Portfolio Statistics

Lower Risk Portfolios

September 30, 2022

	High Yield Corporate Bond	Strategic Enhanced Bond	Sleep Well	Strategic Hedged Income	Barclays Aggregate Index
2022	-13.89%	-16.67%	-12.95%	-15.88%	-14.61%
3 Year	-1.52%	-0.56%	-8.32%	-2.89%	-3.26%
5 Year	-0.22%	2.55%	-4.52%	0.13%	-0.27%
7 Year	1.71%	1.51%	-0.98%	-0.11%	0.54%
10 Year	1.69%	1.01%	1.07%	-0.19%	0.89%
1/1/2000 or Inception	4.09%	9.05%	4.77%	4.69%	3.95%
Standard Deviation	6.64%	9.74%	10.03%	6.87%	3.81%
Positive Months	62.13%	62.50%	59.43%	58.46%	64.71%
Maximum Drawdown	-15.98%	-18.25%	-24.94%	-19.48%	-16.09%
Median Return	0.54%	0.49%	0.36%	0.45%	0.38%

The market indices are used as benchmarks for comparison purposes only and cannot be invested in directly. The performance of an unmanaged index is not indicative of the performance of any particular investment. The indices chosen were determined to be appropriate for the corresponding portfolios indicated, given (i) the market represented by each index, and (ii) the asset composition of each portfolio. While these indices can be useful for comparisons to the portfolio performance data shown above (during a given date range), they should not be used as benchmarks for comparison to client account performance.

Past performance is no guarantee of future results. Investing is risky. Investors can lose money.

All money manager returns are net of 2.00% advisory fees unless otherwise stated. Custodial expenses are charged separately by the custodian. (1) See attached important disclosures regarding backtested, hypothetical performance. Backtested, hypothetical performance has several important limitations you should be aware of.

Portfolio Statistics

Lower Risk Portfolios

September 30, 2022

FTA Wealth Advisors

	High Yield Corporate Bond	Strategic Enhanced Bond	Sleep Well	Strategic Hedged Income	Barclays Aggregate Index
2022	-13.89%	-16.67%	-12.95%	-15.88%	-14.61%
2021	0.72%	-0.81%	1.21%	1.39%	-1.54%
2020	8.72%	18.13%	-13.83%	8.71%	7.51%
2019	9.88%	8.28%	9.15%	10.65%	8.72%
2018	-4.86%	6.44%	-5.05%	-2.12%	0.01%
2017	5.66%	2.17%	7.96%	0.85%	3.54%
2016	9.04%	-1.89%	11.69%	-0.67%	2.65%
2015	-4.03%	-2.60%	-1.22%	-2.14%	0.55%
2014	1.29%	5.82%	7.61%	10.26%	5.97%
2013	4.64%	-4.71%	7.15%	-8.04%	-2.02%
2012	11.85%	3.84%	9.60%	3.70%	4.21%
2011	-0.73%	12.34%	14.84%	11.71%	7.84%
2010	11.86%	9.59%	12.94%	11.67%	6.54%
2009	37.56%	9.58%	24.50%	-1.89%	5.93%
2008	-9.95%	33.92%	3.60%	15.18%	5.24%
2007	0.88%	13.24%		10.91%	6.97%
2006	8.45%	-0.11%		11.08%	4.33%
2005	0.72%	4.04%		6.72%	2.43%
2004	7.44%	9.26%		6.61%	4.34%
2003	20.51%	15.15%		8.43%	4.10%
2002	1.60%	20.48%		10.00%	10.25%
2001	0.81%	20.36%		3.16%	8.44%
2000	-4.07%	60.95%		12.68%	11.63%

The market indices are used as benchmarks for comparison purposes only and cannot be invested in directly. The performance of an unmanaged index is not indicative of the performance of any particular investment. The indices chosen were determined to be appropriate for the corresponding portfolios indicated, given (i) the market represented by each index, and (ii) the asset composition of each portfolio. While these indices can be useful for comparisons to the portfolio performance data shown above (during a given date range), they should not be used as benchmarks for comparison to client account performance. Past performance is no guarantee of future results. Investing is risky. Investors can lose money. All money manager returns are net of 2.00% advisory fees unless otherwise stated. Custodial expenses are charged separately by the custodian. Backtested, hypothetical performance has several important limitations you should be aware of.

Portfolio Statistics

Moderate Risk Portfolios

September 30, 2022

FTA Wealth Advisors

	Foundation Strategy	Prime Dividend	Prime Dividend Jr	Strategic Mid-Cap	Employment Trends	Economic Cycle	Sector	S&P 500	Global Sector	Prime Dividend International	Country Rotation	EAFE
2022	-14.53%	-19.41%	-18.69%	-18.06%	-26.23%	-24.49%	-16.05%	-23.87%	-12.94%	-25.47%	-10.38%	-26.76%
3 Year	4.37%	3.91%	2.14%	0.87%	-5.55%	0.83%	5.30%	8.16%	-1.95%	-3.79%	1.67%	-1.38%
5 Year	3.25%	6.44%	4.27%	3.16%	-0.04%	2.68%	4.52%	9.24%	-0.67%	-4.27%	0.11%	-0.36%
7 Year	2.65%	7.37%	5.13%	3.54%	3.63%	4.14%	5.16%	11.40%	0.83%	-1.75%	3.34%	3.34%
10 Year	2.78%	8.56%	6.27%	5.97%	4.26%	5.81%	6.68%	11.70%	4.55%	1.18%	7.26%	4.15%
Since 2000 or Inception	5.80%	8.85%	7.86%	12.47%	4.59%	6.29%	7.07%	6.00%	10.64%	5.09%	9.78%	2.76%
Standard Deviation	7.81%	12.05%	12.34%	20.43%	11.69%	12.56%	8.95%	15.40%	12.05%	13.80%	16.45%	16.70%
Postive Months	60.66%	63.60%	63.60%	62.13%	59.46%	63.24%	65.50%	64.34%	61.86%	58.23%	57.50%	56.99%
Maximum Drawdown	-14.53%	-23.73%	-24.16%	-32.62%	-26.23%	-32.16%	-16.05%	-50.95%	-18.06%	-34.55%	-33.56%	-56.40%
Median Return	0.61%	0.85%	0.88%	0.81%	0.51%	0.68%	0.86%	1.11%	1.02%	0.60%	0.77%	0.84%

The market indices are used as benchmarks for comparison purposes only and cannot be invested in directly. The performance of an unmanaged index is not indicative of the performance of any particular investment. The indices chosen were determined to be appropriate for the corresponding portfolios indicated, given (i) the market represented by each index, and (ii) the asset composition of each portfolio. While these indices can be useful for comparisons to the portfolio performance data shown above (during a given date range), they should not be used as benchmarks for comparison to client account performance. Past performance is no guarantee of future results. Investing is risky. Investors can lose money. All money manager returns are net of 2.00% advisory fees unless otherwise stated. Custodial expenses are charged separately by the custodian. Backtested, hypothetical performance has several important limitations you should be aware of.

