Logical Invest Sleep Well Bond Strategy
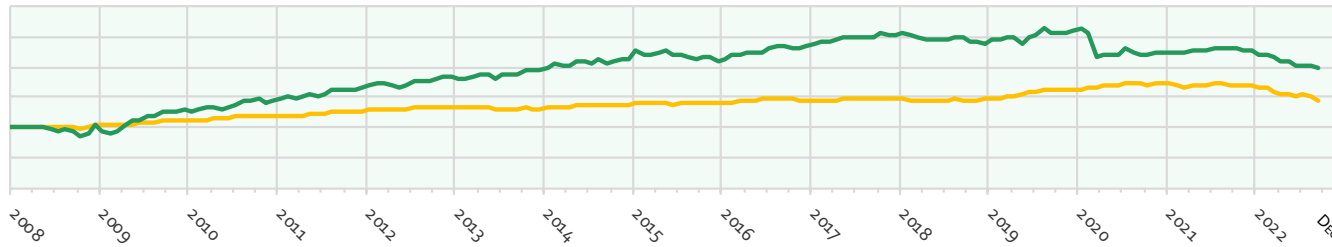
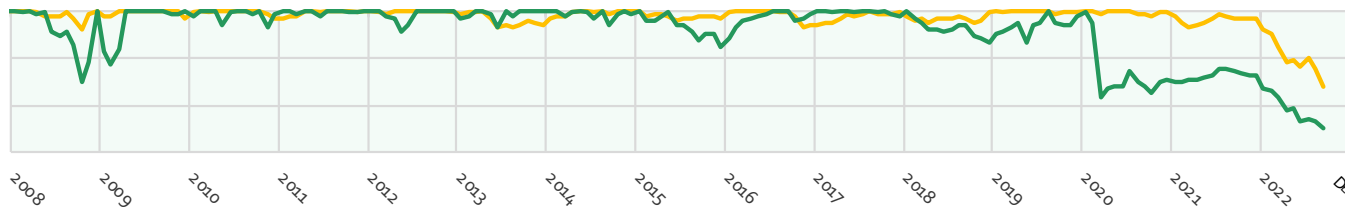## For period ending September, 30 2022

Description

The Sleep Well Bond Strategy is a Logical-Invest bond rotation investment strategy. The Strategy employs an algorithmic allocation which seeks to offer a risk profile comparable to the broad-based U.S. bond market while also achieving superior returns to its risk profile. The Strategy's rule-based investment strategy is designed to identify the optimal allocation among long-term US Treasuries, U.S. High-Yield Corporate Bonds, Emerging Market Bonds and U.S. Convertible Bonds. Cross-correlation and volatility principals of the asset classes is used to reduce the overall volatility of the Strategy. The Strategy is an all-weather strategy designed to limit risk during inevitable market downturns

Hypothetical Growth of $100,000

Trailing Returns	SWB	AGG
2022 year to date	-12.95%	-14.61%
3 Year Annualized	-8.32%	-3.26%
5 Year Annualized	-4.52%	-0.27%
7 Year Annualized	-0.98%	0.54%
10 Year Annualized	1.07%	0.89%
Since 1/2008 Annualized	4.77%	3.95%

Peak to Valley Drawdowns

Portfolio Statistics	SWB	AGG
Standard Deviation	10.03%	3.81%
Positive Months	59.43%	64.71%
Maximum Drawdown	-24.94%	-16.09%
Median Return	0.36%	0.38%

— AGG
— Sleep Well

Historical Quarterly Performance

	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1Q						1.32%	-8.10%	3.35%	2.55%	3.02%	0.20%	2.78%	4.60%	6.05%	3.58%	-0.73%	3.77%	-17.60%	-0.05%	-5.17%
2Q						-4.60%	18.07%	1.15%	1.85%	-1.92%	-1.51%	3.29%	-0.86%	1.58%	2.28%	-2.00%	0.15%	3.07%	1.46%	-6.49%
3Q						-2.51%	12.16%	6.43%	7.90%	5.38%	4.46%	-1.77%	-3.15%	4.23%	1.07%	1.43%	3.47%	-0.19%	0.82%	-1.83%
4Q						9.95%	2.30%	1.52%	1.91%	2.93%	3.94%	3.20%	-1.65%	-0.53%	0.83%	-3.78%	1.51%	1.66%	-1.01%	
Year						3.60%	24.50%	12.94%	14.84%	9.60%	7.15%	7.61%	-1.22%	11.69%	7.96%	-5.05%	9.15%	-13.83%	1.21%	-12.95%

Disclosures to Sleep Well Bond Strategy

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.

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.

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 anytime 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 Logical-Invest.com believes 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.