Sign up form POM Planning's two-day training in Las Vegas—September 21-22, 2015

Our Time Tested Training is Coming Back to Vegas!

Does $500 million in new money in less than three years get your attention? It should and is one of the reasons our firm is one of the *fastest growing RIAs* in the industry right now. Why such growth? It's simple. We have something unique others do not:

-The top three "conservative" strategies have an average Beta of .24* with an average annual return going back seven years of **9.19%*** net of fees.

-The top three "moderate-risk" strategies have a Beta of .296* with an average annual return going back seven years of **15.29%*** net of fees*.

Unique industry training—among other things, we teach advisors:

-how to utilize our easy-to-understand money-management system to bring on 7 to 10 new clients per month and millions of dollars in new business.

-how to be "Field Savvy" so they are not afraid of ANY competition. This is the brokerage-statement-analysis training we do.

-how to dismantle the advice offered by brokerage firms and banks that are forced to sell clients on their "buy-and-hold" models.

-how to understand the ease of using a three-bucket system to manage risk and to help determine a client's investment risk tolerance.

For more information on training, go to www.pomplanning.net/training

Three Special Guest Speakers

We are excited two of our newest managers will be speaking in Vegas. Each will go over their unique low risk/high return philosophies so you can understand how they create high returns in a low risk environment. Also, our manager who has gone 23 years without a negative year with 70% less risk than the S&P will also be speaking.

Not Securities Licensed Yet?

With the new DOL Regulations and with the "Source of Funds" rule rearing its ugly head, it's time for non-licensed advisors to *get off the fence* about whether or not to obtain a license. If you are one of them, this seminar is a must to attend. You will learn specifically the power of using the POM Planning platform to pick up millions in AUM, how the platform will increase your fixed life and annuity sales, and how it will help protect you from regulatory problems.

Proven Success

The average newly licensed advisor who comes on board with our platform will gather $2-$4 million a year in new AUM.

The average seasoned securities licensed professional will gather $5-$10 million in new AUM ever year.

Because of our simple three-bucket approach, insurance licensed advisors who come on board typically double their fixed product sales (FIAs and/or EIUL)

There is no doubt our training and low-drawdown risk/tactically managed strategies are second to none!

Name as it appears on your credit card:

____

Address : ______________________________________

City ________________________ State _____ Zip __________

Phone ________________ Email ____________________

________ I am currently Series 65 licensed (Yes/No)?

________ I am already an RIA (Yes/No)?

Credit Card Payment: ____ Visa or ____MC Card Number **Cost $150**

#____

Exp. Date:_________ 3 digit ID on the back of the card ______

To make hotel reservations at **Vegas's Luxor hotel**, call 877-386-4658 and use **STRA15P** as the discount code ($51 a night per room). Click here to make a reservation online.

Mail or fax this form to 3365 Circle Dr., St. Joseph, MI 49085 -- Fax: **313-887-0532**. Phone: 949-485-2598. The address above needs to be the billing address for the credit card. If you have questions, please e-mail info@pomplanning.net or call 949-485-2598.

DIAS PORTFOLIO HISTORICAL PERFORMANCE

	CI	CI (Net)	CIwG	CIwG (Net)	MGwI	MGwI (Net)	FG	FG (Net)	Aviance Conservative Index*	S&P 500	Russell 1000 Value
Year											
2002	7.44%	7.12%	7.44%	7.12%			-6.47%	-7.42%	9.48%	-22.10%	-15.52%
2003	9.93%	9.61%	9.93%	9.61%			22.93%	21.76%	4.31%	28.68%	30.03%
2004	4.83%	4.52%	4.83%	4.52%			17.35%	16.23%	3.04%	10.84%	16.49%
2005	2.61%	2.37%	2.61%	2.37%			6.68%	5.32%	1.60%	4.91%	7.05%
2006	5.26%	5.00%	5.26%	5.00%			18.29%	16.68%	4.09%	15.80%	22.24%
2007	5.73%	5.73%	5.73%	5.73%			18.95%	17.25%	7.40%	5.49%	-0.17%
2008	1.61%	1.50%	1.61%	1.50%			-40.70%	-41.55%	5.08%	-37.00%	-36.85%
2009	10.93%	10.74%	10.93%	10.74%			23.65%	22.02%	5.93%	26.46%	19.69%
2010	9.35%	6.46%	11.45%	8.50%	17.73%**	15.14%**	15.85%	12.79%	5.89%	15.06%	15.50%
2011	6.67%	3.85%	5.32%	2.52%	0.62%	-2.06%	-5.13%	-7.70%	5.80%	2.11%	0.39%
2012	8.74%	5.85%	3.58%	0.83%	4.23%	1.46%	5.95%	3.12%	2.93%	16.00%	17.51%
2013	10.65%	7.72%	19.75%	16.60%	26.16%	22.86%	31.88%	28.45%	-1.54%	32.39%	32.53%
2014	1.75%	-0.96%	6.35%	3.53%	3.15%	0.41%	5.34%	2.54%	6.21%	13.69%	13.45%
3 Year Annualized	6.97%	4.14%	9.67%	6.77%	10.70%	7.77%	13.75%	10.75%	2.49%	20.41%	20.89%
5 Year Annualized	7.39%	4.54%	9.14%	6.25%	N.A.	N.A.	10.09%	7.17%	3.82%	15.45%	15.42%
Since Inception Annualized	6.53%	5.30%	7.20%	5.96%	9.95%	7.14%	6.97%	5.08%	4.60%	6.71%	7.59%

**Prior to 2012 Aviance Conservative Index was Barclays Intermediate Government/Corporate Index*
***Partial year performance*

Performance as of 12/31/2014

IMPORTANT INFORMATION

Aviance Capital Management, LLC is an institutional money management firm. The portfolios returns above reflect assets managed exclusively by Avaince Capital Management, LLC ("Aviance") as a sub-advisor of Global Financial Private Capital, LLC.

Aviance Capital Management, LLC claims compliance with the Global Investment Performance Standards (GIPS®). To receive a list of composite descriptions of Aviance Capital Management, LLC and/or a presentation that complies with the GIPS standards, please send written request to Matt Krueger at 2080 Ringling Boulevard, 3rd Floor, Sarasota, FL 34237.

All returns are presented both gross and net of fees. Beginning January 2010, and consistent with GIPS® wrap program disclosures, net of fee performance is calculated using the highest management fee of 2.70% annually. Prior to that net of fee performance was calculated using actual fees which may include fees charged by sub-advisory relationships. Actual investment advisory fees incurred by clients may vary. All account returns are expressed in U.S. dollars, are net of transaction costs and gross of non-reclaimable withholding taxes, if any, and reflect the reinvestment of dividends and other earnings. For periods less than one year, returns are not annualized. The gross performance results presented do not reflect the deduction of investment advisory fees and returns will be reduced by such advisory fees and other contractual expenses as described in the individual contract and Form ADV Part 2A.

Please Note: As verification takes place annually, performance results subsequent to 12/31/2013 are awaiting GIPS verification. The performance results for this period are neither audited or GIPS verified and based on composites created using Aviance Capital Managment, LLC's internal portfolio accounting system. All portfolio holdings are reconciled on a daily basis by CSSI, an independent organization.

For reasons including variances in portfolio account holdings, variances in the investment management fee incurred, market fluctuation, the date on which a client engaged GFPC's investment management services, and any account contributions or withdrawals, the performance of a specific client's account may have varied from the above indicated portfolio performance results. Please Note that these performance returns do not reflect the impact of taxes.

This information is for financial professional use and is only intended for one-on-one presentations with potential investors. It is not intended as a solicitation or an offer to buy or sell any security or service. Neither is this intended as a forecast or guarantee of future results.

Consultation with an experienced, qualified financial adviser is recommended before investment. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment strategy will be profitable. The use of GFPC offered investment models and strategies may be appropriate for certain investors as part of their overall investment strategy only after a financial advisor has reviewed the prospective investor's risk tolerance and investment objectives.

Benchmark Descriptions

- S&P 500 Index: The Standard and Poor's 500 index is a capitalization-weighted index of 500 stocks. The index is designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries.
- Russell 1000 Value Index: The Russell 1000 Value index measures the performance of those Russell 1000 companies with lower price-to-book ratios and lower forecasted growth values.
- HFRI Macro (Total) Index: is an unmanaged, equal-weighted composite of strategies in which the investment process is predicated on movements in underlying economic variables and the impact these have on various asset classes.
- Barclays Aggregate Total Return Index: The Barclays U.S. Aggregate Total Return Index is a broad-based benchmark that measures the investment grade, U.S. dollar-denominated, fixed-rate taxable bond market.
- Barclays Intermediate Government/Corporate Index: The U.S. Government/Credit Index is the non-securitized component of the U.S. Aggregate index and includes Treasuries, government-related issues and corporates.
- Aviance Conservative Index: A custom index comprising 70% Barclays Aggregate Total Return Index and 30% HFRI Macro (Total) Index, rebalanced on a monthly basis.