Portfolio Statistics

Moderate Risk Portfolios

September 30, 2022

FTA Wealth Advisors

	Foundation Strategy	Prime Dividend	Prime Dividend Jr	Strategic Mid-Cap	Employment Trends	Economic Cycle	Sector Growth	S&P 500	Prime Dividend International	Global Sector	Country Rotation	EAFE
2022	-14.53%	-19.41%	-18.69%	-18.06%	-26.23%	-24.49%	-16.05%	-23.87%	-25.47%	-12.94%	-10.38%	-26.76%
2021	19.99%	23.53%	20.50%	19.80%	9.57%	26.19%	24.85%	28.71%	9.57%	6.10%	8.81%	5.13%
2020	8.78%	6.44%	3.49%	1.26%	-4.96%	-0.88%	5.48%	18.40%	6.08%	1.33%	6.52%	8.28%
2019	4.06%	25.52%	22.45%	14.26%	29.68%	12.46%	13.50%	31.49%	5.38%	9.66%	1.33%	22.66%
2018	-2.15%	-4.70%	-7.39%	-0.13%	-5.84%	3.56%	-4.64%	-4.38%	-15.11%	-8.78%	-4.71%	-13.36%
2017	8.25%	19.35%	16.46%	6.40%	19.57%	11.24%	12.34%	21.83%	17.50%	14.74%	3.05%	25.62%
2016	-0.57%	2.25%	0.40%	-2.89%	6.45%	9.79%	7.22%	11.96%	-1.96%	1.69%	17.09%	1.51%
2015	-2.74%	-1.10%	-3.57%	15.10%	0.56%	-4.51%	-4.53%	1.38%	4.92%	-5.23%	1.90%	-0.39%
2014	9.00%	13.48%	11.35%	5.19%	10.51%	16.16%	12.63%	13.69%	-6.41%	13.04%	34.56%	-4.48%
2013	1.12%	29.71%	22.53%	22.81%	17.25%	18.42%	23.73%	32.39%	20.88%	32.47%	18.12%	23.29%
2012	-0.43%	14.67%	16.62%	6.12%	13.81%	14.02%	7.62%	16.00%	5.01%	5.72%	9.39%	17.90%
2011	3.73%	6.15%	10.26%	33.05%	7.33%	-0.31%	2.89%	2.11%	-13.55%	33.51%	11.28%	-11.73%
2010	6.27%	17.06%	12.02%	17.97%	-2.69%	13.31%	4.66%	15.06%	6.18%	21.39%	26.34%	8.21%
2009	4.54%	24.26%	27.38%	6.08%	-1.12%	39.79%	21.05%	26.46%	33.62%	19.14%	-15.73%	32.46%
2008	13.68%	5.08%	-12.42%	22.25%	-1.69%	3.57%	-7.20%	-37.00%	-11.96%	26.93%	17.85%	-43.06%
2007	9.01%	-4.03%	0.63%	28.95%	5.10%	11.68%	9.03%	5.49%	9.45%	9.63%	12.39%	11.63%
2006	10.49%	15.00%	13.55%	6.12%	16.15%	1.89%	15.40%	15.79%	24.38%	11.27%	17.00%	26.86%
2005	7.48%	1.62%	4.77%	0.63%	-0.86%	5.73%		4.91%	11.79%	7.76%	12.04%	14.02%
2004	14.46%	13.19%	14.29%	12.48%	5.48%	4.67%		10.88%	18.36%	9.43%	20.12%	20.70%
2003	19.83%	9.23%	11.48%	31.52%		24.74%		28.68%	23.65%	26.43%	29.29%	39.17%
2002	3.15%	11.82%	14.06%	17.14%		-23.30%		-22.10%				-15.66%
2001	-0.39%	-1.81%	14.39%	11.94%		-6.26%		-11.89%				-21.21%
2000	15.68%	8.00%	-1.09%	44.17%		7.87%		-9.10%				-13.96%

The market indices are used as benchmarks for comparison purposes only and cannot be invested in directly. The performance of an unmanaged index is not indicative of the performance of any particular investment. The indices chosen were determined to be appropriate for the corresponding portfolios indicated, given (i) the market represented by each index, and (ii) the asset composition of each portfolio. While these indices can be useful for comparisons to the portfolio performance data shown above (during a given date range), they should not be used as benchmarks for comparison to client account performance. Past performance is no guarantee of future results. Investing is risky. Investors can lose money. All money manager returns are net of 2.00% advisory fees unless otherwise stated. Custodial expenses are charged separately by the custodian. Backtested, hypothetical performance has several important limitations you should be aware of.

Portfolio Statistics

Growth Portfolios

September 30, 2022

	Value Discount	Reflation	Broad Value	NSDQ	S&P 500
2022	-25.06%	-12.85%	-24.71%	-40.04%	-23.87%
3 Year	5.98%	4.82%	0.63%	7.33%	8.16%
5 Year	5.93%	1.78%	1.79%	8.94%	9.24%
7 Year	8.37%	7.14%	5.15%	11.70%	11.40%
10 Year	8.91%	n/a	n/a	12.84%	11.70%
Since 2000 or Inception	7.79%	-1.77%	5.45%	14.66%	6.00%
Standard Deviation	13.06%	21.42%	16.77%	18.37%	15.40%
Postive Months	64.81%	48.41%	61.26%	62.20%	64.34%
Maximum Drawdown	-25.64%	-51.91%	-29.43%	-41.55%	-50.95%
Median Return	0.87%	-0.14%	1.05%	1.79%	1.11%

The market indices are used as benchmarks for comparison purposes only and cannot be invested in directly. The performance of an unmanaged index is not indicative of the performance of any particular investment. The indices chosen were determined to be appropriate for the corresponding portfolios indicated, given (i) the market represented by each index, and (ii) the asset composition of each portfolio. While these indices can be useful for comparisons to the portfolio performance data shown above (during a given date range), they should not be used as benchmarks for comparison to client account performance. Past performance is no guarantee of future results. Investing is risky. Investors can lose money. All money manager returns are net of 2.00% advisory fees unless otherwise stated. Custodial expenses are charged separately by the custodian. Backtested, hypothetical performance has several important limitations you should be aware of.

Portfolio Statistics

Growth Risk Portfolios

September 30, 2022

	Value Discount	NSDQ	Reflation	Broad Value	S&P 500
2022	-25.06%	-40.04%	-12.85%	-24.71%	-23.87%
2021	26.19%	33.83%	13.91%	26.43%	28.71%
2020	15.98%	39.33%	5.62%	-2.32%	18.40%
2019	28.96%	33.07%	20.67%	24.78%	31.49%
2018	-6.42%	-2.79%	-18.35%	-12.94%	-4.38%
2017	13.44%	26.48%	16.08%	19.56%	21.83%
2016	9.78%	5.53%	39.09%	13.11%	11.96%
2015	-0.67%	17.70%	-28.91%	-5.44%	1.38%
2014	11.44%	14.70%	-13.21%	10.55%	13.69%
2013	29.81%	34.33%	-16.01%	14.43%	32.39%
2012	13.76%	14.85%	-4.07%		16.00%
2011	-0.15%	4.65%			2.11%
2010	24.95%	9.72%			15.06%
2009	-0.74%	42.03%			26.46%
2008	-8.03%				-37.00%
2007	3.41%				5.49%
2006	13.53%				15.79%
2005	2.82%				4.91%
2004	4.69%				10.88%
2003	11.27%				28.68%
2002					-22.10%
2001					-11.89%
2000					-9.10%

The market indices are used as benchmarks for comparison purposes only and cannot be invested in directly. The performance of an unmanaged index is not indicative of the performance of any particular investment. The indices chosen were determined to be appropriate for the corresponding portfolios indicated, given (i) the market represented by each index, and (ii) the asset composition of each portfolio. While these indices can be useful for comparisons to the portfolio performance data shown above (during a given date range), they should not be used as benchmarks for comparison to client account performance. Past performance is no guarantee of future results. Investing is risky. Investors can lose money. All money manager returns are net of 2.00% advisory fees unless otherwise stated. Custodial expenses are charged separately by the custodian. Backtested, hypothetical performance has several important limitations you should be aware of.

Strategy Disclosures

Disclosure applicable to all strategies:

Performance prior to 9/30/16 has been independently verified by Alpha Performance Verification Services. Please ask your financial advisors for a copy of the performance verification report.

Performance presented is hypothetical (back-tested). The back-test calculations are based on the same methodology used when product was/is launched. The actual strategy invests in index and bond funds and/or ETF's which may be similar but different from the instruments used in the model. Prospective application of the methodology used to manage the basket may not actually result in a performance commensurate with the back-test returns as shown. The back-test period does not necessarily correspond to the entire available history of the basket or any individual instrument. No ETF expenses, trading costs or custodial fees are accounted for in the hypothetical data. Hypothetical model results 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 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 account for in the model.

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 results and theoretically the strategy can be adjusted until desired results are achieved. Therefore back-tested or hypothetical data must be approached with caution because it is constructed with hindsight and may not reflect material conditions that could affect a manager's decision process, thus altering the application of the discipline. There is no assurance that these back-tested results could, or would have been achieved by FTA during the periods presented.

The data used to construct the back-tested results were obtained from third-party sources. While FTA and outsourced providers believe the data to be reliable, no representation is made as to, and no responsibility, warranty or liability is accepted for the accuracy or completeness of such information. The information and opinions expressed in this document are for informational purposes only. Any recommendation or opinion made in this document may not be suitable for all investors. The information contained herein does not constitute and should not be construed as investment advice, an offering of investment advisory services, or an offer to sell or a solicitation to buy any security.

Past performance does not guarantee future performance. While FTA believes that the factors which have historically affected the markets over time will continue to do so, there can be no guarantee that these effects will persist or that they will have the same intensity as past time periods.

Disclosures to Country Rotation Strategy

Third Party Model Creation: The Logical-Invest Country Rotationi Strategy is developed by and licensed from Logical-Invest.com. Logical-Invest.com is not a registered investment advisor and does not provide financial investment advice. Logical- Invest solely creates and maintains models that it licenses to other firms. Software provided by Logical-Invest.com is solely responsible for the performance described herein. Financial & Tax Architects, LLC ("FTA") receives trading signals for this investment strategy from software provided by Logical-Invest.com. From time to time FTA utilizes these signals as a part of this strategy. Execution of trading signals, performance, and allocation may differ from what is displayed described herein. Thus, FTA's future performance using the signals provided could materially differ from described performance.

