

# RIVERFRONT GLOBAL ALLOCATION SERIES

## ASSET ALLOCATION MODERATE

RMIAX | RMOAX | RMICX | RMIIX

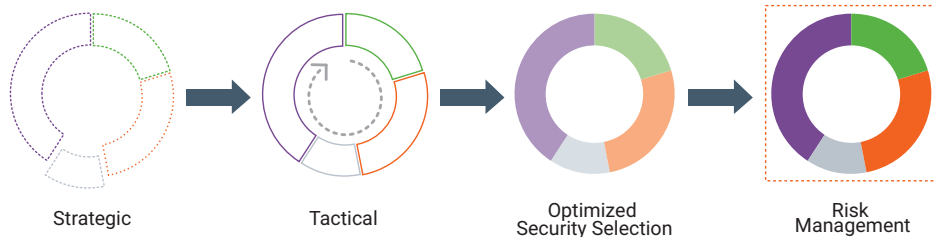
December 31, 2018

### RiverFront Investment Group

RiverFront Investment Group is a global asset manager utilizing a dynamic investment approach with uncommon transparency. We are a registered investment advisor whose employees maintain majority ownership. RiverFront provides flexible, risk managed solutions optimized according to investment time horizons and risk tolerances.

### Dynamic Investment Process

#### Global Strategic Allocation with Tactical Tilts



- 1 We design dynamic strategic allocation models.** Value drives our long-term allocation strategy. We believe the price you pay for an asset class is a key determinant of returns over time.
- 2 We tactically adjust the models.** This long-term strategy is then modified with tactical tilts designed to accommodate current market trends, putting greater weight on asset classes that have positive momentum. In other words, our asset allocation strategy seeks to combine our judgment of value with our sense of momentum, making our largest allocations when our evaluation of value and momentum are aligned.
- 3 We offer "the world in one account",** meaning that we research and implement investments on a global basis. To do this successfully, we implement fundamental and technical disciplines into our security selection process.
- 4 We practice both proactive and reactive risk management** which includes putting tactical plans in place for a myriad of scenarios.

### Fund Facts

#### Symbols & CUSIPs:

Class Inv	RMIAX	317609 485
Class A	RMOAX	31761R 260
Class C	RMICX	317609 493
Class I	RMIIX	317609 519

#### Minimum Initial Investment:

Class A,C & Inv: \$500 for tax-deferred, \$2,500 for all others

Class I: \$1,000,000

Inception Date: 8/2/10

Dividends: Quarterly

Total Net Assets:\* \$65,073,370

Advisor: ALPS Advisors, Inc.

Sub-Advisor: RiverFront Investment Group LLC

\* Net Assets equals the total of all fund share classes as of 12/31/18.

### Fund Expenses

Expense Ratios	Class Inv	Class A	Class C	Class I
Direct Operating Expenses:	0.50%	0.50%	1.25%	0.25%
Acquired Fund Fees:	0.56%	0.56%	0.56%	0.56%
Total Expense Ratio:	<b>1.06%</b>	<b>1.06%</b>	<b>1.81%</b>	<b>0.81%</b>

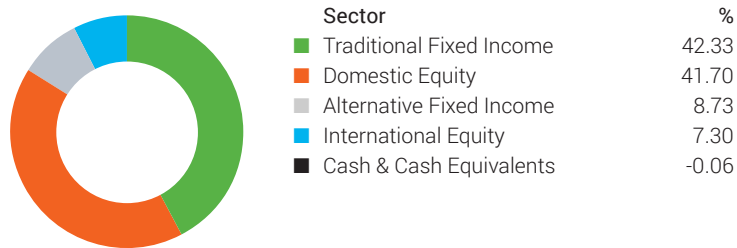
### Description

The RiverFront Asset Allocation Moderate (the "Fund") has two primary investment objectives. It seeks (1) to provide a level of current income that exceeds the average yield on U.S. stocks in general and (2) to provide a growing stream of income over the years. The Fund's secondary objective is to provide growth of capital. The Fund is designed to meet investor needs for a diversified fund solution with a defined risk objective of moderate growth. The Fund is built around a long-term strategic allocation which allocates the Fund's investments to large cap stocks, small and mid cap stocks, international securities, bonds, etc. The Moderate Growth & Income Fund will normally be invested in 50% equity and 50% fixed income securities. The Fund's management team may depart from the targeted allocation range when they feel that certain sectors of the financial markets are over- or under-valued.

