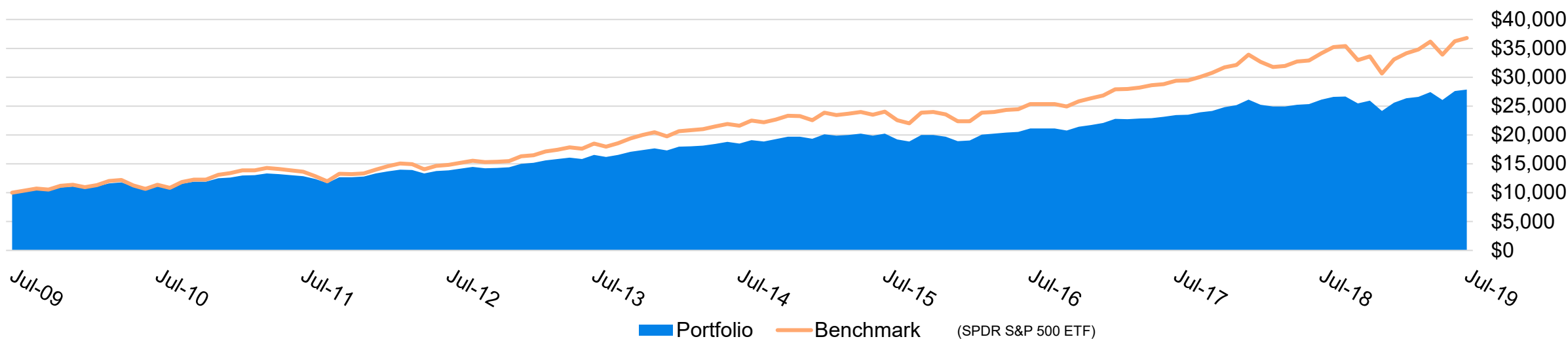


## ETF Model

Expense Ratio: 0.16%

Dividend Yield: 2.00%

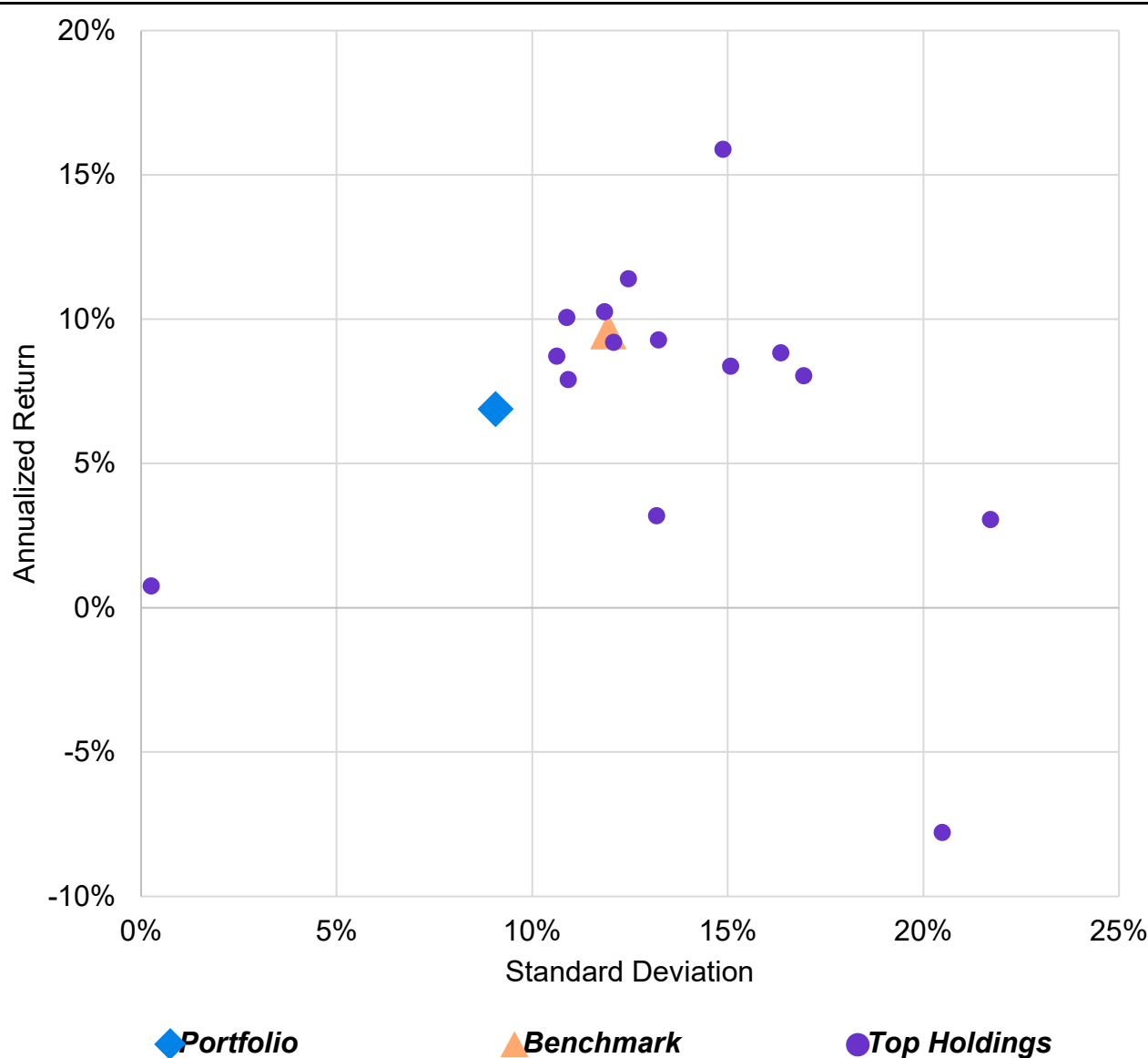
### 10-Year Hypothetical Growth of \$10K