The Country Rotation Strategy (CRS) is a strategy created by Logical-Invest.com and licensed by Financial & Tax Architects. It seeks to add geographic diversity through the rotation of a wide variety of individual countries ETFs by blending the mix of risk adjusted growth. This strategy offers significant non-US global exposure and allows for the harvesting of returns from those outperforming countries even in a sideways market. The strategy uses momentum and relative strength indicators to choose between countries. When risk is high, it invests in fixed income ETF's. The strategy pursues a rule-based investment process that allocates between Long Duration Bonds and the four top ranked countries or regions to try to achieve an optimal risk/return profile.

Disclosures to Global Sector Strategy

Third Party Model Creation: The Logical-Invest Global Sector Strategy is developed by and licensed from Logical-Invest.com. Logical-Invest.com is not a registered investment advisor and does not provide financial investment advice. Logical- Invest solely creates and maintains models that it licenses to other firms. Software provided by Logical-Invest.com is solely responsible for the performance described herein. Financial & Tax Architects, LLC ("FTA") receives trading signals for this investment strategy from software provided by Logical-Invest.com. From time to time FTA utilizes these signals as a part of this strategy. Execution of trading signals, performance, and allocation may differ from what is displayed described herein. Thus, FTA's future performance using the signals provided could materially differ from described performance.

The Global Sector Strategy is a strategy created by Logical Invest and offered by Financial & Tax Architects. The strategy is based on seeking an optimum allocation between the Global Equity Sectors and Long Duration Treasuries market. Equity Sectors present well-defined, long lasting cycles along the overall economic cyclical development of global markets, therefore allowing the strategy to receive returns from the outperforming sectors even as the market goes sideways. Simultaneously, the strategy benefits from the long term inverse correlation between equity markets and long duration bonds while capturing value from the money flows into safe havens of US treasuries in crisis times.

Disclosures to Sleep Well Bond Strategy

Third Party Model Creation: The Logical-Invest Sleep Well Bond Strategy is developed by and licensed from Logical-Invest.com. Logical-Invest.com is not a registered investment advisor and does not provide financial investment advice. Logical- Invest solely creates and maintains models that it licenses to other firms. Software provided by Logical-Invest.com is solely responsible for the performance described herein. Financial & Tax Architects, LLC ("FTA") receives trading signals for this investment strategy from software provided by Logical-Invest.com. From time to time FTA utilizes these signals as a part of this strategy. Execution of trading signals, performance, and allocation may differ from what is displayed described herein. Thus, FTA's future performance using the signals provided could materially differ from described performance.

The Sleep Well Bond Strategy is a bond rotation strategy licensed by Logical-Invest.com and offered by Financial & Tax Architects that seeks, through optimum allocation, to achieve superior returns while attempting to offer a risk profile similar to that of the broader based US bond market. The strategy pursues a rule-based investment process that uses ETF's to allocate between long term US treasuries, High Yield Corporate Bonds, Emerging Market Bonds and Convertible bonds to try to achieve the appropriate risk/return profile so that the allocation among the asset classes is optimized. Cross-correlation and volatility of asset classes are accounted for to try to achieve lower overall portfolio volatility. The strategy is designed as an all-weather, diversified, multi-asset strategy generating optimal performance while attempting to mitigate downside risk.

Disclosures to US Prime Dividend Strategy

The U.S. Prime Dividend Strategy invests in leading American dividend paying stocks and/or ETF's to expose the investor to companies with increasing, sustainable dividend payouts. The strategy employs an intermediate tactical overlay in order to determine when the strategy should have a bullish or bearish stance. When the strategy has a bullish stance, it is fully invested in an array of American dividend paying stocks and/or ETF's. When it is in a bearish stance, it is invested in an ETF designed to track the Barclays Capital US Intermediate Aggregate Bond index.

The performance is prepared using the following methodologies: (i) by a hypothetical model portfolio to which an investment methodology is applied on a current and on-going basis; (ii) at the beginning of each annual period, the model begins with $100,000 invested in exchange traded funds (iii) all securities are priced at month's end and all securities held are valued at the closing price as of the last business day for each month; (iv) the cost basis and proceeds for individual security purchases and sales are based on the day and time a trade was entered into and the price is recorded as of the time the decision was made; (v) on a monthly basis, performance is calculated using a holding-period return; (vi) annual performance for the model is computed by linking the monthly performance results for the indicated number of months; (vii) the total investment performance includes both realized and unrealized gains and losses, as well as dividends but does not take into consideration any interest on cash; (viii) all performance results are net of management fees; (ix) net of fee performance has been reduced by the management fee but is gross of all other fees and transaction costs; (x) net of fee performance is calculated using an annual management fee of 2.00% applied quarterly, in arrears; and (xi) the U.S. Dollar is the currency used to express performance.

The performance represents hypothetical model results for U.S. PRIME DIVIDEND STRATEGY during the measurement time period. As such, these results have limitations, including, but not limited to, the following: (i) U.S. PRIME DIVIDEND STRATEGY results do not reflect actual trading by specific FINANCIAL AND TAX ARCHITECTS clients, but were achieved by means of the calculation methodologies described above; (ii) model performance may not reflect the impact that all or any material market or economic conditions would had on use of U.S. PRIME DIVIDEND STRATEGY by an individual client; (iii) for differing reasons FINANCIAL AND TAX ARCHITECTS clients would have experienced investment results, either positive or negative, during the measurement period that were or may have been materially different from those reflected by the U.S. PRIME DIVIDEND STRATEGY model performance. For Example, variances in client account holdings, investment management fees incurred, the date on which a client began using U.S. PRIME DIVIDEND STRATEGY, client account contributions or withdrawals and general market conditions, would have caused the performance of a specific client's portfolio to vary substantially from the U.S. PRIME DIVIDEND STRATEGY model performance results; and (iv) different types of investments and investment strategies involve varying levels of risk, and there can be no assurance that any specific investment or strategy will be either suitable or profitable for a prospective client.

The model performance does not reflect other earnings, brokerage commissions, and custodian expenses. It is important to note that actual portfolios would be charged other fees and transaction costs and performance would be lower. Hypothetical past performance is not indicative of future results. Therefore, no client should assume that future performance will be profitable, equal the hypothetical performance reflected for U.S. PRIME DIVIDEND STRATEGY, or equal the corresponding historical benchmark index. The historical index performance results for the index reflect reinvested dividends, but do not reflect the deduction of transaction and custodial charges, or the deduction of an advisor fee, the incurrence of which would have the effect of decreasing the historical index performance results. The historical index performance results are provided for comparison purposes only, so as to provide general information to assist a prospective client in determining whether the index performance meets the client's investment objectives. Historical index performance results do not reflect the impact of taxes. It should not be assumed that portfolios will correspond directly to any such comparative benchmark index. Further, the comparative index may be more or less volatile than U.S. PRIME DIVIDEND STRATEGY.

Disclosures to Foundation Strategy

The Foundation Strategy attempts to emulate, as best as possible, the diversified investment style practiced by leading endowments, specifically that of Yale University. The strategy invests in ETF's designed to track the performance of large domestic stocks, large foreign stocks, 10-Year Treasury Notes, the Goldman Sachs Commodity Index, and the NAREIT Real Estate Investment Trust Index. Each asset class is separately graded on a technical score designed to move into bonds when that asset class is in a prolonged downturn.

The performance is prepared using the following methodologies: (i) by a hypothetical model portfolio to which an investment methodology is applied on a current and on-going basis; (ii) at the beginning of each annual period, the model begins with $100,000 invested in exchange traded funds (iii) all securities are priced at month's end and all securities held are valued at the closing price as of the last business day for each month; (iv) the cost basis and proceeds for individual security purchases and sales are based on the day and time a trade was entered into and the price is recorded as of the time the decision was made; (v) on a monthly basis, performance is calculated using a holding-period return; (vi) annual performance for the model is computed by linking the monthly performance results for the indicated number of months; (vii) the total investment performance includes both realized and unrealized gains and losses, as well as dividends but does not take into consideration any interest on cash; (viii) all performance results are net of management fees; (ix) net of fee performance has been reduced by the management fee but is gross of all other fees and transaction costs; (x) net of fee performance is calculated using an annual management fee of 2.00% applied quarterly, in arrears; and (xi) the U.S. Dollar is the currency used to express performance.

The performance represents hypothetical model results for FOUNDATION STRATEGY during the measurement time period. As such, these results have limitations, including, but not limited to, the following: (i) FOUNDATION STRATEGY results do not reflect actual trading by specific FINANCIAL AND TAX ARCHITECTS clients, but were achieved by means of the calculation methodologies described above; (ii) model performance may not reflect the impact that all or any material market or economic conditions would had on use of FOUNDATION STRATEGY by an individual client; (iii) for differing reasons FINANCIAL AND TAX ARCHITECTS clients would have experienced investment results, either positive or negative, during the measurement period that were or may have been materially different from those reflected by the FOUNDATION STRATEGY model performance. For Example, variances in client account holdings, investment management fees incurred, the date on which a client began using FOUNDATION STRATEGY, client account contributions or withdrawals and general market conditions, would have caused the performance of a specific client's portfolio to vary substantially from the FOUNDATION STRATEGY model performance results; and (iv) different types of investments and investment strategies involve varying levels of risk, and there can be no assurance that any specific investment or strategy will be either suitable or profitable for a prospective client.

