

ADVISORY PROSPECTUSES



TOPS® SMA

[PIMCO Enhanced Short Maturity Active ETF](#) (MINT)

[iShares Floating Rate Bond ETF](#) (FLOT)

[SPDR® Portfolio Short Term Corporate Bond](#) (SPSB)

[iShares iBoxx & Investment Grade Corporate Bond ETF](#) (LQD)

[FlexShares iBoxx 3-Year Target Duration TIPS Index Fund](#) (TDTT)

[iShares 1-3 Year Treasury Bond ETF](#) (SHY)

[iShares 3-7 Year Treasury Bond ETF](#) (IEI)

[PIMCO 0-5 Year High Yield Corporate Bond Index ETF](#) (HYS)

[iShares iBoxx \\$ High Yield Corporate Bond ETF](#) (HYG)

[Vanguard Total International Bond ETF](#) (BNDX)

[VanEck Vectors J.P. Morgan EM Local Currency Bond ETF](#) (EMLC)

[iShares S&P 500 Value ETF](#) (IVE)

[iShares S&P 500 Growth ETF](#) (IVW)

[iShares Core S&P Mid-Cap ETF](#) (IJH)

[iShares Core S&P Small-Cap ETF](#) (IJR)

[Vanguard FTSE All-World ex-US ETF](#) (VEU)

[Vanguard FTSE All-World ex-us Small-Cap ETF](#) (VSS)

[Vanguard FTSE Emerging Markets ETF](#) (VWO)

[FlexShares Morningstar Global Upstream Natural Resources Index Fund](#) (GUNR)

[Guggenheim Timber ETF](#) (CUT)

[Vanguard Global ex-U.S. Real Estate ETF](#) (VNQI)

[Vanguard REIT ETF](#) (VNQ)



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Advisory Services offered through Valmark Advisers, Inc. A SEC registered investment advisor
130 Springside Drive, Akron, OH 44333 800.765.5201

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ACCESS PLUS™

[T. Rowe Price U.S. Treasury Intermediate Fund](#) (PRTIX)

[BlackRock Inflation Protected Bond Fund](#) (BPRAX)

[Delaware Corporate Bond Fund](#) (DGCAX)

[Neuberger Berman High Income Bond Fund](#) (NHIAX)

[PIMCO Foreign Bond Fund \(U.S. Dollar-Hedged\)](#) (PFOAX)

[TCW Emerging Markets Income Fund](#) (TGINX)

[MFS Value Fund](#) (MEIAX)

[Harbor Capital Appreciation Fund](#) (HCAIX)

[Ariel Appreciation Fund](#) (CAAPX)

[Hartford International Opportunities Fund](#) (IHOAX)

[William Blair Emerging Markets Leaders Fund](#) (WELNX)

[RS Global Natural Resources Fund](#) (RSNRX)

[Deutsche Real Estate Securities Fund](#) (RRREX)

[BlackRock GNMA](#) (BGPAX)

[T. Rowe Price Corporate Income](#) (PRPIX)

[JP Morgan US Small Company](#) (JTUAX)

[Victory Trivalent International Small Cap](#) (MISAX)

TOPS® CORE

[Vanguard Short-Term Bond ETF](#) (BSV)

[FlexShares iBoxx 3-Year Target Duration TIPS Index Fund](#) (TDTT)

[PIMCO 0-5 Year High Yield Corporate Bond Index ETF](#) (HYS)



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ADVISORY PROSPECTUSES



[iShares Core S&P Total U.S. Stock Market ETF](#) (ITOT)

[Vanguard Extended Market ETF](#) (VXF)

[Vanguard FTSE All-World ex-US ETF](#) (VEU)

[Vanguard FTSE Emerging Markets ETF](#) (VWO)

[FlexShares Morningstar Global Upstream Natural Resources Index Fund](#) (GUNR)

TOPS® FLEX

[iShares Core U.S. Aggregate Bond ETF](#) (AGG)

[Vanguard Total International Bond ETF](#) (BNDX)

[Vanguard Short-Term Bond ETF](#) (BSV)

[Guggenheim Timber ETF](#) (CUT)

[WisdomTree Emerging Markets High Dividend Fund](#) (DEM)

[WisdomTree SmallCap Dividend Fund](#) (DES)

[WisdomTree International Equity Fund](#) (DWM)

[iShares Select Dividend ETF](#) (DVY)

[iShares MSCI EAFE Growth ETF](#) (EFG)

[iShares Core U.S. Treasury Bond ETF](#) (GOVT)

[FlexShares Morningstar Global Upstream Natural Resources Index Fund](#) (GUNR)

[iShares iBoxx \\$ high Yield Corporate Bond ETF](#) (HYG)

[PIMCO 0-5 Year High Yield Corporate Bond Index ETF](#) (HYS)

[iBonds Sep 2018 Term Muni Bond ETF](#) (IBMG)

[iBonds Sep 2019 Term Muni Bond ETF](#) (IBMH)

[iBonds Sep 2020 Term Muni Bond ETF](#) (IBMI)

[iBonds Sep 2021 Term Muni Bond ETF](#) (IBMJ)

ADVISORY PROSPECTUSES



[iBonds Sep 2022 Term Muni Bond ETF](#) (IBMK)

[iBonds Dec 2023 Term Muni Bond ETF](#) (IBML)

[iShares International Select Dividend ETF](#) (IDV)

[iShares North American Natural Resources ETF](#) (IGE)

[iShares Core S&P Total U.S. Stock Market ETF](#) (ITOT)

[iShares Core S&P 500 ETF](#) (IVV)

[iShares S&P 500 Growth ETF](#) (IVW)

[iShares National Muni Bond ETF](#) (MUB)

[Schwab U.S. Dividend Equity ETF](#) (SCHD)

[FlexShares iBoxx 3-Year Target Duration TIPS Index Fund](#) (TDTT)

[SPDR Nuveen Barclays Municipal Bond ETF](#) (TFI)

[iShares TIPS Bond ETF](#) (TIP)

[Vanguard FTSE Developed Markets ETF](#) (VEA)

[Vanguard Dividend Appreciation ETF](#) (VIG)

[Vanguard REIT ETF](#) (VNQ)

[Vanguard Global ex-U.S. Real Estate ETF](#) (VNQI)

[Vanguard Total International Stock ETF](#) (VXUS)

[Vanguard High Dividend Yield ETF](#) (VYM)

[Materials Select Sector SPDR Fund](#) (XLB)

[Energy Select Sector SPDR Fund](#) (XLE)

[Financial Select Sector SPDR Fund](#) (XLF)

[Industrial Select Sector SPDR Fund](#) (XLI)

[Technology Select Sector SPDR Fund](#) (XLK)

ADVISORY PROSPECTUSES



[Consumer Staples Select Sector SPDR Fund \(XLP\)](#)

[Utilities Select Sector SPDR Fund \(XLU\)](#)

[Health Care Select Sector SPDR Fund \(XLV\)](#)

[Consumer Discretionary Select Sector SPDR Fund \(XLY\)](#)