

Smooth Sailing U.S. Stock & Bond Rotation Index

[Morningstar F00016P7C]

A rotational U.S. total market equity and total duration U.S. government bond strategy designed to exploit global macro environmental shifts.

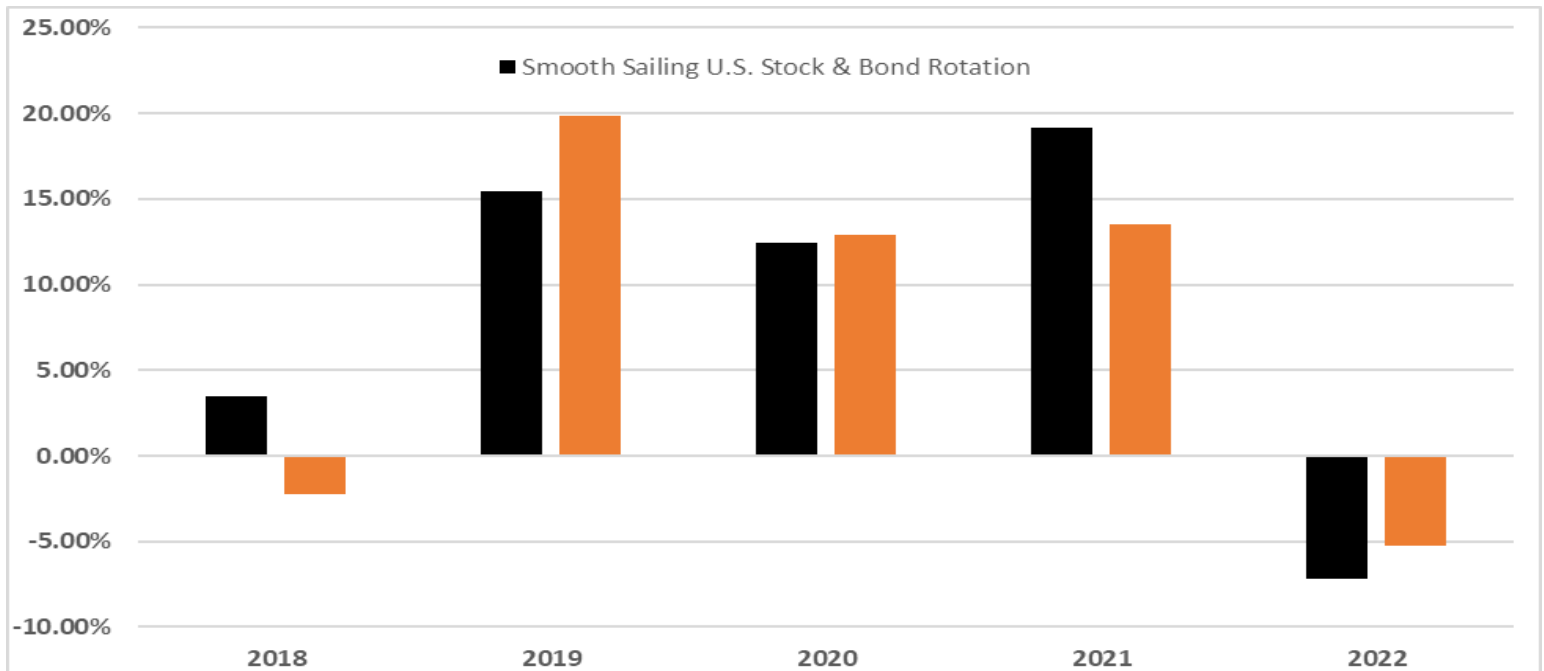
- * Total style box equity / total duration U.S. Govt bond
- * "Volatile markets hedging" logic
- * Equal weighted rotation
- * End of month review
- * 100% rules based
- * No leverage / no shorting

The index tactically rotates into equal weighted blend of large cap growth, large cap value, mid cap growth, mid cap value, small cap growth and small cap value ETFs during periods of economic expansion. It tactically rotates into an equal weight blend of five U.S. Government bond ETFs during periods of economic contraction. There is gradual blending of equity and bond allocations during economic transitions.