The model performance does not reflect other earnings, brokerage commissions, and custodian expenses. It is important to note that actual portfolios would be charged other fees and transaction costs and performance would be lower. Hypothetical past performance is not indicative of future results. Therefore, no client should assume that future performance will be profitable, equal the hypothetical performance reflected for FOUNDATION STRATEGY, or equal the corresponding historical benchmark index. The historical index performance results for the index reflect reinvested dividends, but do not reflect the deduction of transaction and custodial charges, or the deduction of an advisor fee, the incurrence of which would have the effect of decreasing the historical index performance results. The historical index performance results are provided for comparison purposes only, so as to provide general information to assist a prospective client in determining whether the index performance meets the client's investment objectives. Historical index performance results do not reflect the impact of taxes. It should not be assumed that portfolios will correspond directly to any such comparative benchmark index. Further, the comparative index may be more or less volatile than FOUNDATION STRATEGY.

Disclosures to High Yield Corporate Bond Strategy

The High Yield Corporate Bond Strategy (HYCB) uses a blend of High Yield Corporate Bond mutual funds and/or ETF's overlaid with sell triggers designed to attempt to minimize downside risk. This strategy seeks to take advantage of the well-documented return premium available in the High Yield Corporate Bond universe while attempting to minimize drawdowns through security-specific risk tolerance limits. Securities are subject to risk mitigation designed to prevent prolonged downturns.

The performance is prepared using the following methodologies: (i) by a hypothetical model portfolio to which an investment methodology is applied on a current and on-going basis; (ii) at the beginning of each annual period, the model begins with $100,000 invested in exchange traded funds (iii) all securities are priced at month's end and all securities held are valued at the closing price as of the last business day for each month; (iv) the cost basis and proceeds for individual security purchases and sales are based on the day and time a trade was entered into and the price is recorded as of the time the decision was made; (v) on a monthly basis, performance is calculated using a holding-period return; (vi) annual performance for the model is computed by linking the monthly performance results for the indicated number of months; (vii) the total investment performance includes both realized and unrealized gains and losses, as well as dividends but does not take into consideration any interest on cash; (viii) all performance results are net of management fees; (ix) net of fee performance has been reduced by the management fee but is gross of all other fees and transaction costs; (x) net of fee performance is calculated using an annual management fee of 2.00% applied quarterly, in arrears; and (xi) the U.S. Dollar is the currency used to express performance.

The performance represents hypothetical model results for HYCB STRATEGY during the measurement time period. As such, these results have limitations, including, but not limited to, the following: (i) HYCB STRATEGY results do not reflect actual trading by specific FINANCIAL AND TAX ARCHITECTS clients, but were achieved by means of the calculation methodologies described above; (ii) model performance may not reflect the impact that all or any material market or economic conditions would had on use of HYCB STRATEGY by an individual client; (iii) for differing reasons FINANCIAL AND TAX ARCHITECTS clients would have experienced investment results, either positive or negative, during the measurement period that were or may have been materially different from those reflected by the HYCB STRATEGY model performance. For Example, variances in client account holdings, investment management fees incurred, the date on which a client began using HYCB STRATEGY, client account contributions or withdrawals and general market conditions, would have caused the performance of a specific client's portfolio to vary substantially from the HYCB STRATEGY model performance results; and (iv) different types of investments and investment strategies involve varying levels of risk, and there can be no assurance that any specific investment or strategy will be either suitable or profitable for a prospective client.

The model performance does not reflect other earnings, brokerage commissions, and custodian expenses. It is important to note that actual portfolios would be charged other fees and transaction costs and performance would be lower. Hypothetical past performance is not indicative of future results. Therefore, no client should assume that future performance will be profitable, equal the hypothetical performance reflected for HYCB STRATEGY, or equal the corresponding historical benchmark index. The historical index performance results for the index reflect reinvested dividends, but do not reflect the deduction of transaction and custodial charges, or the deduction of an advisor fee, the incurrence of which would have the effect of decreasing the historical index performance results. The historical index performance results are provided for comparison purposes only, so as to provide general information to assist a prospective client in determining whether the index performance meets the client's investment objectives. Historical index performance results do not reflect the impact of taxes. It should not be assumed that portfolios will correspond directly to any such comparative benchmark index. Further, the comparative index may be more or less volatile than HYCB STRATEGY.

Disclosures to International Prime Dividend Strategy

The International Prime Dividend Strategy invests in leading Foreign dividend stocks or ETF's designed to expose the investor to foreign equities that show continually increasing, sustainable, dividend payouts. The strategy employs an intermediate term tactical overlay in order to determine whether to be in a bullish or defensive posture. When in a bullish posture, the strategy is invested in European dividend stocks and/or ETF's. When bearish, the strategy invests in an ETF approximating the Barclays Pan-European Aggregate bond index.

The performance is prepared using the following methodologies: (i) by a hypothetical model portfolio to which an investment methodology is applied on a current and on-going basis; (ii) at the beginning of each annual period, the model begins with $100,000 invested in exchange traded funds (iii) all securities are priced at month's end and all securities held are valued at the closing price as of the last business day for each month; (iv) the cost basis and proceeds for individual security purchases and sales are based on the day and time a trade was entered into and the price is recorded as of the time the decision was made; (v) on a monthly basis, performance is calculated using a holding-period return; (vi) annual performance for the model is computed by linking the monthly performance results for the indicated number of months; (vii) the total investment performance includes both realized and unrealized gains and losses, as well as dividends but does not take into consideration any interest on cash; (viii) all performance results are net of management fees; (ix) net of fee performance has been reduced by the management fee but is gross of all other fees and transaction costs; (x) net of fee performance is calculated using an annual management fee of 2.00% applied quarterly, in arrears; and (xi) the U.S. Dollar is the currency used to express performance.

The performance represents hypothetical model results for INTERNATIONAL PRIME DIVIDEND STRATEGY during the measurement time period. As such, these results have limitations, including, but not limited to, the following: (i) INTERNATIONAL PRIME DIVIDEND STRATEGY results do not reflect actual trading by specific FINANCIAL AND TAX ARCHITECTS clients, but were achieved by means of the calculation methodologies described above; (ii) model performance may not reflect the impact that all or any material market or economic conditions would had on use of INTERNATIONAL PRIME

DIVIDEND STRATEGY by an individual client; (iii) for differing reasons FINANCIAL AND TAX ARCHITECTS clients would have experienced investment results, either positive or negative, during the measurement period that were or may have been materially different from those reflected by the INTERNATIONAL PRIME DIVIDEND STRATEGY model performance. For Example, variances in client account holdings, investment management fees incurred, the date on which a client began using INTERNATIONAL PRIME DIVIDEND STRATEGY, client account contributions or withdrawals and general market conditions, would have caused the performance of a specific client's portfolio to vary substantially from the INTERNATIONAL PRIME DIVIDEND STRATEGY model performance results; and (iv) different types of investments and investment strategies involve varying levels of risk, and there can be no assurance that any specific investment or strategy will be either suitable or profitable for a prospective client.

The model performance does not reflect other earnings, brokerage commissions, and custodian expenses. It is important to note that actual portfolios would be charged other fees and transaction costs and performance would be lower. Hypothetical past performance is not indicative of future results. Therefore, no client should assume that future performance will be profitable, equal the hypothetical performance reflected for INTERNATIONAL PRIME DIVIDEND STRATEGY, or equal the corresponding historical benchmark index. The historical index performance results for the index reflect reinvested dividends, but do not reflect the deduction of transaction and custodial charges, or the deduction of an advisor fee, the incurrence of which would have the effect of decreasing the historical index performance results. The historical index performance results are provided for comparison purposes only, so as to provide general information to assist a prospective client in determining whether the index performance meets the client's investment objectives. Historical index performance results do not reflect the impact of taxes. It should not be assumed that portfolios will correspond directly to any such comparative benchmark index. Further, the comparative index may be more or less volatile than INTERNATIONAL PRIME DIVIDEND STRATEGY.

Disclosures to Strategic Mid-Cap Strategy

The Strategic Mid-Cap Strategy (SMC) is a strategy which seeks to exploit two seasonal influences on the stock market. These seasonal forces have historically "skewed" returns in certain months of the year and specific sub-periods in the final three months of the year. Each year, the SMC Strategy holds an S&P MidCap 400 Index ETF from late-October to the end of May and then invests in intermediate-term bond ETF's from June to late-October. During the third and fourth quarters of each year, the strategy raises the leverage of the midcap exposure by 100% during certain sub-periods totaling less than 25 days. These sub-periods are influenced by end-of-month and holiday seasonal forces.