We are  
**"THE ASSET MANAGER WITH  
 GLASS WALLS®"**

Constant communication and access to everything we do  
 & why we are doing it

### Portfolio Composition as a percentage of net assets



Learn More  
 866.759.5679 | alpsriverfront.com



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## RMIAX | RMOAX | RMICX | RMIIX

December 31, 2018

### Performance as of 12/31/18

	3 Month <sup>1</sup>	YTD	1 Year	3 Year	5 Year	Since Inception <sup>2</sup>
Class I	-9.23%	-7.06%	-7.06%	3.48%	2.90%	5.12%
Class Inv (NAV)	-9.29%	-7.31%	-7.31%	3.21%	2.64%	4.86%
Class A (NAV)	-9.29%	-7.30%	-7.30%	3.22%	2.64%	4.86%
Class A (MOP)	-14.29%	-12.39%	-12.39%	1.28%	1.48%	4.16%
Class C (NAV)	-9.44%	-8.01%	-8.01%	2.45%	1.87%	4.08%
Class C (CDSC)	-10.21%	-8.79%	-8.79%	2.45%	1.87%	4.08%
S&P 500 Total Return Index <sup>3</sup>	-13.52%	-4.38%	-4.38%	9.26%	8.49%	12.32%
50% S&P 500 and 50% Barclays US Aggregate <sup>3,4</sup>	-6.05%	-1.90%	-1.90%	5.78%	5.65%	7.62%

### % Calendar Year Returns

	2018	2017	2016	2015	2014	2013	2012	2011	2010
Class I	-7.06%	12.20%	6.25%	-0.15%	4.27%	13.90%	8.67%	0.81%	5.79%
Investor	-7.31%	11.92%	5.99%	-0.40%	4.00%	13.61%	8.44%	0.47%	5.73%
Class A (NAV)	-7.30%	11.92%	5.99%	-0.40%	4.00%	13.61%	8.44%	0.47%	5.73%
Class A (LOAD)	-12.39%	5.80%	0.15%	-5.92%	-1.74%	7.39%	2.44%	-5.04%	-0.07%
Class C (NAV)	-8.01%	11.10%	5.22%	-1.14%	3.21%	12.83%	7.56%	-0.28%	5.47%
Class C (CDSC)	-8.79%	10.10%	4.22%	-2.09%	2.25%	11.83%	6.56%	-1.27%	4.47%
S&P 500 Total Return Index <sup>3</sup>	-4.38%	21.83%	11.96%	1.38%	13.69%	32.39%	16.00%	2.11%	12.71%
50% S&P 500 and 50% Barclays US Aggregate <sup>3,4</sup>	-1.90%	12.37%	7.38%	1.21%	9.85%	14.08%	10.13%	5.28%	6.59%

Performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's shares, when sold or redeemed, may be worth more or less than the original cost. Current performance data may be higher or lower than actual data quoted. For the most current month-end performance data please call 1-866-759-5679.

Performance shown at NAV does not include these sales charges and would have been lower had it been taken into account. A Contingent Deferred Sales Charge ("CDSC") of 1.00% may apply to Class C shares redeemed within the first 12 months.

Effective February 28, 2018, the RiverFront Moderate Growth & Income Fund changed its name to the RiverFront Asset Allocation Moderate.

