



AAMP Strategist Performance Supplemental Disclosure

Copper Financial Network, LLC (“Copper Financial”) offers the Asset Allocation Managed Portfolios (“AAMP”) advisory program. AAMP offers a selection of asset allocation models from which to choose. AAMP models (“Models”) are created by unaffiliated third-party investment advisers (“Strategists”). As described in the [AAMP Wrap Fee Program Brochure \(Form ADV Part 2A Appendix 1\)](#), Copper Financial has discretion to buy and sell securities in your AAMP account to keep your account invested as prescribed by the Strategist for the Model you select.

Strategists create marketing materials (“materials”) that contain certain information about their Models. These materials can include information on historical performance (i.e., investment returns) of the Models achieved by the Strategist in accounts managed by the Strategist. This actual account performance may also be referred to as “composite” performance by the Strategist. Although the performance has been achieved by the Strategist, the performance displayed in the Strategist’s materials is considered “hypothetical” performance to an investor in an AAMP account offered by Copper Financial because of the reasons listed below.

It is important you understand the following risks and limitations when reviewing hypothetical performance when you are making investment decisions:

- The actual or composite performance on any Strategist materials has not been achieved by Copper Financial in accounts invested in the Model through the AAMP program.
- The performance of client accounts invested in a Model through Copper Financial’s AAMP program will differ from the performance shown by the Strategist on their materials for a variety of reasons, including but not limited to the following:
 - Copper Financial is responsible for buying and selling securities in your AAMP account; not the Strategist;
 - The Strategist and Copper Financial will enter trades to buy and sell securities in your account as prescribed by the Model at different times. Execution prices for buys and sells will vary based on market conditions;
 - The allocation of the securities in your account may not exactly match the proportions identified by the Strategist due to various factors, including the balance of your account and the price of the securities in the Model;
 - The inception date of your account is different from the inception date of the Model;
 - The timing of investments and withdrawals you make in your AAMP account differs from the timing of investments and withdrawals made in the accounts used by the Strategist to calculate performance; and
 - The advisory fee charged to your AAMP account may be different than the advisory fee reflected in the performance presented in a Strategist’s materials.
- Review the disclosure on the Strategist’s materials for additional information on performance displayed on their reports.

Past performance does not guarantee and may not be indicative of future results.

For additional information on the AAMP program please see the [AAMP Wrap Fee Program Brochure \(Form ADV Part 2A Appendix 1\)](#) and other important disclosures from Copper Financial available on our website at cu.financial/disclosures.

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