The performance is prepared using the following methodologies: (i) by a hypothetical model portfolio to which an investment methodology is applied on a current and on-going basis; (ii) at the beginning of each annual period, the model begins with $100,000 invested in exchange traded funds (iii) all securities are priced at month's end and all securities held are valued at the closing price as of the last business day for each month; (iv) the cost basis and proceeds for individual security purchases and sales are based on the day and time a trade was entered into and the price is recorded as of the time the decision was made; (v) on a monthly basis, performance is calculated using a holding-period return; (vi) annual performance for the model is computed by linking the monthly performance results for the indicated number of months; (vii) the total investment performance includes both realized and unrealized gains and losses, as well as dividends but does not take into consideration any interest on cash; (viii) all performance results are net of management fees; (ix) net of fee performance has been reduced by the management fee but is gross of all other fees and transaction costs; (x) net of fee performance is calculated using an annual management fee of 2.00% applied quarterly, in arrears; and (xi) the U.S. Dollar is the currency used to express performance.

The performance represents hypothetical model results for STRATEGIC MID-CAP STRATEGY during the measurement time period. As such, these results have limitations, including, but not limited to, the following: (i) STRATEGIC MID-CAP STRATEGY results do not reflect actual trading by specific FINANCIAL AND TAX ARCHITECTS clients, but were achieved by means of the calculation methodologies described above; (ii) model performance may not reflect the impact that all or any material market or economic conditions would had on use of STRATEGIC MID-CAP STRATEGY by an individual client; (iii) for differing reasons FINANCIAL AND TAX ARCHITECTS clients would have experienced investment results, either positive or negative, during the measurement period that were or may have been materially different from those reflected by the STRATEGIC MID-CAP STRATEGY model performance. For Example, variances in client account holdings, investment management fees incurred, the date on which a client began using STRATEGIC MID-CAP STRATEGY, client account contributions or withdrawals and general market conditions, would have caused the performance of a specific client's portfolio to vary substantially from the STRATEGIC MID-CAP STRATEGY model performance results; and (iv) different types of investments and investment strategies involve varying levels of risk, and there can be no assurance that any specific investment or strategy will be either suitable or profitable for a prospective client.

The model performance does not reflect other earnings, brokerage commissions, and custodian expenses. It is important to note that actual portfolios would be charged other fees and transaction costs and performance would be lower. Hypothetical past performance is not indicative of future results. Therefore, no client should assume that future performance will be profitable, equal the hypothetical performance reflected for STRATEGIC MID-CAP STRATEGY, or equal the corresponding historical benchmark index. The historical index performance results for the index reflect reinvested dividends, but do not reflect the deduction of transaction and custodial charges, or the deduction of an advisor fee, the incurrence of which would have the effect of decreasing the historical index performance results. The historical index performance results are provided for comparison purposes only, so as to provide general information to assist a prospective client in determining whether the index performance meets the client's investment objectives. Historical index performance results do not reflect the impact of taxes. It should not be assumed that portfolios will correspond directly to any such comparative benchmark index. Further, the comparative index may be more or less volatile than STRATEGIC MID-CAP STRATEGY.

Disclosures to Strategic Enhanced Bond Strategy

The Strategic Enhanced Bond Strategy (SEB) is an asset allocation strategy that combines conservative intermediate-term and inflation-protected bond funds with Financial & Tax Architects' fourth quarter "prime period" trades. The strategy determines, in advance, when to be invested in bond funds and when to be invested in equities. The investment components of the strategy are: Jan 1 to late-October: 70% intermediate-term bond funds/ 30% inflation protected Treasury bonds (TIPS); late-October to Dec. 31: 40% intermediate-term bond funds plus three prime period trades using the S&P 500 index leveraged by 100%. Investors should be aware that the use of leveraged funds in the fourth quarter of each year increases the risk and volatility of the equity component of the strategy.

The performance is prepared using the following methodologies: (i) by a hypothetical model portfolio to which an investment methodology is applied on a current and on-going basis; (ii) at the beginning of each annual period, the model begins with $100,000 invested in exchange traded funds (iii) all securities are priced at month's end and all securities held are valued at the closing price as of the last business day for each month; (iv) the cost basis and proceeds for individual security purchases and sales are based on the day and time a trade was entered into and the price is recorded as of the time the decision was made; (v) on a monthly basis, performance is calculated using a holding-period return; (vi) annual performance for the model is computed by linking the monthly performance results for the indicated number of months; (vii) the total investment performance includes both realized and unrealized gains and losses, as well as dividends but does not take into consideration any interest on cash; (viii) all performance results are net of management fees; (ix) net of fee performance has been reduced by the management fee but is gross of all other fees and transaction costs; (x) net of fee performance is calculated using an annual management fee of 2.00% applied quarterly, in arrears; and (xi) the U.S. Dollar is the currency used to express performance.

The performance represents hypothetical model results for SEC STRATEGY during the measurement time period. As such, these results have limitations, including, but not limited to, the following: (i) SEB STRATEGY results do not reflect actual trading by specific FINANCIAL AND TAX ARCHITECTS clients, but were achieved by means of the calculation methodologies described above; (ii) model performance may not reflect the impact that all or any material market or economic conditions would had on use of SEB STRATEGY by an individual client; (iii) for differing reasons FINANCIAL AND TAX ARCHITECTS clients would have experienced investment results, either positive or negative, during the measurement period that were or may have been materially different from those reflected by the SEB STRATEGY model performance. For Example, variances in client account holdings, investment management fees incurred, the date on which a client began using SEB STRATEGY, client account contributions or withdrawals and general market conditions, would have caused the performance of a specific client's portfolio to vary substantially from the SEB STRATEGY model performance results; and (iv) different types of investments and investment strategies involve varying levels of risk, and there can be no assurance that any specific investment or strategy will be either suitable or profitable for a prospective client.

The model performance does not reflect other earnings, brokerage commissions, and custodian expenses. It is important to note that actual portfolios would be charged other fees and transaction costs and performance would be lower. Hypothetical past performance is not indicative of future results. Therefore, no client should assume that future performance will be profitable, equal the hypothetical performance reflected for SEB STRATEGY, or equal the corresponding historical benchmark index. The historical index performance results for the index reflect reinvested dividends, but do not reflect the deduction of transaction and custodial charges, or the deduction of an advisor fee, the incurrence of which would have the effect of decreasing the historical index performance results. The historical index performance results are provided for comparison purposes only, so as to provide general information to assist a prospective client in determining whether the index performance meets the client's investment objectives. Historical index performance results do not reflect the impact of taxes. It should not be assumed that portfolios will correspond directly to any such comparative benchmark index. Further, the comparative index may be more or less volatile than SEB STRATEGY.

Disclosures to Strategic Hedged Income Strategy

The Strategic Hedged Income Strategy (SHI)attempts to maintain a conservative, diversified portfolio of ETF's that strives to protect your assets on the downside while attempting to achieve consistent and steady growth on the upside. This diversified portfolio invests in instruments designed to track the performance of Spot Gold, T-bills, 10-Year Treasury Notes, 30-year Treasury Bonds, and the NAREIT Real Estate Investment Trust Index.

The performance is prepared using the following methodologies: (i) by a hypothetical model portfolio to which an investment methodology is applied on a current and on-going basis; (ii) at the beginning of each annual period, the model begins with $100,000 invested in exchange traded funds (iii) all securities are priced at month's end and all securities held are valued at the closing price as of the last business day for each month; (iv) the cost basis and proceeds for individual security purchases and sales are based on the day and time a trade was entered into and the price is recorded as of the time the decision was made; (v) on a monthly basis, performance is calculated using a holding-period return; (vi) annual performance for the model is computed by linking the monthly performance results for the indicated number of months; (vii) the total investment performance includes both realized and unrealized gains and losses, as well as dividends but does not take into consideration any interest on cash; (viii) all performance results are net of management fees; (ix) net of fee performance has been reduced by the management fee but is gross of all other fees and transaction costs; (x) net of fee performance is calculated using an annual management fee of 2.00% applied quarterly, in arrears; and (xi) the U.S. Dollar is the currency used to express performance.

The performance represents hypothetical model results for SHI STRATEGY during the measurement time period. As such, these results have limitations, including, but not limited to, the following: (i) SHI STRATEGY results do not reflect actual trading by specific FINANCIAL AND TAX ARCHITECTS clients, but were achieved by means of the calculation methodologies described above; (ii) model performance may not reflect the impact that all or any material market or economic conditions would had on use of SHI STRATEGY by an individual client; (iii) for differing reasons FINANCIAL AND TAX ARCHITECTS clients would have experienced investment results, either positive or negative, during the measurement period that were or may have been materially different from those reflected by the SHI STRATEGY model performance. For Example, variances in client account holdings, investment management fees incurred, the date on which a client began using SHI STRATEGY, client account contributions or withdrawals and general market conditions, would have caused the performance of a specific client's portfolio to vary substantially from the SHI STRATEGY model performance results; and (iv) different types of investments and investment strategies involve varying levels of risk, and there can be no assurance that any specific investment or strategy will be either suitable or profitable for a prospective client.