CONSERVATIVE INCOME PORTFOLIO

A flexible alternative to traditional bond portfolios

- Seeks a high level of risk-adjusted income
- A balance of Globally Diversified Fixed Income and Equity investment
- Actively adjusts asset allocation to economic change
- Flexibility to seek income wherever the most attractive opportunities exist
- A secondary objective of capital preservation
- For comparison purposes, the Conservative Income composite is measured against a custom blended index comprised of 70% Barclays US Aggregate Total Return Index and 30% HFRI Macro (Total) Index. The Index is rebalanced on a monthly basis. Prior to 2012 the composite was measured against the Barclays Intermediate Government/Corporate index.

CONSERVATIVE INCOME WITH GROWTH PORTFOLIO

A flexible, more diversified alternative to traditional bond portfolios

- Seeks a high level of risk-adjusted Income with the potential for conservative Growth of Capital
- A balance of Globally Diversified Fixed Income and Equity Investments
- Actively Adjusts Asset Allocations with Economic Change
- Flexibility to seek Income and Growth wherever the most attractive opportunities exist
- For comparison purposes, the Conservative Income with Growth composite is measured against a custom blended index comprised of 70% Barclays US Aggregate Total Return Index and 30% HFRI Macro (Total) Index. The Index is rebalanced on a monthly basis. Prior to 2012 the composite was measured against the Barclays Intermediate Government/Corporate Index

MODERATE GROWTH WITH INCOME PORTFOLIO

A Balanced Core Investment Foundation in Changing Markets

- Seeks risk-adjusted Growth of Principal with a level of Income for principal conservation purposes
- Primarily a diversified Global Equity Investment
- Flexibility to take advantage of global investment opportunities when and where they occur
- Actively Adjusts Asset Allocations with Economic Change
- For comparison purposes, the Moderate Growth with Income composite is measured against the S&P 500 and the Russell 1000 Value indices

FOCUSED GROWTH PORTFOLIO

A broader, more dynamic option to traditional stock-based portfolios

- Seeks risk-adjusted Growth of Principal
- Primarily a Diversified Global Equity Investment
- Actively adjusts asset allocation to economic change
- Flexibility to seek attractive growth opportunities wherever they exist
- For comparison purposes, the Focus Growth composite is measured against the S&P 500 and the Russell 1000 Value indices

A Unique RIA Built to Support IARs
www.pomplanning.net

Are you thinking of becoming an Investment Advisor Representative (IAR) (or are you already an IAR)? If so, you need to check out Peace of Mind (POM) Planning. POM Planning is a one-of-a-kind RIA designed to work with advisors who want to help clients grow wealth with low risk while still accomplishing their investment/retirement goals.

POM Planning understands that there are thousands of insurance-only licensed agents who almost lost their ability to earn a living when 151A passed. POM Planning is here to help those same agents protect themselves from further federal and state regulations that are already having a chilling effect on the industry. On this site, you will learn why you should obtain your Series 65 and become an IAR under our RIA.

POM Planning "gets it." We understand the proper use of **Fixed Indexed Annuities** (FIAs) and **Equity Indexed Universal Life** (EIUL) insurance as protective wealth-building tools and how they can be utilized in an overall financial/retirement plan.

POM Planning also has a unique low risk money-management platform (click here to learn more) that will help advisors gather millions of dollars under management.

We invite you to surf our site so you can learn about the unique value POM Planning brings to the table so you can determine if NOW is the right time to move your career/business forward by becoming an IAR under our RIA.

When you have come to the conclusion that you are **serious about becoming an IAR**, please feel free to e-mail POM Planning (info@pomplanning.net) with your questions; or if you'd like to have additional information (company brochure, ADV, etc) sent out about our firm, please click here to fill out a **request for more information**.

Click here or on the picture below to learn about POM Planning's career changing training.

PORTFOLIO STATISTICS

LOW RISK MANAGERS 12/31/2014

For more informatio on our investment strategies, go to www.pomplanning.net

	Low Risk Strategy #1 [(1)]	Low Risk Strategy #2	Low Risk Strategy #3	Aggregate Aggregate Bond Index	Low Risk Strategy #4[(1)]	S&P Muni Index	Low Risk Strategy #5 [(1)]	Barclay's Intermediate Treasury Index
YTD	4.48%	2.96%	-1.55%	5.97%	14.11%	9.26%	4.48%	2.57%
3 Year	6.25%	7.86%	4.14%	2.66%	5.39%	4.58%	3.62%	0.97%
5 Year	5.65%	10.85%	4.21%	4.45%	5.02%	5.33%	3.99%	2.92%
7 Year	9.47%	10.90%	7.21%	4.77%	8.03%	5.03%	7.30%	3.45%
10 Year	7.51%	n/a	6.49%	4.71%	n/a	4.75%	5.97%	3.79%
Max Risk	-4.31%	-13.08%	-2.70%	-3.83%	-6.37%	-6.97%	-5.19%	-2.42%
Beta	0.38	0.13	0.21	1.00	-0.03	1.00	1.04	1.00
Standard Deviation	5.77%	8.20%	4.50%	3.56%	5.96%	4.98%	8.00%	3.76%
Inception Date - Manager	Oct 2014	Jan 2008	Jul 1998	n/a	Jan 2007	n/a	Oct 2009	n/a
Inception Date – POM	Jan 2015	Jan 2015	Jun 2010	n/a	Jan 2015	n/a	Jul 2011	n/a
Strategy AUM	$7.7M	$6.7M	$294M	n/a	$10.5M	n/a	$41.2M	n/a
Firm AUM	$1.1B	$94M	$1.8B	n/a	$52M	n/a	$280.3M	n/a

- Remember the 3 Year and 5 Year Returns Do Not include 2008. Please review the 7 & 10 Year periods.
- Any indices shown are for general market performance during a given date range, and should not be used as a benchmark for comparison to account performance.
- See attached disclosures and disclaimers for each money manager.
- Past performance is no guarantee of future results. Investing is risky. Investors can lose money.
- All money manager returns are net of POM Planning's advisory fees. Custodial expenses are charged separately by the custodian.

(1) See attached important disclosures regarding backtested, hypothetical performance.

LOW RISK MANAGERS

01/01/2000 - 12/31/2014

	LOW RISK SLEEVE [1]						
	Low Risk Strategy #1	Low Risk Strategy #2	Low Risk Strategy #4	Low Risk Strategy #3	Low Risk Strategy #5	Barclay U.S. Aggregate Index	60% MCSI ACWI/40% Citi World Govt. Bond Index
2014	4.48%	2.96%	14.11%	-1.55%	4.48%	5.97%	2.67%
2013	4.19%	12.74%	-2.00%	4.92%	-0.86%	-2.02%	11.77%
2012	10.18%	8.09%	4.70%	9.33%	7.41%	4.21%	10.72%
2011	-0.21%	18.34%	6.70%	1.07%	1.14%	7.84%	-1.45%
2010	9.97%	12.72%	2.20%	7.67%	8.07%	6.54%	10.35%
2009	36.72%	12.43%	20.80%	32.07%	12.06%	5.93%	21.71%
2008	4.71%	9.64%	11.30%	0.34%	20.19%	5.24%	-23.79%
2007	1.64%	N/A	2.50%	2.98%	4.69%	6.97%	11.88%
2006	5.04%	N/A	N/A	9.11%	-0.60%	4.33%	15.23%
2005	2.53%	N/A	N/A	2.53%	4.77%	2.43%	3.83%
2004	4.41%	N/A	N/A	4.31%	5.21%	4.34%	13.61%
2003	17.87%	N/A	N/A	28.79%	7.61%	4.10%	26.68%
2002	7.94%	N/A	N/A	8.85%	11.47%	10.25%	-4.63%
2001	3.87%	N/A	N/A	0.11%	13.52%	4.66%	2.31%
2000	N/A	N/A	N/A	2.10%	16.84%	11.63%	-7.86%

- **Portfolio Manager Returns are Net of Fees & Expenses.**

(1) The Low Risk Sleeve represents an example allocation only. Actual recommendations should be based on a client's unique circumstances, including the client's individual objectives, time horizons, risk tolerance and liquidity needs.

