

TOPS®

the
Wealth Transfer
group

DIVERSIFICATION 2.0

The Optimized Portfolio System (TOPS®) was launched in 2002 and became one of the first ETF-based asset allocation programs. The goal at its inception was simple: to provide a globally diversified investment management platform in a low cost, transparent, tax efficient manner. Over time, TOPS® has continued to evolve while keeping true to its core principles. Now, over a decade later, it has expanded from traditional asset class diversification to tax diversification, or what we call 'Diversification 2.0'. Depending upon your planning needs, TOPS® is available in Tax Favored, Tax Deferred, and Taxable solutions.



Tax Favored Solutions

- TOPS® Tax Advantage Advisory Account
- New York Life Variable Universal Life
- Principal Variable Universal Life
- Prudential Variable Universal Life

Tax Deferred Solutions

- Ohio National Variable Annuity
- Securian Variable Annuity
- Nationwide Variable Annuity
- Jefferson National Advisory Variable Annuity
- TOPS® 401(k) Collective Investment Funds

Taxable Solutions

- Charles Schwab
- TD Ameritrade
- Pershing

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