The model performance does not reflect other earnings, brokerage commissions, and custodian expenses. It is important to note that actual portfolios would be charged other fees and transaction costs and performance would be lower. Hypothetical past performance is not indicative of future results. Therefore, no client should assume that future performance will be profitable, equal the hypothetical performance reflected for SHI STRATEGY, or equal the corresponding historical benchmark index. The historical index performance results for the index reflect reinvested dividends, but do not reflect the deduction of transaction and custodial charges, or the deduction of an advisor fee, the incurrence of which would have the effect of decreasing the historical index performance results. The historical index performance results are provided for comparison purposes only, so as to provide general information to assist a prospective client in determining whether the index performance meets the client's investment objectives. Historical index performance results do not reflect the impact of taxes. It should not be assumed that portfolios will correspond directly to any such comparative benchmark index. Further, the comparative index may be more or less volatile than SHI STRATEGY.

Disclosures to Value Discount Strategy

The Value Discount Strategy is a relative value strategy applied to tradable asset class proxies. The Strategy uses ETF's to invest in Stocks, Treasury Bonds, Corporate Bonds, or cash. The strategy chooses which asset class to invest in by examining which is the most undervalued compared to the equity risk premium for stocks, the credit risk premium for corporate bonds, and the term risk premium for treasury bonds. If no asset class is undervalued the strategy invests in cash.

The performance is prepared using the following methodologies: (i) by a hypothetical model portfolio to which an investment methodology is applied on a current and on-going basis; (ii) at the beginning of each annual period, the model begins with $100,000 invested in exchange traded funds (iii) all securities are priced at month's end and all securities held are valued at the closing price as of the last business day for each month; (iv) the cost basis and proceeds for individual security purchases and sales are based on the day and time a trade was entered into and the price is recorded as of the time the decision was made; (v) on a monthly basis, performance is calculated using a holding-period return; (vi) annual performance for the model is computed by linking the monthly performance results for the indicated number of months; (vii) the total investment performance includes both realized and unrealized gains and losses, as well as dividends but does not take into consideration any interest on cash; (viii) all performance results are net of management fees; (ix) net of fee performance has been reduced by the management fee but is gross of all other fees and transaction costs; (x) net of fee performance is calculated using an annual management fee of 2.00% applied quarterly, in arrears; and (xi) the U.S. Dollar is the currency used to express performance.

The performance represents hypothetical model results for VALUE DISCOUNT STRATEGY during the measurement time period. As such, these results have limitations, including, but not limited to, the following: (i) VALUE DISCOUNT STRATEGY results do not reflect actual trading by specific FINANCIAL AND TAX ARCHITECTS clients, but were achieved by means of the calculation methodologies described above; (ii) model performance may not reflect the impact that all or any material market or economic conditions would had on use of VALUE DISCOUNT STRATEGY by an individual client; (iii) for differing reasons FINANCIAL AND TAX ARCHITECTS clients would have experienced investment results, either positive or negative, during the measurement period that were or may have been materially different from those reflected by the VALUE DISCOUNT STRATEGY model performance. For example, variances in client account holdings, investment management fees incurred, the date on which a client began using VALUE DISCOUNT STRATEGY, client account contributions or withdrawals and general market conditions, would have caused the performance of a specific client's portfolio to vary substantially from the VALUE DISCOUNT STRATEGY model performance results; and (iv) different types of investments and investment strategies involve varying levels of risk, and there can be no assurance that any specific investment or strategy will be either suitable or profitable for a prospective client.

The model performance does not reflect other earnings, brokerage commissions, and custodian expenses. It is important to note that actual portfolios would be charged other fees and transaction costs and performance would be lower. Hypothetical past performance is not indicative of future results. Therefore, no client should assume that future performance will be profitable, equal the hypothetical performance reflected for VALUE DISCOUNT STRATEGY, or equal the corresponding historical benchmark index. The historical index performance results for the index reflect reinvested dividends, but do not reflect the deduction of transaction and custodial charges, or the deduction of an advisor fee, the incurrence of which would have the effect of decreasing the historical index performance results. The historical index performance results are provided for comparison purposes only, so as to provide general information to assist a prospective client in determining whether the index performance meets the client's investment objectives. Historical index performance results do not reflect the impact of taxes. It should not be assumed that portfolios will correspond directly to any such comparative benchmark index. Further, the comparative index may be more or less volatile than VALUE DISCOUNT STRATEGY.

Disclosures to Economic Cycle Strategy

By utilizing employment and housing indicators in a manner unique to Financial & Tax Architects, The Economic Cycle Strategy attempts to mitigate the downside risk associated with investing in the stock market. When employment and housing indicators are bullish, this strategy is long the US equity markets using various equity instruments. When the indicators are bearish, the strategy invests in instruments that attempt to track the Barclays Aggregate Bond Index.

Performance presented is hypothetical (back-tested). Prospective application of the methodology used to manage the strategy may not actually result in a performance commensurate with the hypothetical returns as shown. The hypothetical period does not necessarily correspond to the entire available history of the back-test or any individual instrument. The actual strategy invests in index and bond funds and/or ETF's which may be similar but different from the instruments used in the model. Model results 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 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 account for in the model.

The investment strategy that the results were based upon can theoretically be changed at any time with the benefit of hindsight in order to show better results. Therefore, hypothetical data must be approached with caution because it is constructed with hindsight and may not reflect material conditions that could affect a manager's decision process, thus altering the application of the discipline. There is no assurance that these results could, or would have been achieved by Financial & Tax Architects (FTA) during the periods presented.

The performance is prepared using the following methodologies: (i) by a hypothetical model portfolio to which an investment methodology is applied on a current and on-going basis; (ii) at the beginning of each annual period, the model begins with $100,000 invested in exchange traded funds (iii) all securities are priced at month's end and all securities held are valued at the closing price as of the last business day for each month; (iv) the cost basis and proceeds for individual security purchases and sales are based on the day and time a trade was entered into and the price is recorded as of the time the decision was made; (v) on a monthly basis, performance is calculated using a holding-period return; (vi) annual performance for the model is computed by linking the monthly performance results for the indicated number of months; (vii) the total investment performance includes both realized and unrealized gains and losses, as well as dividends but does not take into consideration any interest on cash; (viii) all performance results are net of management fees; (ix) net of fee performance has been reduced by the management fee but is gross of all other fees and transaction costs; (x) net of fee performance is calculated using an annual management fee of 2.00% applied quarterly, in arrears; and (xi) the U.S. Dollar is the currency used to express performance.

The performance represents hypothetical model results for ECONOMIC CYCLE STRATEGY during the measurement time period. As such, these results have limitations, including, but not limited to, the following: (i) ECONOMIC CYCLE STRATEGY results do not reflect actual trading by specific FINANCIAL AND TAX ARCHITECTS clients, but were achieved by means of the calculation methodologies described above; (ii) model performance may not reflect the impact that all or any material market or economic conditions would had on use of ECONOMIC CYCLE STRATEGY by an individual client; (iii) for differing reasons FINANCIAL AND TAX ARCHITECTS clients would have experienced investment results, either positive or negative, during the measurement period that were or may have been materially different from those reflected by the ECONOMIC CYCLE STRATEGY model performance. For Example, variances in client account holdings, investment management fees incurred, the date on which a client began using ECONOMIC CYCLE STRATEGY, client account contributions or withdrawals and general market conditions, would have caused the performance of a specific client's portfolio to vary substantially from the ECONOMIC CYCLE STRATEGY model performance results; and (iv) different types of investments and investment strategies involve varying levels of risk, and there can be no assurance that any specific investment or strategy will be either suitable or profitable for a prospective client.

The model performance does not reflect other earnings, brokerage commissions, and custodian expenses. It is important to note that actual portfolios would be charged other fees and transaction costs and performance would be lower. Hypothetical past performance is not indicative of future results. Therefore, no client should assume that future performance will be profitable, equal the hypothetical performance reflected for ECONOMIC CYCLE STRATEGY, or equal the corresponding historical benchmark index. The historical index performance results for the index reflect reinvested dividends, but do not reflect the deduction of transaction and custodial charges, or the deduction of an advisor fee, the incurrence of which would have the effect of decreasing the historical index performance results. The historical index performance results are provided for comparison purposes only, so as to provide general information to assist a prospective client in determining whether the index performance meets the client's investment objectives. Historical index performance results do not reflect the impact of taxes. It should not be assumed that portfolios will correspond directly to any such comparative benchmark index. Further, the comparative index may be more or less volatile than ECONOMIC CYCLE STRATEGY.