PORTFOLIO STATISTICS

MODERATE (Mod.) RISK MANAGERS 12/31/2014

	Mod. Risk Strategy #1	Mod. Risk Strategy #2[1]	Mod. Risk Strategy #3	Mod. Risk Strategy #4[1]	Mod. Risk Strategy #5	S&P 500 Index	Mod. Risk Strategy #6 [1]	60 MSCI ACWI / 40 Citi World Govt Bond	Mod. Risk Strategy #7	Vanguard Long-Term Treasury Bond Index	Mod. Risk Strategy #8	BNY Mellon Composite Depository Receipt Index
YTD	15.62%	15.88%	12.54%	5.08%	6.87%	13.69%	2.18%	2.67%	6.80%	25.30%	-1.34%	-5.65%
3 Year	11.39%	16.18%	16.99%	10.54%	15.78%	20.41%	13.17%	8.31%	4.70%	4.10%	4.05%	9.48%
5 Year	11.63%	11.62%	13.41%	9.50%	11.95%	15.45%	13.23%	6.68%	8.30%	9.70%	0.84%	4.10%
7 Year	14.85%	17.21%	14.36%	11.62%	n/a	7.27%	18.41%	3.61%	14.50%	8.00%	3.33%	-1.18%
10 Year	n/a	n/a	11.76%	11.13%	n/a	7.67%	16.76%	5.55%	n/a	7.32%	8.75%	4.86%
Max Risk	-18.82%	-19.41%	-13.25%	-11.62%	-13.39%	-50.95%	-6.42%	-35.54%	-14.80%	-16.70%	-21.98%	-16.79%
Beta	0.08	0.23	0.40	0.35	0.70	1.00	0.42	1.00	0.59	1.00	0.39	1.00
Standard Deviation	6.90%	16.63%	10.86%	13.22%	8.64%	17.03%	9.36%	10.50%	16.00%	12.00%	10.60%	20.54%
Inception Date - Manager	Jan 2008	Jan 2005	Nov 2012	Jan 2010	Oct 2008	n/a	Jan 2014	n/a	Mar 2007	n/a	Aug 2014	n/a
Inception Date – POM	Jan 2015	Jan 2015	Nov 2013	Jul 2011	Sep 2011	n/a	Nov 2014	n/a	Jan 2015	n/a	Nov 2014	n/a
Strategy AUM	$8.3M	$9.5M	$906.4M	$187.7M	$3.1B	n/a	$32.9M	n/a	$7M	n/a	$3.0M	n/a
Firm AUM	$94M	$52M	$1.54B	$280.3M	$28.4B	n/a	$1.1B	n/a	$49M	n/a	$1.54B	n/a

- Remember the 3 Year and 5 Year Returns Do Not include 2008. Please review the 7 & 10 Year periods.
- Any indices shown are for general market performance during a given date range, and should not be used as a benchmark for comparison to account performance.
- See attached disclosures and disclaimers for each money manager.
- Past performance is no guarantee of future results. Investing is risky. Investors can lose money.
- All money manager returns are net of POM Planning's advisory fees. Custodial expenses are charged separately by the custodian.

(1) See attached important disclosures regarding backtested, hypothetical performance.

MODERATE RISK MANAGERS

01/01/2000 - 12/31/2014

	MODERATE RISK SLEEVE [1]								
	Moderate Risk Strategy #1	Moderate Risk Strategy #2	Moderate Risk Strategy #3	Moderate Risk Strategy #4	Moderate Risk Strategy #5	Moderate Risk Strategy #6	Moderate Risk Strategy #7	60% MCSI ACWI/40% Citi World Govt. Bond Index	S&P 500 Index
2014	15.62%	15.88%	2.18%	12.54%	6.80%	5.08%	-1.34%	2.67%	13.69%
2013	17.50%	18.60%	21.29%	31.39%	-1.80%	15.89%	9.72%	11.77%	32.39%
2012	1.73%	14.10%	16.96%	8.28%	9.50%	10.90%	4.05%	10.72%	16.00%
2011	16.78%	-11.30%	2.07%	0.04%	19.00%	-1.71%	-2.77%	-1.45%	2.11%
2010	7.41%	24.70%	25.83%	17.11%	8.90%	18.58%	-4.77%	10.35%	15.06%
2009	19.89%	20.50%	71.47%	38.10%	9.60%	17.07%	40.58%	21.71%	26.46%
2008	26.84%	45.60%	2.25%	-1.26%	58.40%	17.15%	-14.21%	-23.79%	-37.00%
2007	N/A	-3.20%	11.53%	-1.46%	0.10%	13.62%	26.72%	11.88%	5.49%
2006	N/A	12.70%	17.80%	17.51%	N/A	6.79%	31.20%	15.23%	15.79%
2005	N/A	-3.00%	9.82%	2.64%	N/A	9.71%	10.62%	3.83%	4.91%
2004	N/A	N/A	18.85%	14.42%	N/A	16.62%	8.13%	13.61%	10.88%
2003	N/A	N/A	37.61%	29.32%	N/A	15.72%	59.29%	26.68%	28.68%
2002	N/A	N/A	6.36%	-7.53%	N/A	13.11%	N/A	-4.63%	-22.10%
2001	N/A	N/A	11.02%	11.26%	N/A	21.19%	N/A	5.22%	-11.89%
2000	N/A	N/A	N/A	5.90%	N/A	18.39%	N/A	-7.86%	-9.10%

- **Portfolio Manager Returns are Net of Fees & Expenses.**
- **The S&P 500 is an unhedged, maximum risk long portfolio shown for illustrative purposes only and should not be considered a benchmark for a typical client portfolio.**

(1) The Moderate Risk Sleeve represents an example allocation only. Actual recommendations should be based on a client's unique circumstances, including the client's individual objectives, time horizons, risk tolerance and liquidity needs.

DISCLOSURES

GENERAL NOTES ON PERFORMANCE PRESENTATIONS

The performance data in this presentation has been provided by the various investment managers and has not been independently verified by Peace of Mind Planning. In order to understand any presentation, you must carefully read the disclosure for that investment portfolio. All returns are net of fees and commissions. Custodial expenses are charged separately by the custodian and are not reflected in the performance data.

The returns presented are for the investment managers' clients, and do not reflect the performance of Peace of Mind Planning clients over the period. We have indicated the date when Peace of Mind Planning began recommending each of these investment managers to our clients.

Certain investment managers (marked with (1)) have included hypothetical, backtested performance in their presentations. Backtested performance is the use of theoretical performance applying a particular investment strategy to historical financial data to show what decisions would have been made if the strategy were employed. There are several limitations inherent in the use of backtested performance. Performance results presented do not represent actual trading, or what the investment manager's actual decisions were during that period. The manager's actual results for that period may differ. If applicable, each manager should disclose any or all of the following potential limitations: whether the trading strategies being retroactively applied were not available during the periods presented; material market and economic factors during the period; whether the model was changed materially over the time period presented, and; whether the performance of the manager's actual account was materially less than the results being presented.

Past performance is no guarantee of future results.

DEFINITIONS

Annualized Return: The rate of return that is compounded year-over-year from the beginning to the end of the stated time period.

Maximum Risk: Defined as a measure of peak to trough percentage loss in a given period. A maximum Risk is the largest Risk in a period.

Standard Deviation: A measure of dispersion of a set of data from its mean. Standard deviation is generally applied to the annual rate of return of an investment to measure the investment's volatility.

Beta: A measure of a dependent variable's volatility or systematic risk relative to an independent variable (usually an index); for example, if beta is 0.5, an X% move in the independent variable implies a 0.5*X% move in the dependent variable.

All metrics are calculated using total return monthly data.

INDEX INFORMATION

S&P 500 Index:

The S&P 500 Composite Index is a market capitalization-weighted index of 500 widely held stocks often used as a proxy for the stock market. Standard & Poor's chooses the

Barclay's U.S. Aggregate Bond Index:

A market-weighted index which covers the US non-investment grade fixed-rate debt market

S&P Municipal Bond Index:

The S&P Municipal Bond Index TR is a broad, comprehensive, market value-weighted index following bond issues that are exempt from U.S. federal income taxes or subject to the alternative minimum tax. (AMT)

60% MSCI ACWI / 40% Citi World Gov't Bond Blend

A blend of 60%: MSCI All Country World Index is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of developed and emerging markets; 40%: Citi World Govt Bond Index is a total-return index that includes sovereign bonds from developed and emerging markets. This is shown to illustrate a sample blend containing both equity and fixed income exposure.

Vanguard Long Term Treasury Bond Fund

Ticker Symbol VUSTX. Data obtained from Investors Fasttrack.

BNY Mellon Composite Depositary Receipt Index

A capitalization weighted index that tracks all American and Global Depositary Receipts traded on the NYSE, NYSE MKT, NASDAQ, LSW and OTC marketplaces.

MONEY MANAGER DISCLOSURES

LOW RISK MANAGER #1

GENERAL/BACKGROUND ON THE STRATEGY: The Low Risk Manager #1 Strategy performance shown within is hypothetical from July 1, 2001 through September 30, 2014 (hereinafter "Hypothetical Returns"). Low Risk Manager #1 ("LRM1") began live trading it's Strategy October 1, 2014. From October 1, 2014 to present, returns are based on actual returns achieved in a LRM1 proprietary tracking account invested in its Managed Risk Strategy (hereinafter "Actual Returns"). The trading strategy involves the use of different income oriented mutual funds or exchange traded vehicles ("ETF") pursuant to which LRM1 exchanges assets between the mutual funds/ETFs and money markets or short-term government bond funds based upon LRM1 trading signals. Indices are shown to display the return and risk statistics of each index for informational purposes only; it is important to note that LRM1's strategies differ from the indices displayed by using a tactical approach to investment management. LRM1 does not believe that there is an index representative of its style of management.