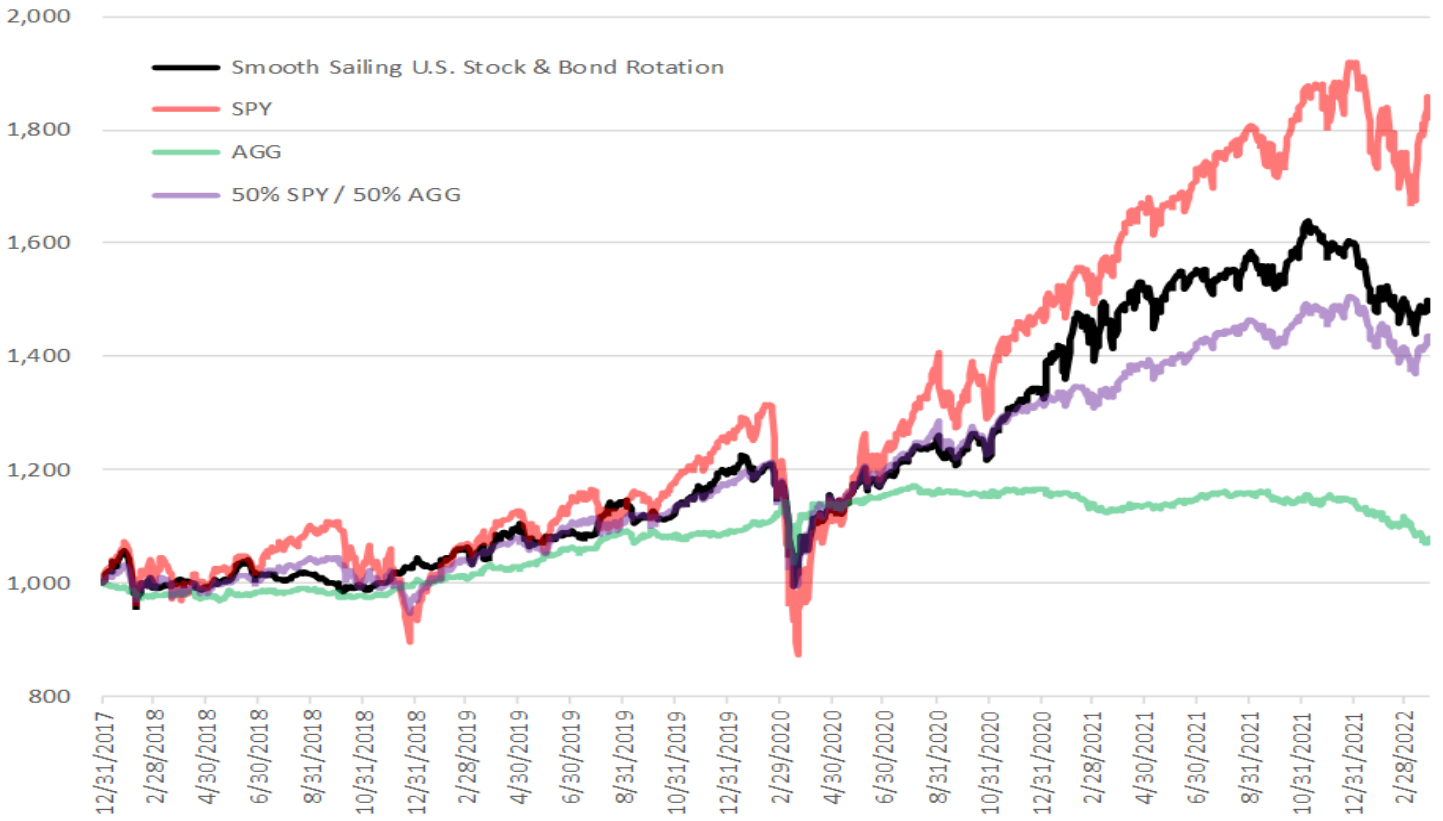
Smooth Sailing U.S. Stock & Bond Rotation historical results (total return)													Smooth Sailing U.S. Stock/Bond Rotation	50% SPY/ 50% AGG rebalanced annually
Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual	Annual
2022	-5.39%	-0.79%	1.07%										-7.15%	-5.23%
2021	1.25%	4.67%	2.40%	4.09%	0.43%	1.49%	-0.24%	2.06%	-3.52%	4.82%	-0.07%	0.60%	19.17%	13.49%
2020	-1.19%	-2.39%	-6.50%	5.98%	2.61%	1.18%	3.36%	1.47%	-1.24%	-0.89%	7.36%	2.78%	12.40%	12.92%
2019	0.56%	1.56%	0.20%	3.70%	-1.81%	0.94%	0.08%	4.90%	-2.18%	0.39%	3.84%	2.56%	15.48%	19.84%
2018	3.92%	-4.57%	1.33%	-1.20%	1.48%	0.57%	-0.64%	0.90%	-1.54%	-0.82%	1.19%	3.05%	3.46%	-2.23%
AVG	-0.17%	-0.30%	-0.30%	3.14%	0.68%	1.05%	0.64%	2.33%	-2.12%	0.88%	3.08%	2.25%	12.63%	11.01%