Disclosures to Sector Growth Strategy

The Sector Growth Strategy is a FTAWA proprietary investment model designed to invest in strong performing domestic equity sectors. The Strategy invests in 11 US sector ETFs and an ETF that tracks Barclays US Aggregate bond ETF. Momentum indicators are utilized for each sector to determine the composition of the strategy. When a given sector momentum indicator is bullish, the sector ETF is held. When a given sector momentum indicator is bearish, the sector ETF is dropped and replaced Barclays Aggregate Bond ETF.

Performance presented is hypothetical (back-tested). Prospective application of the methodology used to manage the strategy may not actually result in a performance commensurate with the hypothetical returns as shown. The hypothetical period does not necessarily correspond to the entire available history of the back-test or any individual instrument. The actual strategy invests in index and bond funds and/or ETF's which may be similar but different from the instruments used in the model. Model results 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 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 account for in the model.

The investment strategy that the results were based upon can theoretically be changed at any time with the benefit of hindsight in order to show better results. Therefore, hypothetical data must be approached with caution because it is constructed with hindsight and may not reflect material conditions that could affect a manager's decision process, thus altering the application of the discipline. There is no assurance that these results could, or would have been achieved by Financial & Tax Architects (FTA) during the periods presented.

The performance is prepared using the following methodologies: (i) by a hypothetical model portfolio to which an investment methodology is applied on a current and on-going basis; (ii) at the beginning of each annual period, the model begins with $100,000 invested in exchange traded funds (iii) all securities are priced at month's end and all securities held are valued at the closing price as of the last business day for each month; (iv) the cost basis and proceeds for individual security purchases and sales are based on the day and time a trade was entered into and the price is recorded as of the time the decision was made; (v) on a monthly basis, performance is calculated using a holding-period return; (vi) annual performance for the model is computed by linking the monthly performance results for the indicated number of months; (vii) the total investment performance includes both realized and unrealized gains and losses, as well as dividends but does not take into consideration any interest on cash; (viii) all performance results are net of management fees; (ix) net of fee performance has been reduced by the management fee but is gross of all other fees and transaction costs; (x) net of fee performance is calculated using an annual management fee of 2.00% applied quarterly, in arrears; and (xi) the U.S. Dollar is the currency used to express performance.

The performance represents hypothetical model results for SECTOR GROWTH STRATEGY during the measurement time period. As such, these results have limitations, including, but not limited to, the following: (i) SECTOR GROWTH STRATEGY results do not reflect actual trading by specific FINANCIAL AND TAX ARCHITECTS clients, but were achieved by means of the calculation methodologies described above; (ii) model performance may not reflect the impact that all or any material market or economic conditions would had on use of SECTOR GROWTH STRATEGY by an individual client; (iii) for differing reasons FINANCIAL AND TAX ARCHITECTS clients would have experienced investment results, either positive or negative, during the measurement period that were or may have been materially different from those reflected by the SECTOR GROWTH STRATEGY model performance. For example, variances in client account holdings, investment management fees incurred, the date on which a client began using SECTOR GROWTH STRATEGY, client account contributions or withdrawals and general market conditions, would have caused the performance of a specific client's portfolio to vary substantially from the SECTOR GROWTH STRATEGY model performance results; and (iv) different types of investments and investment strategies involve varying levels of risk, and there can be no assurance that any specific investment or strategy will be either suitable or profitable for a prospective client.

The model performance does not reflect other earnings, brokerage commissions, and custodian expenses. It is important to note that actual portfolios would be charged other fees and transaction costs and performance would be lower. Hypothetical past performance is not indicative of future results. Therefore, no client should assume that future performance will be profitable, equal the hypothetical performance reflected for SECTOR GROWTH STRATEGY, or equal the corresponding historical benchmark index. The historical index performance results for the index reflect reinvested dividends, but do not reflect the deduction of transaction and custodial charges, or the deduction of an advisor fee, the incurrence of which would have the effect of decreasing the historical index performance results. The historical index performance results are provided for comparison purposes only, so as to provide general information to assist a prospective client in determining whether the index performance meets the client's investment objectives. Historical index performance results do not reflect the impact of taxes. It should not be assumed that portfolios will correspond directly to any such comparative benchmark index. Further, the comparative index may be more or less volatile than SECTOR GROWTH STRATEGY.

Disclosures to Prime Dividend Jr. Strategy

The Prime Dividend Jr. Strategy is an offshoot of the Prime Dividend Strategy which is a FTAWA proprietary investment model designed to identify the leading U.S. dividend paying stocks and/or ETF's. The Prime Dividend Strategy utilizes an intermediate term tactical overlay to identify whether to be in a bullish posture or defensive posture. When the overlay indicates a bullish posture, the Strategy is fully invested in the NOBL ETF. When the overlay indicates a defensive posture, the Strategy is fully invested in an ETF designed to track the Barclays Capital US Intermediate Aggregate Bond index.

Performance presented is hypothetical (back-tested). Prospective application of the methodology used to manage the strategy may not actually result in a performance commensurate with the hypothetical returns as shown. The hypothetical period does not necessarily correspond to the entire available history of the back-test or any individual instrument. The actual strategy invests in index and bond funds and/or ETF's which may be similar but different from the instruments used in the model. Model results 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 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 account for in the model.

The investment strategy that the results were based upon can theoretically be changed at any time with the benefit of hindsight in order to show better results. Therefore, hypothetical data must be approached with caution because it is constructed with hindsight and may not reflect material conditions that could affect a manager's decision process, thus altering the application of the discipline. There is no assurance that these results could, or would have been achieved by Financial & Tax Architects (FTA) during the periods presented.

The performance is prepared using the following methodologies: (i) by a hypothetical model portfolio to which an investment methodology is applied on a current and on-going basis; (ii) at the beginning of each annual period, the model begins with $100,000 invested in exchange traded funds (iii) all securities are priced at month's end and all securities held are valued at the closing price as of the last business day for each month; (iv) the cost basis and proceeds for individual security purchases and sales are based on the day and time a trade was entered into and the price is recorded as of the time the decision was made; (v) on a monthly basis, performance is calculated using a holding-period return; (vi) annual performance for the model is computed by linking the monthly performance results for the indicated number of months; (vii) the total investment performance includes both realized and unrealized gains and losses, as well as dividends but does not take into consideration any interest on cash; (viii) all performance results are net of management fees; (ix) net of fee performance has been reduced by the management fee but is gross of all other fees and transaction costs; (x) net of fee performance is calculated using an annual management fee of 2.00% applied quarterly, in arrears; and (xi) the U.S. Dollar is the currency used to express performance.

The performance represents hypothetical model results for PRIME DIVIDEND JR. STRATEGY during the measurement time period. As such, these results have limitations, including, but not limited to, the following: (i) PRIME DIVIDEND JR. STRATEGY results do not reflect actual trading by specific FINANCIAL AND TAX ARCHITECTS clients, but were achieved by means of the calculation methodologies described above; (ii) model performance may not reflect the impact that all or any material market or economic conditions would had on use of PRIME DIVIDEND JR. STRATEGY by an individual client; (iii) for differing reasons FINANCIAL AND TAX ARCHITECTS clients would have experienced investment results, either positive or negative, during the measurement period that were or may have been materially different from those reflected by the PRIME DIVIDEND JR. STRATEGY model performance. For example, variances in client account holdings, investment management fees incurred, the date on which a client began using PRIME DIVIDEND JR. STRATEGY, client account contributions or withdrawals and general market conditions, would have caused the performance of a specific client's portfolio to vary substantially from the PRIME DIVIDEND JR. STRATEGY model performance results; and (iv) different types of investments and investment strategies involve varying levels of risk, and there can be no assurance that any specific investment or strategy will be either suitable or profitable for a prospective client.

The model performance does not reflect other earnings, brokerage commissions, and custodian expenses. It is important to note that actual portfolios would be charged other fees and transaction costs and performance would be lower. Hypothetical past performance is not indicative of future results. Therefore, no client should assume that future performance will be profitable, equal the hypothetical performance reflected for PRIME DIVIDEND JR. STRATEGY, or equal the corresponding historical benchmark index. The historical index performance results for the index reflect reinvested dividends, but do not reflect the deduction of transaction and custodial charges, or the deduction of an advisor fee, the incurrence of which would have the effect of decreasing the historical index performance results. The historical index performance results are provided for comparison purposes only, so as to provide general information to assist a prospective client in determining whether the index performance meets the client's investment objectives. Historical index performance results do not reflect the impact of taxes. It should not be assumed that portfolios will correspond directly to any such comparative benchmark index. Further, the comparative index may be more or less volatile than PRIME DIVIDEND JR. STRATEGY.

Disclosures to Employment Trends Strategy

The Employment Trends Strategy is a proprietary investment model that utilizes employment indicators to determine the composition of the strategy. The goal of the Strategy is to mitigate downside risk associated with investing in the equity market. Therefore, when employment indicator is bullish, the Strategy holds investment vehicles designed to track the S&P 100. When employment indicators are bearish, the Strategy holds investments designed to track the Barclays Aggregate Bond Index.