HYPOTHETICAL DISCLOSURE: HYPOTHETICAL OR SIMULATED PERFORMANCE RESULTS HAVE CERTAIN LIMITATIONS. UNLIKE AN ACTUAL PERFORMANCE RECORD, SIMULATED RESULTS DO NOT REPRESENT ACTUAL TRADING. NO REPRESENTATION IS BEING MADE THAT ANY ACCOUNT WILL OR IS LIKELY TO ACHIEVE PROFIT OR LOSSSES SIMILAR TO THOSE SHOWN. THERE ARE FREQUENTLY SHARP DIFFERENCES BETWEEN HYPOTHETICAL PERFORMANCE RESULTS AND THE ACTUAL RESULTS SUBSEQUENTLY ACHIEVED BY ANY PARTICULAR TRADING PROGRAM. ONE OF THE LIMITATIONS OF HYPOTHETICAL PERFORMANCE RESULTS IS THAT THEY ARE GENERALLY PREPARED WITH THE BENEFIT OF HINDSIGHT. IN ADDITION, HYPOTHETICAL TRADING DOES SNOT INVOLVLE FINANCIAL RISK AND DOES NOT TAKE INTO ACCOUNT THAT MATERIAL AND MARKET FACTORS MAY HAVE IMPACTED THE ADVISER'S DECISION MAKING IF THE ADVISER WERE ACTUALLY MANAGING CLIENT'S MONEY. NO HYPOTHETICAL TRADING RECORD CAN COMPLETELY ACCOUNT FOR THE IMPACT OF FINANCIAL RISK IN ACTUAL TRADING. FOR EXAMPLE, THE ABILITY TO WITHSTAND LOSSES OR ADHERE TO A PARTIUCLAR TRADING PROGRAM IN SPITE OF TRADING LOSSES ARE MATERIAL. POINTS WHICH CAN ALSO ADVERSELY AFFECT ACTUAL TRADING RESULTS. THERE ARE NUMEROUS OTHER FACTORS RELATED TO THE MARKETS IN GENERAL OR TO THE IMPLEMENTATION OF ANY SPECIFIC TRADING PROGRAM WHICH CANNOT BE FULLY ACCOUNTED FOR IN THE PRPEPARATION OF HYPOTHETICAL PERFORMANCE RESULTS ALL OF WHICH CAN ADVERSELEY AFFECT ACTUAL TRADING RESULTS. **It should not be assumed that investors who actually invest in the Low Risk Risk Manager #1 Strategy will be profitable, or achieve either the hypothetical performance results (or actual performance results) reflected or any corresponding index presented.)**

PERFORMANCE CALCULATION DISCLOSURES: Performance returns within this material link the Actual Returns with the Hypothetical Returns of the Multi-Sector Managed Risk Strategy. Both the Actual Returns and Hypothetical Returns shown are presented in US dollars and include the reinvestment of dividends and other account earnings. Additionally, both the Actual Returns and Hypothetical Returns are net of a 2.75% annual management fee (deducted monthly for performance reporting purposes), net of any transaction fees, and net of any separate fees assessed directly by any unaffiliated mutual fund/ETF holding within the stratgy. The 2.75% management fee encompasses both LRM1's investment management fee as well as an unaffiliated third-party registered investment adviser's management fee. The performance is not net of any cusotodial fees, if applicable, and does not reflect the impact of taxes. Actual Returns represent actual returns achieved in a LRM1 proprietary tracking account Additional information on LRM1 and the Multi-Sector Managed Risk Strategy are available in LRM1's ADV brochure. This material is provided for illustrative purposes only. Because the Multi-Sector Managed Risk Strategy's actual performance links to hypothetical performance, investors should be aware that such numbers presented herein are based on assumptions that may not come to pass snd should not be relied upon solely in making a decion of whether or not to invest. Future results will differ from past results becaue of differences in future behavior of the various investment markets among other factors described in the risk disclosures section below. Information, fees, and risk pertaining to any mutual fund/ETF prospectus, copies of which are available from LRM1 or directly from the mutual fund/ETF company.

Low Risk Manager #2

It should not be assumed that recommendations made in the future will be profitable or will equal the performance of the securities in this list. Actual composite performance results reflect time-weighted rates of return, the reinvestment of dividends and other account earnings, and are net of applicable account transactions and custodial charges, Peace of Mind Planning's 2.75% management fee, third party solicitor/advisor fees, and the fees assessed directly by each unaffiliated mutual fund or ETF holding that comprised the portfolio. The reinvestment of dividends and other earnings may have a material impact on overall returns. For reasons including variances in portfolio account holdings, variances in the investment management fee occurred, market fluctuation, the date on which a client engaged Low Risk Strategy #2 manager's investment management services, and any account contributions or withdrawals, the performance of a specific client's account may vary substantially from the indicated Low Risk Strategy #2 managers' composite performance results. A portion of each account may be actively managed in an attempt to respond to changing conditions.

Low Risk Strategy #2 manager's managed accounts may own assets and follow investment strategies which cause them to differ materially from the composition and performance of the indices or benchmarks shown on performance or other reports. Because the strategies used in the accounts or portfolios involve active management of a potentially wide range of assets, no widely recognized benchmark is likely to be representative of the performance of any managed account. Widely known indices and/or market indices are shown simply as a reference to familiar investment benchmarks, not because they are, or are likely to become, representative of past of expected managed account performance.

The historical performance results of the comparative indices do not include dividends. The results do not reflect the deduction of transaction and custodial charges, nor the deduction of an investment management fee, the incurrence of which would have the effect of decreasing indicated historical performance results. The historical index performance results are provided exclusively for comparison purposes only, so as to provide general comparative information to assist an individual client or prospective client in determining whether a specific Portfolio meets, or continues to meet, his/her investment objective(s). It should not be assumed that the account holdings will correspond directly to any of the comparative indexes

Difference types of investments and/or investment strategies involve varying levels of risk, and there can be no assurance that any specific investment or investment strategy (including the investments purchased and/or investment strategies devised by Low Risk Strategy #2 managers) will be either suitable or profitable for a client's or prospective client's portfolio and may result in a loss of principle. Accordingly, no client or prospective client should assume that the above portfolios (or any component thereof) serve as the receipt of, or a substitute for, personalized advice from Low Risk Strategy #2 manager, Peace of Mind Planning, or from any other investment professional. Information pertaining to Low Risk Strategy #2 manager's operations, services, and fees is set forth in Low Risk Strategy #2 manager's currently disclosure statement, as is on file with the United States Securities and Exchange Commission, a copy of which is available from Low Risk Strategy #2 manager upon request. Low Risk Strategy #2 is a Registered Investment Advisor based in Reston, VA.

Low Risk Manager #3

Low Risk Strategy #3 manager's High Yield Corporate Bond Program (HYCB) diversifies each client account among at least 4 selected HYCB funds. The goals of the High Yield Corporate Bond Program are to produce satisfying long-term returns while limiting downside risk, a combination which we have found meets the goals of retirees and other conservative investors. Notice that our results do vary from quarter to quarter, and that some quarters are negative, but the downturns have never been very large, even during the bear market 2000-2002 and 2008. Past performance of any mutual fund is no guarantee of future performance.

CAUTIONS: The periods prior to 7/98 are hypothetical (back-tested). Although some HYCB Funds used by Low Risk Strategy #3 manager in actual accounts had comparable results, Low Risk Strategy #3 manager did not have any actual managed accounts using this portfolio until 7/98. Please note the following cautions (based on SEC requirements): a) back-tested performance does not represent actual account performance and should not be interpreted as an indication of such performance; b) There is no assurance that these back-tested results could, or would have, been achieved by Low Risk Strategy #3 manager during the years presented; c) The back-tested portion of the performance data does not represent the impact that material economic and market factors might have on an investment advisor's decision-making if the advisor were actually managing clients' money; d) The SEC mandates that we state: The investment strategy that the back-tested results were based upon can (theoretically) be changed at any time with the benefit of hindsight in order to show better back-tested, and (theoretically) the strategy can continue to be tested and adjusted until the desired results are achieved. Please note that at Low Risk Strategy #3 manager, no such "data fitting" adjustments have in fact been made.

Low Risk Manager #4

Results represent a hypothetical portfolio combining proprietary trading models utilized in live client accounts managed by Low Risk Strategy #4 manager. Results from 1/1/2007-2/29/2012 are calculated by applying proprietary trading models and methodology utilized by Low Risk Strategy #4 manager's Alternative Income strategy to the Municipal Bond market. (Low Risk Strategy #4 manager's Alternative Income is another tactical fixed income strategy managed by Low Risk Strategy #4 manager with a live composite client track record inception date of 4/1/2007.) Results presented since 2/29/2012 represent a proprietary trading model utilized in live client accounts managed by Low Risk Strategy #4 manager. Low Risk Strategy #4 manager utilizes the investment models (subject to change without notice) in managing actual client portfolios. However the combined portfolio results do not reflect the results of any specific Low Risk Strategy #4 manager client portfolio or any Low Risk Strategy #4 manager composite. Therefore, no current or prospective client should assume that future performance will be profitable, or equal either the Low Risk Strategy #4 manager performance results reflected or any corresponding historical index.