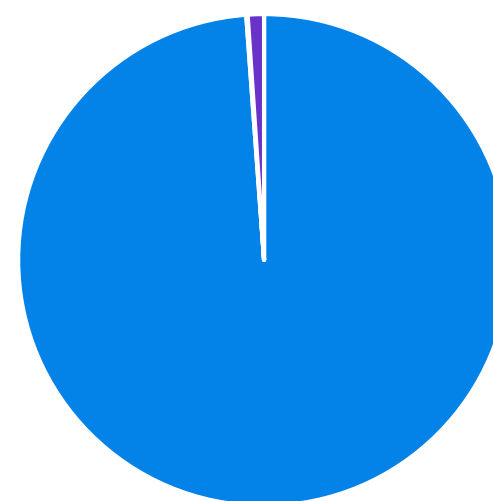
\* 10 year performance assuming current allocation of portfolio not including changes.

## Portfolio Overview

### Risk vs Return (5Y)



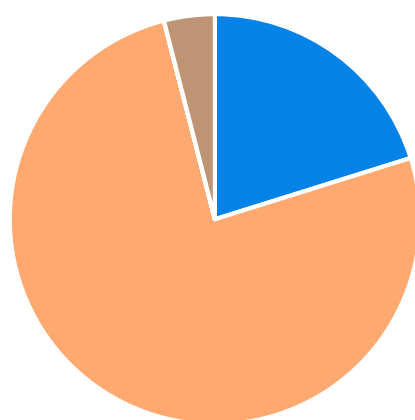
### Region Exposure



|                       | Portfolio     | Benchmark     |
|-----------------------|---------------|---------------|
| <b>Americas</b>       | <b>94.89%</b> | <b>99.03%</b> |
| North America         | 94.88%        | 99.03%        |
| Latin America         | 0.01%         | 0.00%         |
| <b>Greater Asia</b>   | <b>0.09%</b>  | <b>0.05%</b>  |
| Japan                 | 0.00%         | 0.00%         |
| Australasia           | 0.00%         | 0.00%         |
| Asia Developed        | 0.03%         | 0.05%         |
| Asia Emerging         | 0.06%         | 0.00%         |
| <b>Greater Europe</b> | <b>1.02%</b>  | <b>0.92%</b>  |
| United Kingdom        | 0.53%         | 0.54%         |
| Europe Developed      | 0.44%         | 0.33%         |
| Europe Emerging       | 0.05%         | 0.04%         |
| Africa & Middle East  | 0.00%         | 0.00%         |

### Asset Allocation

■ Cash ■ Stock ■ Bond ■ Convertible ■ Preferred ■ Other



|           | Cash   | Stock   | Bond  | Convertible | Preferred | Other |
|-----------|--------|---------|-------|-------------|-----------|-------|
| Portfolio | 20.17% | 75.82%  | 0.00% | 0.00%       | 0.00%     | 4.00% |
| Benchmark | 0.16%  | 99.84%  | 0.00% | 0.00%       | 0.00%     | 0.00% |
| Drift     | 20.02% | -24.02% | 0.00% | 0.00%       | 0.00%     | 4.00% |

