



A Smarter Way to Invest Income Dynamic Allocations

Data as of 6/30/18

Investment Philosophy

The pie charts below represent the weightings within our Income Dynamic Allocations. On the left side are the weightings we use during favorable market conditions along with corresponding Riskalyze scores; the right shows unfavorable market conditions. We will fluctuate between these two extremes depending on the signals given by our stock market and economic activity indicators. When all signals are bullish, the allocations will be weighted as shown on the left; when all signals are bearish, we will reduce equity exposure by half as shown on the right. If our signals are mixed, the allocations will be allocated somewhere between the two scenarios. Risk scores shown are calculated by Riskalyze. 'NC Assets' refers to the non-correlated assets that we use to reduce risk during unfavorable market conditions.

Ultra

Max Risk Score	RISK 68		<table border="0"> <tr> <td colspan="2">« FAVORABLE «</td> <td colspan="2">» UNFAVORABLE »</td> </tr> <tr> <td>40.0%</td> <td>Div Grth</td> <td>26.7%</td> <td></td> </tr> <tr> <td>50.0%</td> <td>Hi Yield / II</td> <td>33.3%</td> <td></td> </tr> <tr> <td>10.0%</td> <td>Fixed Inc</td> <td>20.0%</td> <td></td> </tr> <tr> <td>0.0%</td> <td>NC Assets</td> <td>20.0%</td> <td></td> </tr> </table>	« FAVORABLE «		» UNFAVORABLE »		40.0%	Div Grth	26.7%		50.0%	Hi Yield / II	33.3%		10.0%	Fixed Inc	20.0%		0.0%	NC Assets	20.0%			Min Risk Score
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	RISK 49																								

Enhanced Plus

Max Risk Score	RISK 59		<table border="0"> <tr> <td colspan="2">« FAVORABLE «</td> <td colspan="2">» UNFAVORABLE »</td> </tr> <tr> <td>35.0%</td> <td>Div Grth</td> <td>23.3%</td> <td></td> </tr> <tr> <td>40.0%</td> <td>Hi Yield / II</td> <td>26.7%</td> <td></td> </tr> <tr> <td>25.0%</td> <td>Fixed Inc</td> <td>25.0%</td> <td></td> </tr> <tr> <td>0.0%</td> <td>NC Assets</td> <td>25.0%</td> <td></td> </tr> </table>	« FAVORABLE «		» UNFAVORABLE »		35.0%	Div Grth	23.3%		40.0%	Hi Yield / II	26.7%		25.0%	Fixed Inc	25.0%		0.0%	NC Assets	25.0%			Min Risk Score
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	RISK 38																								

Core Plus

Max Risk Score	RISK 40		<table border="0"> <tr> <td colspan="2">« FAVORABLE «</td> <td colspan="2">» UNFAVORABLE »</td> </tr> <tr> <td>22.5%</td> <td>Div Grth</td> <td>15.0%</td> <td></td> </tr> <tr> <td>22.5%</td> <td>Hi Yield / II</td> <td>15.0%</td> <td></td> </tr> <tr> <td>55.0%</td> <td>Fixed Inc</td> <td>36.7%</td> <td></td> </tr> <tr> <td>0.0%</td> <td>NC Assets</td> <td>33.3%</td> <td></td> </tr> </table>	« FAVORABLE «		» UNFAVORABLE »		22.5%	Div Grth	15.0%		22.5%	Hi Yield / II	15.0%		55.0%	Fixed Inc	36.7%		0.0%	NC Assets	33.3%			Min Risk Score
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Core

Max Risk Score	RISK 31		<table border="0"> <tr> <td colspan="2">« FAVORABLE «</td> <td colspan="2">» UNFAVORABLE »</td> </tr> <tr> <td>17.5%</td> <td>Div Grth</td> <td>11.7%</td> <td></td> </tr> <tr> <td>12.5%</td> <td>Hi Yield / II</td> <td>8.3%</td> <td></td> </tr> <tr> <td>70.0%</td> <td>Fixed Inc</td> <td>46.7%</td> <td></td> </tr> <tr> <td>0.0%</td> <td>NC Assets</td> <td>33.3%</td> <td></td> </tr> </table>	« FAVORABLE «		» UNFAVORABLE »		17.5%	Div Grth	11.7%		12.5%	Hi Yield / II	8.3%		70.0%	Fixed Inc	46.7%		0.0%	NC Assets	33.3%			Min Risk Score
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	RISK 27																								

Disclosures

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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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