Results are based upon total return closing index prices from data obtained from Bloomberg, LP and reflect the reinvestment of dividends and interest. Investors cannot invest directly in an index. Results presented include management fees of 2.75% annually, deducted monthly for performance reporting purposes. The 2.75% management fee encompasses both Low Risk Strategy #4 manager Capital's management fee as well as an unaffiliated third-party registered investment advisor's management fee. No trading costs or commissions are accounted for. Actual implementation of investment models may yield substantially different results due to the timing of trades and securities used in execution. Index based securities such as exchange traded funds, mutual funds and variable annuity sub-accounts can and do deviate from their underlying benchmark.

Combined portfolio results reflect hypothetical, back-tested returns that were achieved by means of the retroactive application of a back-tested portfolio and, as such, the corresponding results have inherent limitations, including: (1) the portfolio results do not reflect the results of actual trading using client assets, but were achieved by means of the retroactive application of each of the referenced portfolios, certain aspects of which may have been designed with the benefit of hindsight; (2) back-tested performance may not reflect the impact that any material market or economic factors might have had on the adviser's use of the hypothetical portfolio if the portfolio had been used during the period to actually manage client assets; and, (3) for various reasons (including the reasons indicated above), Low Risk Strategy #4 manager's clients may have experienced investment results during the corresponding time periods that were materially different from those portrayed in the portfolio. NO HYPOTHETICAL TRADING RECORD CAN COMPLETELY ACCOUNT FOR THE IMPACT OF FINANCIAL RISK IN ACTUAL TRADING. FOR EXAMPLE, THE ABILITY TO WITHSTAND LOSSES OR ADHERE TO A PARTICULAR TRADING PROGRAM IN SPITE OF TRADING LOSSES ARE MATERIAL POINTS WHICH CAN ALSO ADVERSELY AFFECT ACTUAL TRADING RESULTS. THERE ARE NUMEROUS OTHER FACTORS RELATED TO THE MARKETS IN GENERAL OR TO THE IMPLEMENTATION OF ANY SPECIFIC TRADING PROGRAM WHICH CANNOT BE FULLY ACCOUNTED FOR IN THE PREPARATION OF HYPOTHETICAL PERFORMANCE RESULTS ALL OF WHICH CAN ADVERSELY AFFECT ACTUAL TRADING RESULTS. For reasons including variances in portfolio account holdings, variances in the investment management fee incurred, market fluctuation, the date on which a client engaged Low Risk Strategy #4 manager's investment management services, and any account contributions or withdrawals, the performance of a specific client's account may have varied substantially from the indicated Low Risk Strategy #4 manager hypothetical portfolio performance results.

Low Risk Manager #5

Low Risk Strategy #5 combines the performance of conservative bond funds with Low Risk Strategy #5 manager's unique seasonal trading protocol. Late in the calendar year, Low Risk Strategy #5 manager supplements the returns of the bond funds with three equity trades using the Russell 2000 small-cap index leveraged by 50%. These trades are designed to exploit the year-end tendency of small-cap stocks to outperform the market. Client accounts devote 60% of assets to these trades while retaining a 40% commitment to intermediate-term bond funds throughout the fourth quarter. This enhancement shows up in the fourth quarter returns of the strategy. Investors should be aware that the use of leveraged funds increases the volatility and risk of the equity component of the strategy.

CAUTIONS: The periods prior to 10/09 are hypothetical (backtested). Actual managed accounts in this strategy began 10/09. All returns presented reflect an annual charge of 3%, applied quarterly, for fees and expenses and assume reinvestment of dividends, interest and capital gains. Hypothetical backtests should be regarded with caution since they are created with the benefit of hindsight and do not reflect how the investment manager would have reacted to the occurrence of actual market and economic events. Backtested performance does not represent actual account performance. There is no assurance that these backtested results could, or would have been achieved by Low Risk Strategy #5 manager during the periods presented. No matter how positive the model returns have been over any time period, the potential for loss is always present due to factors in the future which may not be accounted for in the model. The SEC mandates that we state: The investment strategy that the backtested results were based upon can (theoretically) be changed at any time with the benefit of hindsight in order to show better backtested results, and (theoretically) the strategy can continue to be tested and adjusted until the desired results are achieved. Please note that Low Risk Strategy #5 manager has not made any data-fitting adjustments.

DISCLOSURE: Past performance is not a guarantee of future performance. The Low Risk Strategy #5 manager Bonds Strategy data presented represent a net of a 3% annual charge for fees and expenses, applied quarterly, and assume reinvestment of dividends, interest and capital gains. Actual managed accounts in this strategy began October 2009. The strategy follows a precise asset allocation formula as follows: Jan. 1 to late-October: 70% intermediate-term bond funds / 30% short-term bond funds; late-October to Dec. 31: 40% intermediate-term bond funds + three power period trades using the Russell 2000 Index leveraged by 50%. Investors should be aware that the use of leveraged funds increases the volatility and risk of the equity component of the strategy. Actual bond fund fees and expenses are incorporated in the illustration. The hypothetical data uses index returns for the Russell 2000 prior to October 2009. The Russell 2000 is an index which cannot be used in actual investing and index funds that replicate the Russell 2000 may vary from the index returns. The hypothetical data does not include interest and dividends attributed to the Russell 2000 index. No allowance for interest/dividends earned on 60% of the portfolio during the fourth quarter is included in the hypothetical data. Model results, being hypothetical, have inherent limitations due to the fact that they do not reflect actual trading and may not reflect the impact that material economic and market factors might have had on the advisor's decision-making if actual client funds had been invested in the model strategy. No matter how positive the model returns have been over any time period, the potential for loss is always present due to factors in the future which may not be accounted for in the model. The data used to construct the backtested results were obtained from a database provided by Callan Associates, one of the oldest and largest institutional investment consultants in the U.S. While Low Risk Strategy #5 manager believes that the data is accurate, we cannot guarantee it to be so. This strategy may be offered by investment advisors to their clients at a fee which is higher than Low Risk Strategy #5 manager's maximum fee to compensate for reduced minimum account sizes or other value-added services. This strategy may also be executed using products which may increase the total expense factor. These expense factors cannot be quantified in advance. Potential investors should inquire as to the exact additional costs of these investment venues.

Moderate Risk Manager #1

It should not be assumed that recommendations made in the future will be profitable or will equal the performance of the securities in this list. Moderate Risk Strategy #1 Hedge Strategy is a model developed by Moderate Risk Strategy Manager #1 and its portfolio manager on January 1, 2008. Actual investors started participating in the models in October 2012; therefore, the model performance presented for the period 01/01/2008 to 10/30/2012 has been back-tested and is strictly hypothetical. Actual account performance has been used for the 11/1/2012 to 09/30/2014 time period.

The performance is prepared using the following methodologies consistently. Other methods may produce different results.
- The Model was constructed retroactively for the periods January 1, 2008, to September 30, 2014.
- Back tested performance was derived from the retroactive application of a model with the benefit of hindsight.
- Monthly performance is calculated using a time-weighted rate of return.
- Annual performance for the Model is computed by geometrically linking the monthly performance results for the indicated number of months.
- Total investment performance includes realized and unrealized gains and losses, dividends and interest.
- Performance is presented net of an advisory fee of 2.75%.
- All purchases and sales are assumed executed at the security closing price the day the recommendation was made.

The Moderate Risk Strategy Manager #1's performance results take into account expected time-weighted rates of return, the reinvestment of dividends and other account earnings, and are net of Peace of Mind Planning's 2.75% management fee and the fees assessed directly by each unaffiliated mutual fund or ETF holding that comprised the portfolio. Third party solicitor / advisor fees are payable by Peace of Mind Planning and are included in the 2.75% management fee. Account transaction and custodial charges are charged separately by the custodian and are not included in the composite performance results. The reinvestment of dividends and other earnings may have a material impact on overall returns. Because the model results are hypothetical they have inherent limitations due to the fact that they do not reflect actual trading and may not reflect the impact that material economic and market factors might have had on Moderate Risk Strategy Manager #1s decision-making if actual clients had been invested in the model strategy. No matter how positive the model returns have been over any time period, the potential for loss is always present due to factors that may not be accounted for in the model. The nature of a back-tested model creates the potential for a financial professional to select superior performance results in order to get the desired model results.

Moderate Risk Strategy Manager #1 managed accounts may own assets and follow investment strategies which cause them to differ materially from the composition and performance of the indices or benchmarks shown on performance or other reports. Because the strategies used in the accounts or portfolios involve active management of a potentially wide range of assets, no widely recognized benchmark is likely to be representative of the performance of any managed account. Widely known indices and/or market indices are shown simply as a reference to familiar investment benchmarks, not because they are, or are likely to become, representative of past or expected managed account performance. Indexes cannot be invested in directly. The historical performance results of the comparative indexes do not include dividends. The results do not reflect the deduction of transaction and custodial charges the incurrence of which would have the effect of decreasing indicated historical performance results. The historical index performance results are provided exclusively for comparison purposes only, so as to provide general comparative information to assist an individual client or prospective client in determining whether a specific Portfolio meets, or continues to meet, his/her investment objective(s). It should not be assumed that account holdings will correspond directly to any of the comparative indexes.