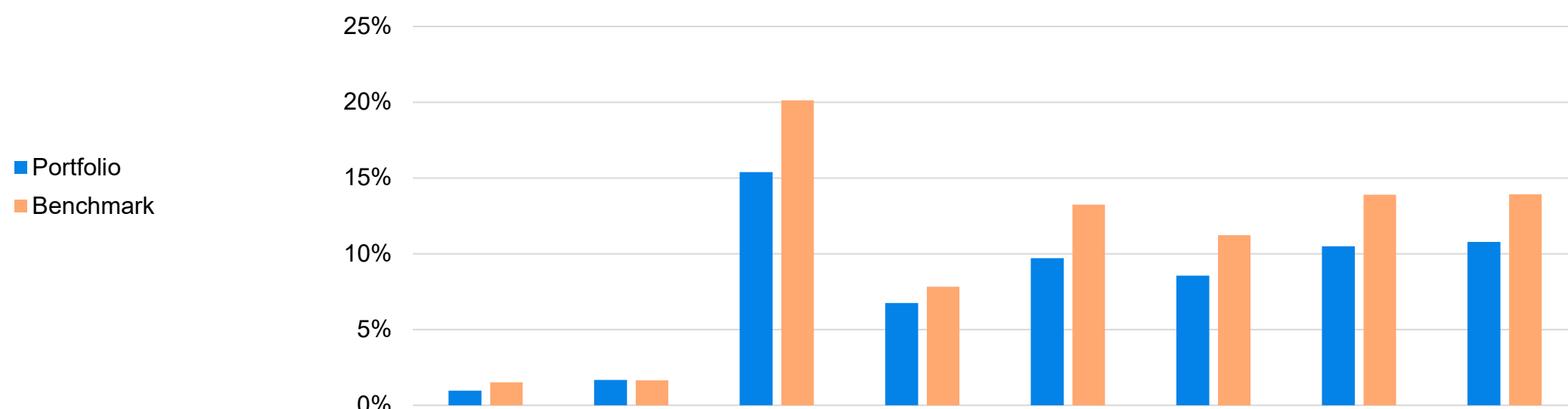
### Top Holdings

| Name                                     | Weight |
|--|--------|
| SPDR® Bimbg Barclays 1-3 Mth T-Bill ETF  | 20.00% |
| Financial Select Sector SPDR® ETF        | 9.50%  |
| Consumer Staples Select Sector SPDR® ETF | 8.50%  |
| ProShares S&P 500 Dividend Aristocrats   | 7.00%  |
| Technology Select Sector SPDR® ETF       | 5.50%  |
| Vanguard Total Stock Market ETF          | 5.50%  |
| Invesco S&P 500® Top 50 ETF              | 4.50%  |
| Energy Select Sector SPDR® ETF           | 4.50%  |
| SPDR® Gold Shares                        | 4.00%  |
| Industrial Select Sector SPDR® ETF       | 4.00%  |
| Vanguard Health Care ETF                 | 3.50%  |
| Utilities Select Sector SPDR® ETF        | 3.00%  |
| Vanguard High Dividend Yield ETF         | 3.00%  |
| iShares Nasdaq Biotechnology ETF         | 3.00%  |
| iShares Russell 2000 Growth ETF          | 2.50%  |