Effective June 12, 2018, Class A shares of the RiverFront Asset Allocation Moderate were added as a new available fund class. Performance for Class A Shares prior to June 12, 2018 reflects the historical performance of the respective Fund's Investor Class Shares, calculated using the fees and expense of Class A Shares.

<sup>1</sup> Performance less than 1 year is cumulative.

<sup>2</sup> Fund inception date of 8/2/10.

<sup>3</sup> S&P 500® Total Return Index is the Standard & Poor's composite index of 500 stocks, a widely recognized, unmanaged index of common stock prices. The index is not actively managed and does not reflect any deduction for fees, expenses or taxes. An investor may not invest directly in an index.

<sup>4</sup> The Barclays US Aggregate is an unmanaged index composed of securities from the Barclays Capital Government/Corporate Bond Index, Mortgage-Backed Securities Index and the Asset-Backed Securities Index. An investor may not invest directly in an index.

### Holdings<sup>4</sup>

RiverFront Dynamic Core Income ETF	42.33%
RiverFront Dynamic US Dividend Advantage ETF	26.43%
RiverFront Dynamic US Flex-Cap ETF	15.26%
Riverfront Strategic Income Fund ETF	6.66%
First Trust RiverFront Dynamic Developed International ETF	6.00%
RiverFront Dynamic Unconstrained Income ETF	2.08%
First Trust RiverFront Dynamic Asia Pacific ETF	0.86%
First Trust RiverFront Dynamic Europe ETF	0.44%
<b>Totals</b>	<b>100.06%</b>

<sup>4</sup> Source: ALPS, 12/31/2018, subject to change

### A Solution Based Partnership

#### ALPS Advisors, Inc.

- Serves as Advisor to the Fund
- Specializes in manager oversight and evaluation
- Focuses on delivering innovative asset management solutions

#### RiverFront Investment Group

- Serves as Sub-Advisor to the Fund
- RiverFront uses a proprietary and patented Price Matters™ optimization process to provide comprehensive, tactical global allocation portfolios.
- The firm uses a "Glass Walls" approach, stressing transparency in its advice model and its relationships within the financial services industry.

### Important Disclosures & Definitions

**An investor should consider investment objectives, risks, charges and expenses carefully before investing. To obtain a prospectus, which contains this and other information, please contact your investment professional. Read the prospectus carefully before investing.**

The performance of the Fund relative to its benchmark will depend largely on the decisions of the RiverFront Investment Group, LLC (the "Sub-Advisor" or "RiverFront") as to strategic asset allocation and tactical adjustments made to the asset allocation. At times, RiverFront's judgments as to the asset classes in which the Fund should invest may prove to be wrong, as some asset classes may perform worse than others or the equity markets generally from time to time or for extended periods of time. The performance of the Fund is related to the economic sectors that RiverFront may choose to emphasize or deemphasize from time to time, as well as to the individual securities selected by RiverFront within those sectors. The investment returns for particular economic sectors will fluctuate and may be lower than other sectors. In addition, the individual securities chosen for investment within a particular sector may underperform other securities within that same sector. Certain stocks selected for the Fund's portfolio may decline in value more than the overall stock markets.

The value of the Fund's investments in fixed-income securities will generally decrease when interest rates rise, which means the Fund's NAV will likewise decrease.

The RiverFront Global Allocation Series is not suitable for all investors. Subject to investment risks, including possible loss of the principal amount invested.

The RiverFront Global Allocation Series is a series of Financial Investors Trust.

ALPS Portfolio Solutions Distributor, Inc. is the distributor for the Fund. ALPS Advisors, Inc. is the investment advisor to the Fund and RiverFront Investment Group, LLC is the investment sub-advisor. ALPS is not affiliated with RiverFront Investment Group, LLC.

The RiverFront Global Allocation Series is: Not FDIC Insured - No Bank Guarantee - May Lose Value.

Tilts: Minor adjustments to the allocation.