All economic and performance information is historical and not indicative of future results. Different types of investments involve varying degrees of risk, and there can be no assurance that the future performance of any specific investment, investment strategy, or product made reference to directly or indirectly in this brochure, will be profitable, equal any corresponding indicated historical performance level(s), or be suitable for your portfolio. Moreover, you should not assume that any discussion or information provided here serves as the receipt of, or as a substitute for, personalized investment advice from by Moderate Risk Strategy Manager #1 or any other investment professional. Further, the charts and graphs contained herein should not serve as the sole determining factor for making investment decisions. To the extent that you have any questions regarding the applicability of any specific issue discussed to your individual situation, you are encouraged to consult with by Moderate Risk Strategy Manager #1. All information, including that used to compile charts, is obtained from sources believed to be reliable, but by Moderate Risk Strategy Manager #1 does not guarantee its reliability. Information pertaining to by Moderate Risk Strategy Manager #1's advisory operations, services, and fees is set forth in by Moderate Risk Strategy Manager #1'scurrent disclosure statement, a copy of which is available from by Moderate Risk Strategy Manager #1 upon request.

Moderate Risk Manager #2

Results represent a hypothetical portfolio combining proprietary trading models utilized in live client accounts managed by Low Risk Manager #2, and by institutional Low Risk Manager #2 clients since 2005. Low Risk Manager #2 utilizes the investment models (subject to change without notice) in managing actual client portfolios. However the combined portfolio results presented do not reflect the results of any specific Low Risk Manager #2 client portfolio or any Low Risk Manager #2 composite. Therefore, no current or prospective client should assume that future performance will be profitable, or equal either the Low Risk Manager #2 performance results reflected or any corresponding historical index.

Results are based upon closing index prices only from data obtained from Bloomberg, LP and do not reflect the reinvestment of dividends or interest. Investors cannot invest directly in an index. Results presented include management fees of 2.75% annually, deducted monthly for performance reporting purposes. The 2.75% management fee encompasses both Low Risk Manager #2's management fee as well as an unaffiliated third-party registered investment advisor's management fee. No trading costs or commissions are accounted for. Actual implementation of investment models may yield substantially different results due to the timing of trades and securities used in execution. Index based securities such as exchange traded funds, mutual funds and variable annuity sub-accounts can and do deviate from their underlying benchmark.

Combined portfolio results reflect hypothetical, back-tested returns that were achieved by means of the retroactive application of a back-tested portfolio and, as such, the corresponding results have inherent limitations, including: (1) the portfolio results do not reflect the results of actual trading using client assets, but were achieved by means of the retroactive application of each of the referenced portfolios, certain aspects of which may have been designed with the benefit of hindsight; (2) back-tested performance may not reflect the impact that any material market or economic factors might have had on the adviser's use of the hypothetical portfolio if the portfolio had been used during the period to actually mange client assets; and, (3) for various reasons (including the reasons indicated above), Low Risk Manager #2's clients may have experienced investment results during the corresponding time periods that were materially different from those portrayed in the portfolio. NO HYPOTHETICAL TRADING RECORD CAN COMPLETELY ACCOUNT FOR THE IMPACT OF FINANCIAL RISK IN ACTUAL TRADING. FOR EXAMPLE, THE ABILITY TO WITHSTAND LOSSES OR ADHERE TO A PARTICULAR TRADING PROGRAM IN SPITE OF TRADING LOSSES ARE MATERIAL POINTS WHICH CAN ALSO ADVERSELY AFFECT ACTUAL TRADING RESULTS. THERE ARE NUMEROUS OTHER FACTORS RELATED TO THE MARKETS IN GENERAL OR TO THE IMPLEMENTATION OF ANY SPECIFIC TRADING PROGRAM WHICH CANNOT BE FULLY ACCOUNTED FOR IN THE PREPARATION OF HYPOTHETICAL PERFORMANCE RESULTS ALL OF WHICH CAN ADVERSELY AFFECT ACTUAL TRADING RESULTS. For reasons including variances in portfolio account holdings, variances in the investment management fee incurred, market fluctuation, the date on which a client engaged Low Risk Manager #2's investment management services, and any account contributions or withdrawals, the performance of a specific client's account may have varied substantially from the indicated Low Risk Manager #2 hypothetical portfolio performance results.

Moderate Risk Manager #3

Moderate Risk Manager #3's investment index has an inception date of 12/31/1999; one cannot invest directly in an index. The Index is a rules based index, which the Moderate Risk Manager #3's strategy follows; reflects the theoretical performance an investor would have obtained had it invested in the manner shown and does not represent returns actually obtained and does not represent returns an investor actually attained, as investors cannot invest directly in and index. The Moderate Risk Manager #3's Index Portfolio returns represented in this material do not reflect the actual trading of any client account. No representation is being made that any client will or is likely to achieve results similar to those presented herein. The Moderate Risk Manager #3's Index Portfolio performance is net of a 2.75% annual fee deducted from the account balance quarterly. The annual fee is derived from the average daily balance of the previous quarter. The Portfolio performance includes the reinvestments of all dividends and distributions. Additional fees will apply for transactions and trading which will be determined by the Custodian of the account and will decrease the return experienced by a client. Individual client account results will vary from the Moderate Risk Manager #3's Index Portfolio and their actual Index returns. Past performance is no guarantee of future results or returns. Therefore, no current or prospective client should assume that future performance will be profitable. The Moderate Risk Manager #3's Index Portfolio inception date is 11/30/2012. The inclusion of the S&P 500 (S&P) Index results are for comparison purposes only. The S&P 500 Index is a market capitalization weighted index of 500 widely held stocks often used as a proxy for the stock market. Standard and Poor's chooses the member companies based upon market size, liquidity, and industry group representation. Included are stocks of industrial, financial, utility, and transportation companies. The historical performance results of the S&P 500 Index (and all other indexes) are unmanaged; do not reflect the deduction of transaction and custodial charges, or the deduction of a management fee, the incurrence of which would have the effect of decreasing indicated historical performance results and cannot be invested in directly. Economic factors, market conditions and investment strategies will affect the performance of any portfolio, and therefore are not assurances that it will match or outperform any particular benchmark. Risk calculations are based upon month end values beginning 12/31/1999. Risk is the percentage loss from the highest month end value to the lowest month end value in the Risk period. Recapture is the number of months required to return to, or exceed, the account value at the beginning of the Risk period, including the months of the decline. The S-Network Sector Dividend Dogs Index, SDOGX and SDOGXTR ("Index") are service marks of S-Network Global Indexes, LLC ("Licensor") and have been licensed for use by Moderate Risk Manager #3. Any financial product based on the Index or any index derived there from ("the Product") which is offered by Moderate Risk Manager #3 is not sponsored, endorsed, sold or promoted by S-Network Global Indexes, LLC and S-Network Global Indexes, LLC makes no representation regarding the advisability of investing in the Product. Licensor makes no representation or warranty, express or implied, to the owners of the Product or any member of the public regarding the advisability of investing in securities generally or in the Product particularly. Licensor's only relationship to the Licensee is the licensing of certain service marks and trade names of Licensor and of the Index that is determined, composed and calculated by Licensor without regard to the Licensee or the Product. Licensor has no obligation to take the needs of the Licensee or the owners of the Product into consideration in determining, composing or calculating the Index. Licensor is not responsible for and has not participated in the determination of the timing of, prices at, or quantities of the Product to be issued or in the determination or calculation of the equation by which the Product is to be converted into cash. Licensor has no obligation or liability in connection with the administration, marketing or trading of the Product. LICENSOR DOES NOT GUARANTEE THE ACCURACY AND/OR THE COMPLETENESS OF THE INDEX OR ANY DATA INCLUDED THEREIN AND LICENSOR SHALL HAVE NO LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN. LICENSOR MAKES NO WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED BY LICENSEE, OWNERS OF THE PRODUCT, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE INDEX OR ANY DATA INCLUDED THEREIN. 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Moderate Risk Manager #4

The Moderate Risk Manager #4's Indexed Managed Account is an asset allocation strategy which seeks to exploits two seasonal influences on the stock market. These seasonal forces have historically "skewed" returns into certain months of the year and specific sub-periods in the final three months of the year. Each year, the Moderate Risk Manager #4's Index Managed Account holds an S&P MidCap 400 Index fund from late-October to the end of May and then invests in intermediate bond funds from June to late-October. As a result, equity exposure is constrained to 60% of the available trading days each year. During the fourth quarter of each year, the strategy raises the beta of the mid-cap index fund by 50% during three "power period" trades totaling 20 days. These three sub-periods are influenced by end-of-month and holiday seasonal forces which are particularly robust in small and mid-cap stocks.

CAUTIONS: The periods prior to 2010 are hypothetical (backtested). Actual managed accounts in this strategy began 1/10. All returns presented reflect an annual charge of 3%, applied quarterly, for fees and expenses and assume reinvestment of dividends, interest and capital gains. Hypothetical backtests should be regarded with caution since they are created with the benefit of hindsight and do not reflect how the investment manager would have reacted to the occurrence of actual market and economic events. Backtested performance does not represent actual account performance. There is no assurance that these backtested results could, or would have been achieved by Moderate Risk Manager #9 during the periods presented. No matter how positive the model returns have been over any time period, the potential for loss is always present due to factors in the future which may not be accounted for in the model. The SEC mandates that we state: The investment strategy that the backtested results were based upon can (theoretically) be changed at any time with the benefit of hindsight in order to show better backtested results, and (theoretically) the strategy can continue to be tested and adjusted until the desired results are achieved. Please note that Moderate Risk Manager #9 has not made any data-fitting adjustments.

