

Risk Score™



Riskalyze: #SWSML

Investment Discipline

The Small Cap model aims to generate returns similar to the S&P 600 small cap index. At any given time this model will hold 80% of its assets in 20 securities with sectors weightings similar to the benchmark. The remaining 20% will fluctuate between cash and a double-leveraged index ETF of the S&P 600. This position is determined by two indicators and creates an overall exposure of 80-120% relative to the S&P 600.

Model Objective

This model provides capital appreciation similar to that of the S&P 600 small cap index. Alpha is generated by the return on its equity position as well as over- and under-exposure to the benchmark when it is deemed appropriate. Some holdings may also generate a minimal dividend income stream, but it is not a primary objective of the model.

Annual Returns (net of max fee)

2012*	14.76%
2013*	44.83%
2014*	3.81%
2015*	-5.10%
2016*	11.21%
2017	13.94%
2018	11.30%

*Backtested returns through 5/31/16

Return Statistics

Ann. Since Inception	10.03%
Last Quarter	8.21%
Trailing 12 Months	24.85%
3 Year Annualized	7.10%
5 Year Annualized	8.65%

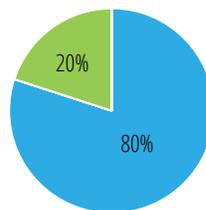
Risk Statistics

Max Drawdown	-24.62%
Recovery Time	20.5 Mos
MAR Ratio	0.41
Alpha (5 Yr)	-3.93%
Beta (5 Yr)	0.96
Std Dev (5 Yr)	16.96%
Sharpe (5 Yr)	0.39

How Large Cap Uses Alpha and Omega to Your Advantage

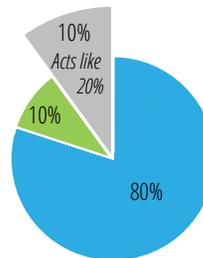
Alpha and Omega are a pair of algorithms that generate short- and long-term forecasts of movements in the stock market. We utilize these to over- or under-weight the Large Cap portfolio relative to the S&P 500. At all times, 80% of the portfolio is invested in a basket of 20 equally weighted common stocks. The other 20% fluctuates between cash and a double leveraged S&P 500 ETF. Depending on the anticipated direction of the stock market, this model can have anywhere from 80%-120% exposure to the S&P 500 as shown in the pie charts to the right.

Two Bearish Signals



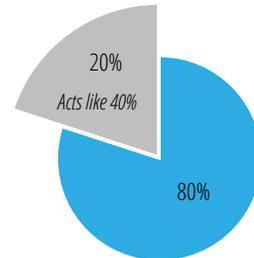
80% Total Equity Exposure

Mixed Signals



100% Total Equity Exposure

Two Bullish Signals



120% Total Equity Exposure

■ Individual Stocks
■ 2x S&P 500 ETF
■ Cash

Disclosures

Past results are not a guarantee or implied guarantee of future performance, returns, profit, or growth. Investors should thoroughly evaluate financial objectives, goals, and parameters such as risk tolerance with their Advisor before investing. Investment account values will be subject to fluctuation in capital markets. Fiduciary does not guarantee any level of investment performance, superior than the appropriate benchmark or otherwise.

Carefully consider the investment objectives, risk factors, and charges and expenses before investing with A Smarter Way to Invest. This and other information can be found in A Smarter Way to Invest's Form ADV Part 2A, which can be obtained from your financial advisor, by calling (810) 588-6178 or by visiting www.ASmarterWaytoInvest.com. There are risks involved with investing, including possible loss of principal.

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Backtesting was performed using actual signals given by our investment algorithms applied to the historical security prices. For the 80% of the portfolio invested in individual securities, data for the index ETF "IJR" was used. Trades were assumed to be applied at the closing price of the day a signal was received. Dividends assumed to be reinvested. Actual return data is used where available.