Measurement	Smooth Sailing US Stock & Bond Rotation	SPY 50% / AGG 50% Rebalanced Annually	Aggregate Bond (AGG)	S&P 500 (SPY)
Total Return	48.59%	42.30%	8.17%	82.05%
CAGR	9.77%	8.65%	1.86%	15.14%
Volatility (annualized)	9.60%	8.80%	3.90%	17.02%
Best Year	19.17%	19.84%	8.45%	31.22%
Worst Year	3.46%	-2.23%	-1.77%	-4.56%
Max. Drawdown	-9.82%	-9.07%	-7.69%	-19.43%
Alpha (annualized)	2.88%	0.00%	0.92%	-0.85%
Beta	0.80	1.00	0.12	1.89
R2	53.11%	100.0%	6.72%	95.51%
Sharpe Ratio	0.91	0.95	0.22	0.85
Sortino Ratio	1.55	1.52	0.34	1.34
Upside Capture Ratio	88	100	13	196
Downside Capture Ratio	67	100	6	187

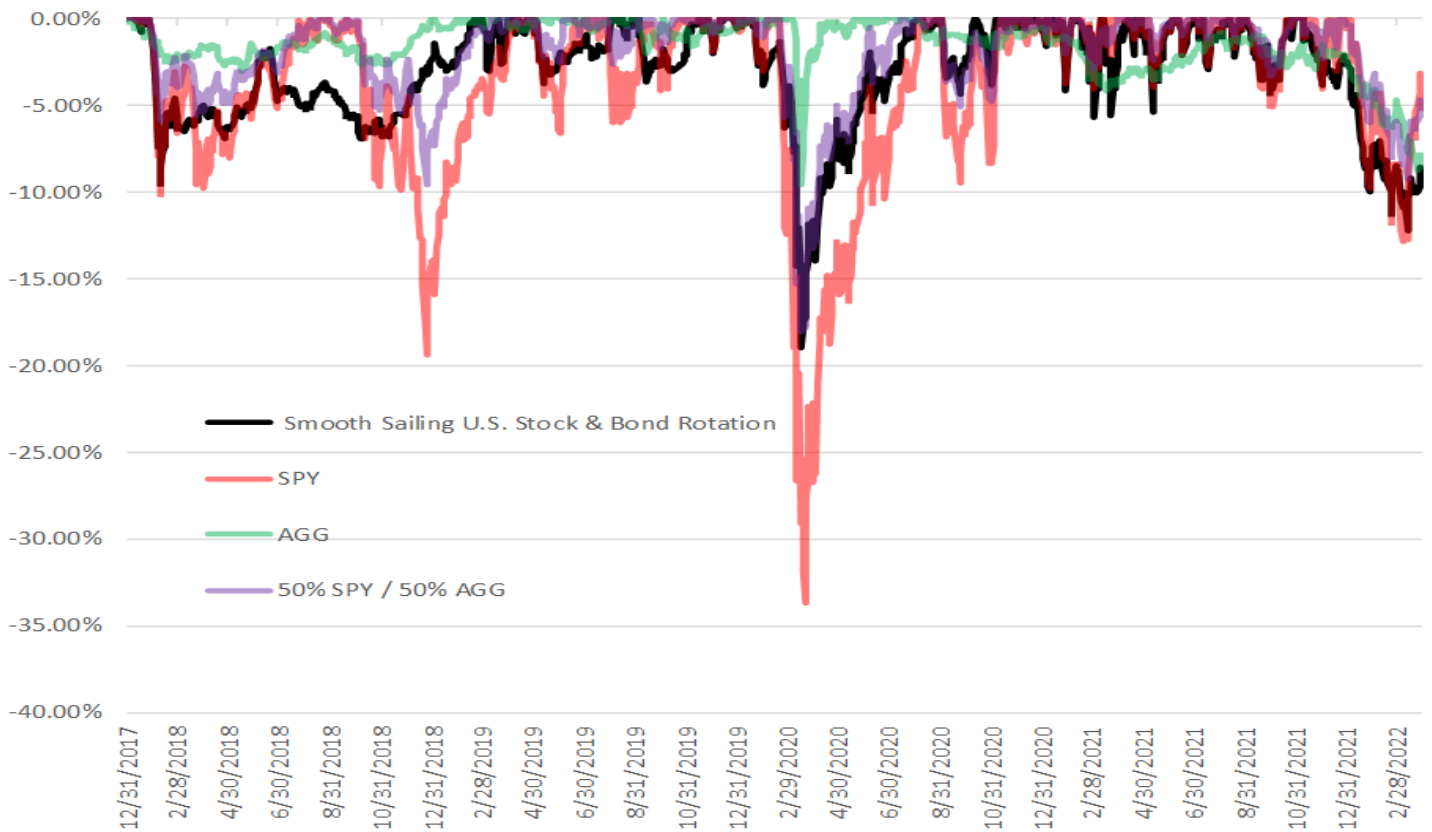
12/31/2017 - 3/31/2022 | (End of month calculations) | SPY 50%/AGG 50% as benchmark



Equity curves (total return) 12/31/17 - 3/31/22



Rolling drawdowns - measured daily (total return) 12/31/17 - 3/31/22



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