DISCLOSURE: Past performance is not a guarantee of future performance. The Moderate Risk Manager #9's Index Managed account data presented represent a net of a 3% annual charge for fees and expenses, applied quarterly, and assume reinvestment of dividends, interest and capital gains. The returns prior to January 2010 are hypothetical (backtested). Actual managed accounts in this strategy began January 2010. Moderate Risk Manager #9's Index Managed Account represents the managed enhancement of the S&P MidCap 400 Index net of fees and expenses. The enhancement process includes raising the beta of the S&P 400 MidCap Index by 50% during three short periods in the fourth quarter of each year. These periods comprise 20 trading days in total as follows: last two trading days of October, first two trading days of November; last six trading days of November, first three trading days of December; and last seven trading days of December. Investors should be aware that the use of leveraged funds increases the volatility and risk of the investment strategy during these periods. The hypothetical backtested computer model reflects a precise asset allocation formula for the Moderate Risk Manager #9's Index Managed Account strategy using the S&P 400 MidCap Index and the Barclays Capital Intermediate Treasury Bond Index. The hypothetical backtested computer model applies the rules of the strategy to indexes rather than actual investment vehicles which cannot be used in actual investing. The actual program invests in index funds and bond funds, which may have results slightly different from the indexes themselves. The backtested data does include interest and dividends attributed to each index. Even though the enhancements of the index are mechanical, objective, and fully disclosed, hypothetical models must be approached with caution because they are created with the benefit of hindsight and do not represent how the manager of the model may react under material economic and market conditions. The data used to construct the backtested results were obtained from a database provided by Callan Associates, one of the oldest and largest institutional investment consultants in the U.S. While Moderate Risk Manager #9 believes that the data is accurate, we cannot guarantee it to be so. This strategy may be offered by investment advisors to their clients at a fee which is higher than Moderate Risk Manager #9's maximum fee to compensate for reduced minimum account sizes or other value-added services. This strategy may also be executed using products which may increase the total expense factor. These expense factors cannot be quantified in advance. Potential investors should inquire as to the exact additional costs of these investment venues.

Moderate Risk Manager #9's Index Managed account data presented represent a net of a 3% annual charge for fees and expenses for returns prior to January 2010. Actual client composite net returns are used beginning January 2010. The hypothetical backtested data reflects a precise asset allocation formula for Moderate Risk Manager #9's Index Managed Account strategy as follows: November 1 to May 31: 100% S&P 400 MidCap Index plus three power period trades in the fourth quarter using the S&P 400 MidCap Index leveraged by 50%; June 1 to October 31: 100% Barclays Capital Intermediate Treasury Bond Index. The backtested computer model applies the rules of the strategy to indexes rather than actual investment vehicles which cannot be used in actual investing. The actual program invests in index funds and bond funds, which may have results slightly different from the indexes themselves. The data does include interest and dividends attributed to each index. The data used to construct the backtested results were obtained from a database provided by Callan Associates, one of the oldest and largest institutional investment consultants in the U.S. While Moderate Risk Manager #9 believes that the data is accurate, we cannot guarantee it to be so.

Moderate Risk Manager #5

Past performance of an index is not a guarantee of future results.

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Investment products that may be based on AlphaSector indexes (as described in further detail below) may not be sponsored by LRM#10, and in such cases, MRM#5does not make any representation regarding the advisability of investing in them. MRM#5serves as the model provider to various investment advisers. There is no guarantee that an investor's account will achieve its objectives or avoid losses. Inclusion of a mutual fund or an exchange traded fund in an AlphaSector index does not in any way reflect an opinion of MRM#5regarding the investment merits of such a fund, nor should it be interpreted as an offer to buy or sell such fund's securities. None of the mutual funds or exchange traded funds included in an index has given any real or implied endorsement or support to MRM#5or to this index. An investor cannot invest directly in an index.

MRM#5receives compensation in connection with licensing rights to the AlphaSector indexes to third parties, typically through a Model Manager Agreement. All information relating to an index is impersonal and not tailored to the specific financial circumstances of any person, entity or group of persons.

AlphaSector Indexes

Because no investor may invest directly in an index, data for all AlphaSector indexes represented in this material does not reflect the actual trading of any client account. No representation is being made that any client will or is likely to achieve results similar to those presented herein.

Most AlphaSector indexes are evaluated for rebalancing on a monthly basis or evaluated for rebalancing on a weekly basis. The following is a summary of the core AlphaSector strategies:

The AlphaSector U.S. Equity Index ("U.S. Equity") is designed to provide exposure to the U.S. Equity market, and is constructed as an "asset allocation" overlay onto Exchange Traded Funds ("ETFs") representing major sectors of the U.S. economy. MRM#5defines the inception date for U.S. Equity, the Premium AlphaSector Index and the AlphaSector Rotation Index as October 1, 2008.

The AlphaSector International Index ("International") is designed to provide exposure to the international equity markets, and is constructed as an "asset allocation" overlay onto Exchange Traded Funds ("ETFs") representing major countries of the world, excluding the U.S. market. The inception date for International was May 2009. Returns provided herein were restated in August 2013 and therefore returns presented may differ from previously published returns.

The AlphaSector Global Index is a blend of two indexes, U.S. Equity and International. Both are based on active indexes but have different inception dates, with the U.S. Equity having an inception date of October 1, 2008 (as further described above) and the International having an inception date of May 2009.

The AlphaSector Allocator Index is a blend of four indexes: U.S. Equity, International, AlphaSector INFInity Index ("Fixed Income"), and AlphaSector Real Assets Index. All are based on active indexes but have different inception dates, with U.S. Equity having an inception date of October 1, 2008, International having an inception date of May 2009, and Fixed Income and Real Assets having an inception date of December 2009.

The Dynamic AlphaSector Index is an index representing an investment "overlay" applied to the live investment signals of the U.S. Equity Index. The overlay represents the application of leverage and short exposure and is generated through the retroactive application of a rules-based, quantitative model. The Dynamic AlphaSector Index has an inception date of January 2012.

The AlphaSector Hedge Portfolio Index is an index representing an investment "overlay" applied to the live investment signals of U.S. Equity. The overlay represents the application of leverage and short exposure and is generated through the retroactive application of a rules-based, quantitative model. The AlphaSector Hedge Portfolio Index has an inception date of August 2011.

The AlphaSector Target Risk Portfolio Indexes are a series of broadly diversified risk-based indexes ranging from a more conservative to an aggressive growth blend of four existing AlphaSector Indexes plus a cash equivalent sleeve. The four AlphaSector Indexes are U.S. Equity, International, Fixed Income, and Real Assets.

Given the results shown are that of an index, they do not reflect the deduction of any advisory fees or expenses, nor trading costs, both of which will decrease the return experienced by a client. Note that LRM#10's Model Management clients are responsible for trading and will therefore encounter third party fees for which MRM#5is not responsible. LRM#10's fees and anticipated expenses will be specified in each client agreement. LRM#10's fees will be made available upon request and are disclosed in its publicly-available Form ADV Part 2A. Performance data presented herein assumes investment and reinvestment of dividends.

Returns shown for AlphaSector are Index returns and are not based on actual advisory client returns. MRM#5did not manage advisory client assets until February 2009.

Returns shown for AlphaSector are Index returns and are not based on actual advisory client returns. MRM#5did not manage advisory client assets until February 2009.

References to Non-AlphaSector Indexes. The S&P500 is a broad-based unmanaged index of 500 stocks which is widely recognized as a representative of the equity market in general. The MSCI ACWI NR Index is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of developed and emerging markets. The MSCI ACWI Ex-US Index s a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of developed (except for the US) and emerging markets. Each Dow Jones Relative Risk Index measures three major asset classes: stocks, bonds and cash, which in turn are represented by multiple sub-indexes. The asset classes are represented by sub-indexes. The stock sub-indexes are products of Dow Jones Indexes; the bond and cash (T-Bill) sub-indexes are products of Barclay's Capital.

Moderate Risk Manager #6

Moderate Risk Manager #6's Strategy holds a diversified portfolio of mutual funds/ETFs within the following asset classes when various risk measurements show the potential to produce positive returns: real estate investment trusts; convertible bonds; preferred securities; domestic & international small cap equities; growth and income equities; U.S. high yield and leverage loan bonds; emerging market bonds. Mutual Funds/ETFs are used to provide greater diversification and liquidity than in a portfolio of individual securities. During periods that show above average risk, the money is moved into money market, money market funds, or government security funds. This is a relative value strategy, which differs from the lower risk strategies offered by Moderate Risk Manager #6.