# Hypothetical Performance

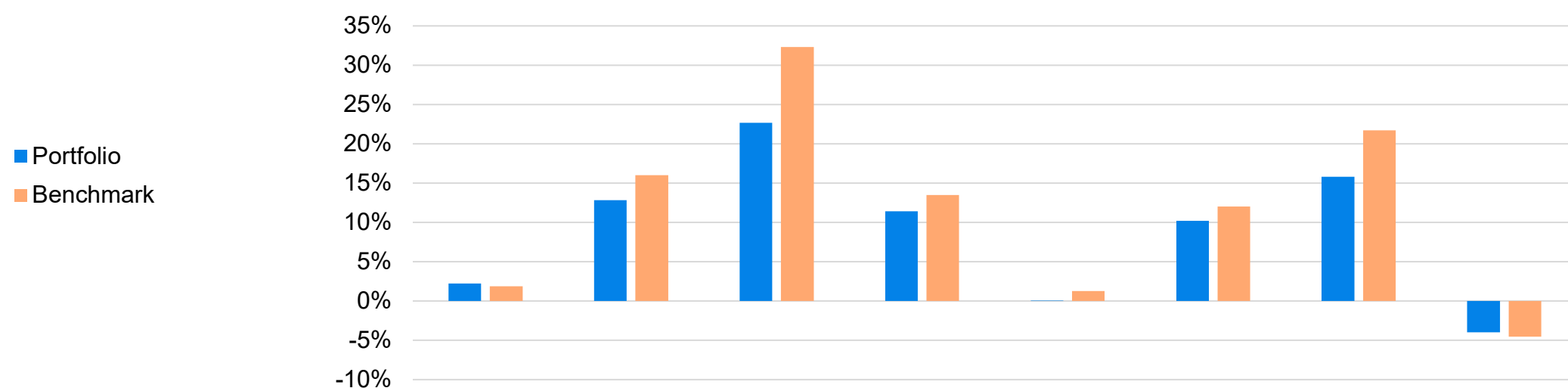
## Trailing Returns



|               | 1 Month | 3 Month | YTD    | 1 Year | 3 Year | 5 Year | 7 Year | 10 Year |
|---------------|---------|---------|--------|--------|--------|--------|--------|---------|
| Portfolio     | 0.96%   | 1.67%   | 15.40% | 6.75%  | 9.71%  | 8.55%  | 10.48% | 10.79%  |
| Benchmark     | 1.51%   | 1.65%   | 20.11% | 7.83%  | 13.24% | 11.21% | 13.90% | 13.91%  |
| +/- Benchmark | -0.55%  | 0.02%   | -4.72% | -1.08% | -3.53% | -2.67% | -3.42% | -3.12%  |

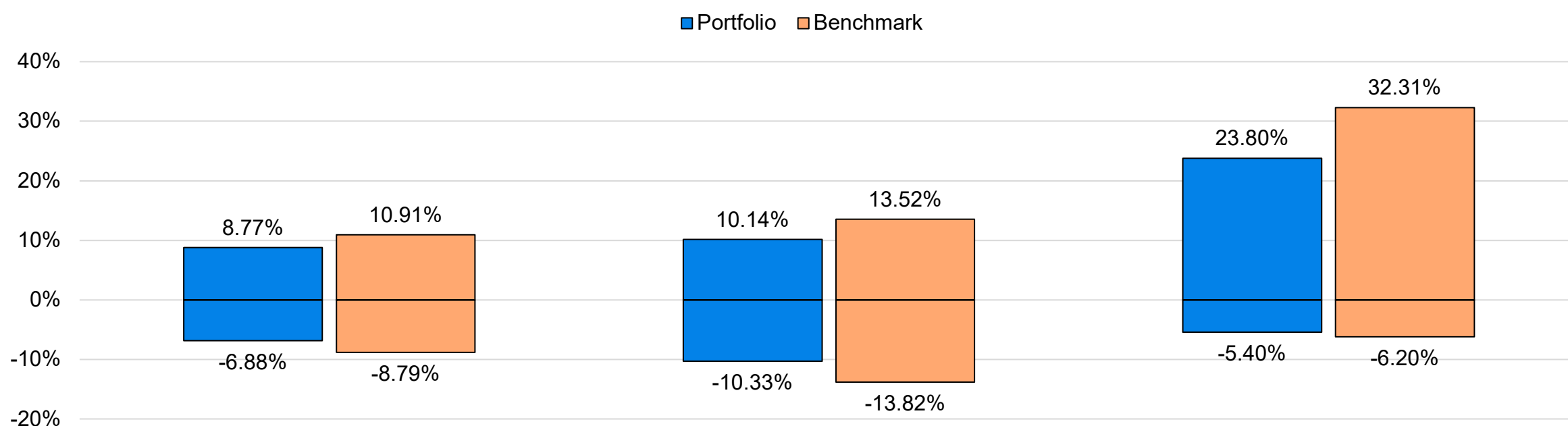
\* Returns are as of last month-end, and returns over 1 year are annualized

## Annual Returns



|               | 2011  | 2012   | 2013   | 2014   | 2015   | 2016   | 2017   | 2018   |
|---------------|-------|--------|--------|--------|--------|--------|--------|--------|
| Portfolio     | 2.22% | 12.85% | 22.68% | 11.42% | 0.06%  | 10.19% | 15.79% | -4.00% |
| Benchmark     | 1.89% | 15.99% | 32.31% | 13.46% | 1.25%  | 12.00% | 21.70% | -4.56% |
| +/- Benchmark | 0.33% | -3.14% | -9.62% | -2.05% | -1.19% | -1.81% | -5.91% | 0.55%  |

## Best & Worst Returns



|           | 1 Month |              |         |               | 3 Month |              |         |             | 1 Year |               |         |             |
|-----------|---------|--------------|---------|---------------|---------|--------------|---------|-------------|--------|---------------|---------|-------------|
|           | Best %  | Date         | Worst % | Date          | Best %  | Date         | Worst % | Date        | Best % | Date          | Worst % | Date        |
| Portfolio | 8.77%   | 9/11 - 10/11 | -6.88%  | 11/18 - 12/18 | 10.14%  | 12/18 - 3/19 | -10.33% | 6/11 - 9/11 | 23.80% | 9/11 - 9/12   | -5.40%  | 2/15 - 2/16 |
| Benchmark | 10.91%  | 9/11 - 10/11 | -8.79%  | 11/18 - 12/18 | 13.52%  | 12/18 - 3/19 | -13.82% | 6/11 - 9/11 | 32.31% | 12/12 - 12/13 | -6.20%  | 2/15 - 2/16 |

\* Best & Worst Returns from over 10 Years

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