

Index-Based Personal Portfolios



Motley Fool
Wealth Management

Motley Fool Wealth Management's index-based strategies may be comprised of the following ETF's:

- Vanguard S&P 500 ETF (V00)
- Vanguard U.S. Mid Cap ETF (VO)
- Vanguard U.S. Small Cap ETF (VB)
- Vanguard FTSE Developed Markets ETF (VEA)
- Vanguard FTSE Emerging Markets ETF (VWO)
- Vanguard Real Estate ETF (VNQ)
- Vanguard Total Bond Market ETF (BND)
- Vanguard Short Term Inflation Protected Securities ETF (VTIP)
- iShares National Municipal Bond ETF (MUB)

The strategy selected for your account is based primarily upon the following:

- Your investor risk profile with Motley Fool Wealth Management
- The tax status of your account



Disclosures:

Motley Fool Wealth Management (“Fool Wealth” or “MFWM”) is an SEC registered investment advisor with a fiduciary duty that requires us to act in the best interests of clients and to place the interests of clients before our own. Our mission is to help our clients pursue a smarter, happier, and richer financial future. Fool Wealth’s services include asset allocation advice and separately managed account (or “Personal Portfolio”) management. Eligible clients also have the option to receive financial planning services, including portfolio analysis. Registration as an investment advisor, and the resulting status as fiduciary, does not imply any level of skill or training. MFWM, an affiliate of The Motley Fool, LLC (“TMF”), is a separate entity, and all financial planning and investment advisory services are provided independently by the wealth advisors and asset managers at MFWM. No TMF analysts are involved in the investment decision-making or daily operations of MFWM. MFWM does not attempt to track any TMF services.

The exchange traded funds (“ETFs”) that Fool Wealth utilizes in our index-based portfolio program are managed by third party fund managers unaffiliated with Fool Wealth, TMF or our affiliates (such as Vanguard and BlackRock). Third party ETF managers do not pay MFWM or our affiliates any transaction-based compensation (or any other type of fee or payment) in connection with the purchase of their ETFs by Fool Wealth clients. However, clients pay transaction fees (e.g., brokerage commissions) in connection with the purchase and sale of ETFs, and may pay to their custodian account fees and other miscellaneous charges.

The performance and other information included in the attached ETF summaries were calculated by third parties. While these third parties are reputable and we believe that the information is accurate, we have not independently verified the information.

PLEASE NOTE that the performance results included in the attached ETF summaries do not represent the performance of MFWM’s discretionary management decisions, nor does it reflect the management fee charged by Fool Wealth. Third party ETFs in which we invest client assets are subject to fees and expenses (“Underlying Fund Fees”) that are separate from (and in addition to) Fool Wealth’s management fee. These Underlying Fund Fees are passed along to clients. Depending on the strategy, Underlying Fund Fees may be significant. Fool Wealth’s management fees reduce the rate of return on investments. Details of Fool Wealth’s fees for index-based portfolios can be found in Item 5(A) (1)(a) of our Brochure (“Form ADV Part 2A”).

Clients should be aware that their individual account results may not exactly match the performance of the underlying ETF’s for several reasons, including the timing of a client’s investment. Furthermore, our investment strategies and the ETFs that we use to implement those strategies may change over time. There is no assurance that the ETFs included in the attached summaries will, if purchased, remain in your account, and we may elect to utilize other ETFs (in addition to or in lieu) these ETFs (without prior notice to you) if we believe that is in our client’s best interest. . Fool Wealth clients have full transparency into their Personal Portfolios and are able to log into their account(s) to check daily holdings and account performance at any time.

During discussion with our wealth advisors, they may provide advice with respect to 401(k) and IRA rollovers into accounts that are managed by MFWM. Such recommendations pose potential conflicts of interest in that rolling retirement savings into a MFWM-managed account will generate ongoing asset-based fees for MFWM that it would not otherwise receive.

Investing involves risk, including the potential loss of principal. Past performance is not an indicator of future performance results, and there can be no assurance that future results achieved by clients will in any way resemble those of the underlying ETF’s.



Motley Fool Wealth Management, LLC
2000 Duke Street, 2nd Floor
Alexandria, VA 22314 USA