Moderate Risk Manager #6's Strategy is a back-tested model, which applies buy and sell signals retroactively to a hypothetical model of the following sectors and their respective position sizes: 20% convertibles, 20% preferreds, 20% small cap equities, 20% equity income and 20% corporate high yield. The hypothetical performance results are presented in US dollars and reflect the reinvestment of dividends and other account earnings and are net of investment management fees, net of fees after transactions, and also net of any separate fees assessed directly by each unaffiliated mutual fund holding that comprised the account. Performance is not net of custodial fees, if applicable. When this portfolio is used inside a variable annuity, additional fees will apply. The applicable management fee is 2.75% annually, calculated monthly for performance reporting purposes. The 2.75% management fee encompasses both Moderate Risk Manager #6's fee as well as an unaffiliated third-party registered investment advisor's management fee. Different client accounts will generally be comprised of different funds pursuant to which Moderate Risk Manager #6 exchanges client assets between the and money markets or short-term government bond funds based upon Moderate Risk Manager #6 trading signals. Specific funds will differ dependent on the custodian platform and other factors. Such performance analysis is calculated using month end market values and does not reflect the impact of taxes on non-qualified accounts. Information, fees, and risks, pertaining to any fund that are a current component of a Moderate Risk Manager #6's portfolio are set forth in each respective fund's prospectus, copies of which are available from Moderate Risk Manager #6 or directly from the fund company. Individual returns may vary substantially from those presented due to differences in the timing of fees, contributions and withdrawals, account start dates, actual fees paid, and specific funds utilized. Actual fees may vary based on, among other factors, account size and custodial relationship. Different types of investments involve varying degrees of risk and there can be no assurance that any specific investment will be profitable. Moderate Risk Manager #6 does not make any representation that the strategy will or is likely to achieve returns similar to those shown in the performance results in this presentation. There is no assurance that a portfolio will achieve its investment objective. Information provided herein from third parties is obtained from sources believed to be reliable, but no reservation or warranty is made as to its accuracy or completeness. Indices are shown to display the return and risk statistics of each index for informational purposes only; it is important to note that Moderate Risk Manager #6's strategies differ from the indices displayed by using a tactical approach to investment management. Moderate Risk Manager #6 does not believe that there is an index representative of its style of management.

MODERATE RISK MANAGER #6'S SYSTEMATIC MACRO TREND STRATEGY IS SHOWN IS HYPOTHETICAL AND BACK-TESTED. HYPOTHETICAL OR SIMULATED PERFORMANCE RESULTS HAVE CERTAIN LIMITATIONS. UNLIKE AN ACTUAL PERFORMANCE RECORD, SIMULATED RESULTS DO NOT REPRESENT ACTUAL TRADING. NO REPRESENTATION IS BEING MADE THAT ANY ACCOUNT WILL OR IS LIKELY TO ACHIEVE PROFIT OR LOSSES SIMILAR TO THOSE SHOWN. THERE ARE FREQUENTLY SHARP DIFFERENCES BETWEEN HYPOTHETICAL PERFORMANCE RESULTS AND THE ACTUAL RESULTS SUBSEQUENTLY ACHIEVED BY ANY PARTICULAR TRADING PROGRAM. ONE OF THE LIMITATIONS OF HYPOTHETICAL PERFORMANCE RESULTS IS THAT THEY ARE GENERALLY PREPARED WITH THE BENEFIT OF HINDSIGHT. IN ADDITION, HYPOTHETICAL TRADING DOES NOT INVOLVE FINANCIAL RISK AND DOES NOT TAKE INTO ACCOUNT THAT MATERIAL AND MARKET FACTORS MAY HAVE IMPACTED THE ADVISER'S DECISION MAKING IF THE ADVISER WERE ACTUALLY MANAGING CLIENT'S MONEY. NO HYPOTHETICAL TRADING RECORD CAN COMPLETELY ACCOUNT FOR THE IMPACT OF FINANCIAL RISK IN ACTUAL TRADING. FOR EXAMPLE, THE ABILITY TO WITHSTAND LOSSES OR ADHERE TO A PARTICULAR TRADING PROGRAM IN SPITE OF TRADING LOSSES ARE MATERIAL POINTS WHICH CAN ALSO ADVERSELY AFFECT ACTUAL TRADING RESULTS. THERE ARE NUMEROUS OTHER FACTORS RELATED TO THE MARKETS IN GENERAL OR TO THE IMPLEMENTATION OF ANY SPECIFIC TRADING PROGRAM WHICH CANNOT BE FULLY ACCOUNTED FOR IN THE PREPARATION OF HYPOTHETICAL PERFORMANCE RESULTS ALL OF WHICH CAN ADVERSELY AFFECT ACTUAL TRADING RESULTS. EVERY EFFORT WAS MADE TO CONDUCT A SCIENTIFIC AND STATISTICALLY VALID SIMULATION. THE DATA AND CALCULATIONS CONTAINED WITHIN THIS MATERIAL ARE NOT GUARATNEED AS TO THEIR ACCURACY OR COMPLETENESS AND NO WARRANTIES ARE MADE WITH RESPECT TO RESULTS OBTAINED IN ANY CALCULATION.

Moderate Risk Manager #7

Moderate Risk Manager #7 (MRM#7) strategy utilizes a wide variety of techniques (such as trend–following, momentum, relative strength, among others). All, or almost all, of the portfolio of accounts participating in the Tactical Government Bond program will be invested in mutual funds holding securities of the U.S. companies of any size market capitalization.

Performance Beginning July 2011 Performance for periods beginning July 2011 reflects the composite returns of a representative account managed by MRM#7. The algorithmic model provided by a third party is overlaid through MRM#7's own proprietary technical indicators in order to provide and confirm directional market movement. Returns reflect the reinvestment of dividends and other earnings, and are net of all transaction fees and an annual investment management fee of 2.75%, which is calculated monthly for reporting purposes. Further information regarding MRM#7's investment management fees, as well as important information regarding MRM#7, its services, compensation, and conflicts of interest are contained in its Form ADV, Part II or substitute disclosure document, available from MRM#7 upon request.

Performance prior to July 2011. Prior to July 2011, the performance information presented is the result of a third party tracked composite of an account at another advisor managed on the same algorithmic model now provided to MRM#7 and adjusted for an annual fee of 2.75% which is calculated monthly for reporting purposes.

Other Fees and Expenses; Impact of Taxes. The investment management fee paid to MRM#7 is separate and distinct from the internal fees and expenses charged by mutual funds to their shareholders. These fees and expenses are described in each fund's prospectus, and will generally include a management fee, internal investment, custodial, and other expenses, and a possible distribution fee. Prospective clients should consider all of these fees and charges when deciding whether to invest in the program. Performance results for this program do not reflect the impact of taxes. Program accounts may engage in a significant amount of trading. Gains or losses will generally be short-term in nature; consequently, this program will likely not be suitable for clients seeking tax efficiency.

Other Considerations. Program accounts will invest in so-called "leveraged" and "inverse" mutual funds such funds may seek to enhance returns through the use of financial instruments, such as derivatives, swaps, and options, as well as short sales. Although such instruments may improve fund returns, they will also increase the funds' risks of loss and magnify the funds' potential volatility. A common misconception is that the total return of an inverse fund will be the exact opposite of the total return of the index to which it is benchmarked. This will not be the case for any time period beyond one day. Due to the nature of compounding, it would be virtually impossible to produce a total return that is exactly opposite the total return of an inverse fund's benchmark index over any time frame beyond one day. Due to the increased risks of leveraged funds and inverse funds, this program is only suitable for investors who are able to withstand significant volatility in the value of their program investment, and who do not foresee the need to liquidate their investment for at least three to five years.

Moderate Risk Manager #8

Moderate Risk Manager #8's (MRM#8) index strategy reflects back tested performance from the period beginning 12/31/2002 to 7/24/2014. MRM#8 strategy's Index inception began on 7/24/2014 as calculated by Standard & Poor's. MRM#8's client composite inception began on 8/1/2014. One cannot invest directly in an index. The Index is a rules based index, which MRM#8's strategy follows, reflects the theoretical performance an investor would have obtained had it invested in the manner shown and does not represent returns actually obtained and does not represent returns an investor actually attained, as investors cannot invest directly in an index. MRM#8's Portfolio returns represented in this material do not reflect the actual trading of any client account. No representation is being made that any client will or is likely to achieve results similar to those presented herein. MRM#8's Portfolio performance is net of a 2.75% annual fee deducted from the account balance quarterly. The annual fee is derived from the average daily balance of the previous quarter. The Portfolio performance includes the reinvestment of all dividends and distributions. Additional fees will apply for transactions and trading which will be determined by the Custodian of the account and will decrease the return experienced by a client. Individual client account results will vary from MRM#8's Index Portfolio and MRM#8's International Index returns. Past performance is no guarantee of future results or returns. Therefore, no current or prospective client should assume that future performance will be profitable.

MRM#8's Index Portfolio inception date is 7/28/2014.

The inclusion of the Bank of NY Mellon Composite Depositary Receipt Total Return Index (BKCDRIT) is for comparative purposes only. The Bank of New York Mellon Composite Depositary Receipt Index is a capitalization weighted index that tracks all American and Global Depositary Receipts traded on the NYSE, NYSE MKT, NASDAQ, LSE and OTC marketplaces.

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