Performance presented is hypothetical (back-tested). Prospective application of the methodology used to manage the strategy may not actually result in a performance commensurate with the hypothetical returns as shown. The hypothetical period does not necessarily correspond to the entire available history of the back-test or any individual instrument. The actual strategy invests in index and bond funds and/or ETF's which may be similar but different from the instruments used in the model. Model results 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 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 account for in the model.

The investment strategy that the results were based upon can theoretically be changed at any time with the benefit of hindsight in order to show better results. Therefore, hypothetical data must be approached with caution because it is constructed with hindsight and may not reflect material conditions that could affect a manager's decision process, thus altering the application of the discipline. There is no assurance that these results could, or would have been achieved by Financial & Tax Architects (FTA) during the periods presented.

The performance represents hypothetical model results for EMPLOYMENT TRENDS STRATEGY during the measurement time period. As such, these results have limitations, including, but not limited to, the following: (i) EMPLOYMENT TRENDS STRATEGY results do not reflect actual trading by specific FINANCIAL AND TAX ARCHITECTS clients, but were achieved by means of the calculation methodologies described above; (ii) model performance may not reflect the impact that all or any material market or economic conditions would had on use of EMPLOYMENT TRENDS STRATEGY by an individual client; (iii) for differing reasons FINANCIAL AND TAX ARCHITECTS clients would have experienced investment results, either positive or negative, during the measurement period that were or may have been materially different from those reflected by the EMPLOYMENT TRENDS STRATEGY model performance. For example, variances in client account holdings, investment management fees incurred, the date on which a client began using EMPLOYMENT TRENDS STRATEGY, client account contributions or withdrawals and general market conditions, would have caused the performance of a specific client's portfolio to vary substantially from the EMPLOYMENT TRENDS STRATEGY model performance results; and (iv) different types of investments and investment strategies involve varying levels of risk, and there can be no assurance that any specific investment or strategy will be either suitable or profitable for a prospective client.

The model performance does not reflect other earnings, brokerage commissions, and custodian expenses. It is important to note that actual portfolios would be charged other fees and transaction costs and performance would be lower. Hypothetical past performance is not indicative of future results. Therefore, no client should assume that future performance will be profitable, equal the hypothetical performance reflected for EMPLOYMENT TRENDS STRATEGY, or equal the corresponding historical benchmark index. The historical index performance results for the index reflect reinvested dividends, but do not reflect the deduction of transaction and custodial charges, or the deduction of an advisor fee, the incurrence of which would have the effect of decreasing the historical index performance results. The historical index performance results are provided for comparison purposes only, so as to provide general information to assist a prospective client in determining whether the index performance meets the client's investment objectives. Historical index performance results do not reflect the impact of taxes. It should not be assumed that portfolios will correspond directly to any such comparative benchmark index. Further, the comparative index may be more or less volatile than EMPLOYMENT TRENDS STRATEGY.

Disclosures to NASDAQ Leaders Strategy

The Nasqaq Leaders Strategy is a FTAWA proprietary investment model designed to hold an equally weighted basket of equities comprised of the top ten largest Nasdaq equities by market value. The Strategy is managed passively and rebalances monthly. Actual holdings will vary as the Nasdaq Composite Index is subject to fluctuation. The Strategy is designed to capture the top end growth of the Index. The Strategy is meant to provide a growth component to a broader total allocation.

Performance presented is hypothetical (back-tested). Prospective application of the methodology used to manage the strategy may not actually result in a performance commensurate with the hypothetical returns as shown. The hypothetical period does not necessarily correspond to the entire available history of the back-test or any individual instrument. The actual strategy invests in index and bond funds and/or ETF's which may be similar but different from the instruments used in the model. Model results 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 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 account for in the model.

The investment strategy that the results were based upon can theoretically be changed at any time with the benefit of hindsight in order to show better results. Therefore, hypothetical data must be approached with caution because it is constructed with hindsight and may not reflect material conditions that could affect a manager's decision process, thus altering the application of the discipline. There is no assurance that these results could, or would have been achieved by Financial & Tax Architects (FTA) during the periods presented

The performance is prepared using the following methodologies: (i) by a hypothetical model portfolio to which an investment methodology is applied on a current and on-going basis; (ii) at the beginning of each annual period, the model begins with $100,000 invested in exchange traded funds (iii) all securities are priced at month's end and all securities held are valued at the closing price as of the last business day for each month; (iv) the cost basis and proceeds for individual security purchases and sales are based on the day and time a trade was entered into and the price is recorded as of the time the decision was made; (v) on a monthly basis, performance is calculated using a holding-period return; (vi) annual performance for the model is computed by linking the monthly performance results for the indicated number of months; (vii) the total investment performance includes both realized and unrealized gains and losses, as well as dividends but does not take into consideration any interest on cash; (viii) all performance results are net of management fees; (ix) net of fee performance has been reduced by the management fee but is gross of all other fees and transaction costs; (x) net of fee performance is calculated using an annual management fee of 2.00% applied quarterly, in arrears; and (xi) the U.S. Dollar is the currency used to express performance.

The performance represents hypothetical model results for NASDAQ LEADERS STRATEGY during the measurement time period. As such, these results have limitations, including, but not limited to, the following: (i) NASDAQ LEADERS STRATEGY results do not reflect actual trading by specific FINANCIAL AND TAX ARCHITECTS clients, but were achieved by means of the calculation methodologies described above; (ii) model performance may not reflect the impact that all or any material market or economic conditions would had on use of NASDAQ LEADERS STRATEGY by an individual client; (iii) for differing reasons FINANCIAL AND TAX ARCHITECTS clients would have experienced investment results, either positive or negative, during the measurement period that were or may have been materially different from those reflected by the NASDAQ LEADERS STRATEGY model performance. For example, variances in client account holdings, investment management fees incurred, the date on which a client began using NASDAQ LEADERS STRATEGY, client account contributions or withdrawals and general market conditions, would have caused the performance of a specific client's portfolio to vary substantially from the NASDAQ LEADERS STRATEGY model performance results; and (iv) different types of investments and investment strategies involve varying levels of risk, and there can be no assurance that any specific investment or strategy will be either suitable or profitable for a prospective client.

The model performance does not reflect other earnings, brokerage commissions, and custodian expenses. It is important to note that actual portfolios would be charged other fees and transaction costs and performance would be lower. Hypothetical past performance is not indicative of future results. Therefore, no client should assume that future performance will be profitable, equal the hypothetical performance reflected for NASDAQ LEADERS STRATEGY, or equal the corresponding historical benchmark index. The historical index performance results for the index reflect reinvested dividends, but do not reflect the deduction of transaction and custodial charges, or the deduction of an advisor fee, the incurrence of which would have the effect of decreasing the historical index performance results. The historical index performance results are provided for comparison purposes only, so as to provide general information to assist a prospective client in determining whether the index performance meets the client's investment objectives. Historical index performance results do not reflect the impact of taxes. It should not be assumed that portfolios will correspond directly to any such comparative benchmark index. Further, the comparative index may be more or less volatile than NASDAQ LEADERS STRATEGY.

Index Information

S&P 500:

The Standard & Poor's 500 composite index is an American stock market index based on the market capitalizations of 500 large companies having common stock listed on the NYSE or NASDAQ. The S&P 500 index components and their weightings are determined by S&P Dow Jones Indices. It differs from other U.S. stock market indices, such as the Dow Jones Industrial Average or the Nasdaq Composite index, because of its diverse constituency and weighting methodology. It is one of the most commonly followed equity indices, and many consider it one of the best representations of the U.S. stock market, and a bellwether for the U.S. economy.

Barclays US Aggregate Bond Index:

This index is a market-cap weighted index that is representative of the overall US bond market. It includes most traded investment grade bonds including corporates, treasuries, agency, and mortgage backed bonds, but does not include TIPS or munis.

EAFE:

The MSCI EAFE Index is designed to represent the performance of large and mid-cap securities across 21 developed markets, including countries in Europe, Australasia and the Far East, excluding the U.S. and Canada. The Index is available for a number of regions, market segments/sizes and covers approximately 85% of the free float-adjusted market capitalization in each of the 21 countries.

Barclays US Corporate High Yield Bond Index:

This market capitalization weighted index if representative of the non-investment grade corporate bond market. Securities are classified as high-yield if the middle rating of Moody's, Fitch, and S&P is Ba1/BB+/BB+ or below.

Definitions

Drawdowns/Maximum Drawdown: This is a measure of the peak to trough percentage loss in a given period. The maximum drawdown is the largest drawdown in the time period.

Median Return: This is the median monthly return of the strategy or index over a time period.

Months Positive: This is the percentage of months that a strategy or index had a positive monthly return in a time period.

Standard Deviation: This is a statistical measure of dispersion from a set of data. For the purposes of FTA marketing materials it measures the dispersion of monthly returns of a strategy or index.