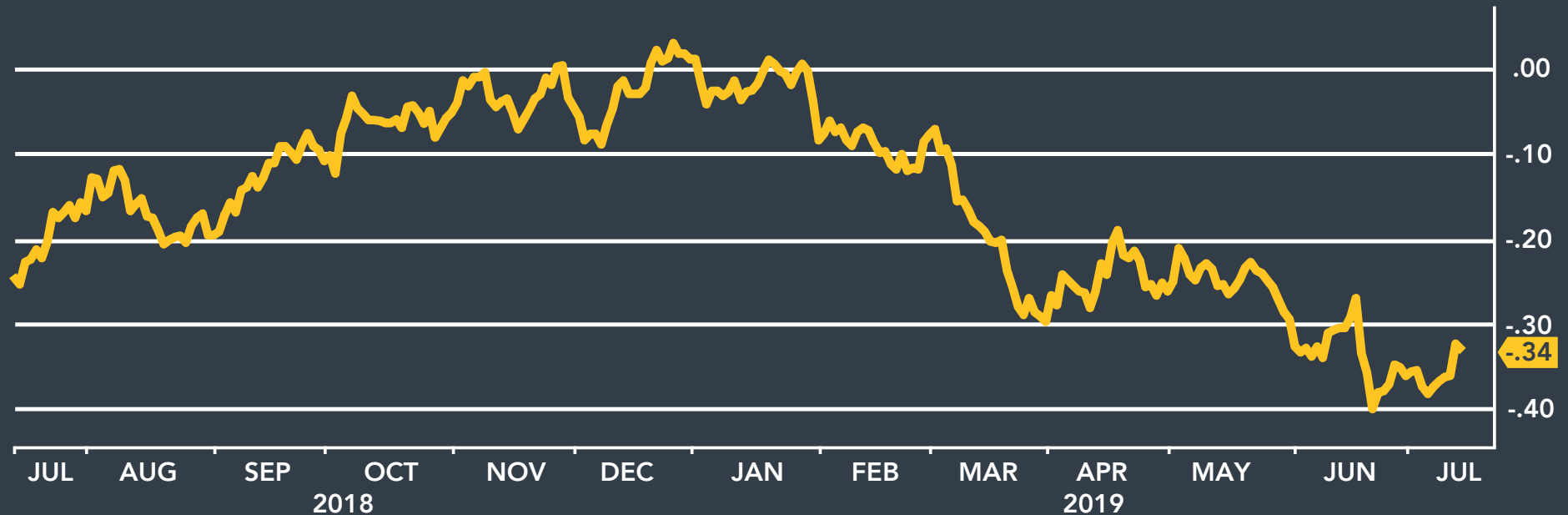




HORIZON
INVESTMENTS®

Week of July 15, 2019
CHART OF THE WEEK

U.S., EUROPE, AND JAPAN 10 YEAR REAL INTEREST RATES



Source: Federal Reserve, Bloomberg, G3REAL 10 U Index, Horizon Investments, LLC

Call **866.371.2399** or email sales@horizoninvestments.com to put this research to work for you.

horizoninvestments.com

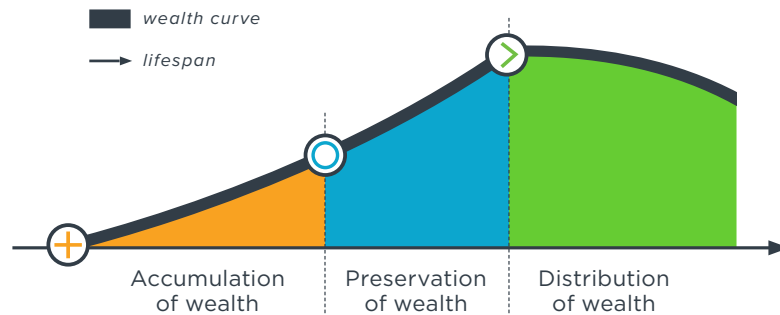
Goals-Based Investment Management

Begin by identifying which stage you're in along your investment journey.



THE INVESTMENT JOURNEY

GAIN PROTECT SPEND



Horizon's approach is rooted in our conviction that goals-based investment management is the foundation of successful investment outcomes that allow investors to reach their most important financial needs and objectives.

The thick navy line in the diagram illustrates a path investors commonly encounter on their financial journey. We believe that this journey includes three distinct stages: **Gain**, **Protect** and **Spend**. Our goals-based strategies are designed to accumulate, preserve and distribute wealth in order to address the demands of each stage.

Learn more about our goals-based investing at horizoninvestments.com today.

Call **866.371.2399** or email sales@horizoninvestments.com to put this research to work for you.

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