Intelligent Portfolios?

An automated investment management platform powered by Charles Schwab Institutional Intelligent Portfolios that allows Johnson Investment Counsel to build and monitor diversified portfolios using sophisticated algorithms. Intelligent Portfolios are available to all clients and can be opened with an initial investment of as little as \$5,000.

What are the Benefits?



Portfolio Construction - Clients have access to Johnson Investment Counsel's asset allocation expertise through proprietary portfolios constructed with a disciplined, team-based approach.



Low Cost - The Intelligent Portfolios platform utilizes exchange-traded funds (ETFs) with low expense ratios, along with commission-free trading.



Automated Trading - The platform uses sophisticated algorithms to automatically rebalance accounts when asset allocation deviates from its target, and harvest losses in portfolios greater than \$50,000 to offset capital gains and reduce taxes.



Easy Account Opening - The account opening and funding process is quick, simple, and paperless.



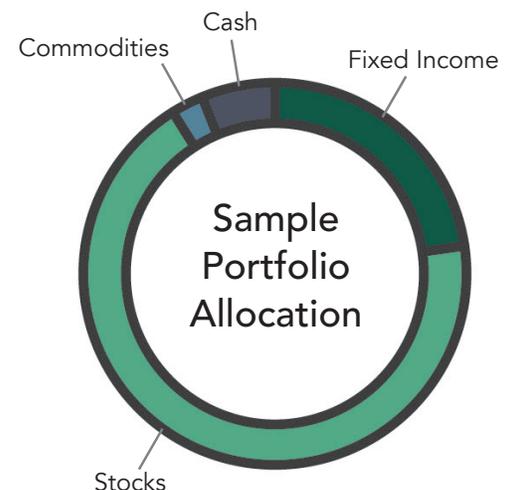
Accessible - Clients can transfer funds or access portfolio information including account balances, transaction history, and performance data at any time, whether on a desktop or mobile device.

How Does it Work?

After a brief risk assessment questionnaire, we will select a diversified portfolio of hand-picked ETFs that is appropriate for each client's unique situation.

On a daily basis, an algorithm checks to determine if each asset class remains within a prescribed range; if an asset class has drifted above/below this target allocation, the asset class is sold/bought to rebalance the portfolio to its target allocation.

Our team of portfolio strategists is constantly reviewing the global economy and markets, making adjustments to target asset allocations as appropriate.



Getting Started:

Step One:

To get started, go to <https://institutionalintelligent.schwab.com/> or visit the app store and search for Institutional Intelligent Portfolios.

Step Two:

Click "Get Started" and enter the JIC Advisor Program Key – **VPS1**

Confirm the Johnson Investment Counsel logo is on the top of your screen to ensure you are logged into the correct program.

Step Three:

Answer a few straightforward questions and complete the simple enrollment process.

If you have any questions, please email JIP@johnsoninv.com.