

Smooth Sailing U.S. Stock & Bond Rotation Index

[Morningstar F000016P7C]

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

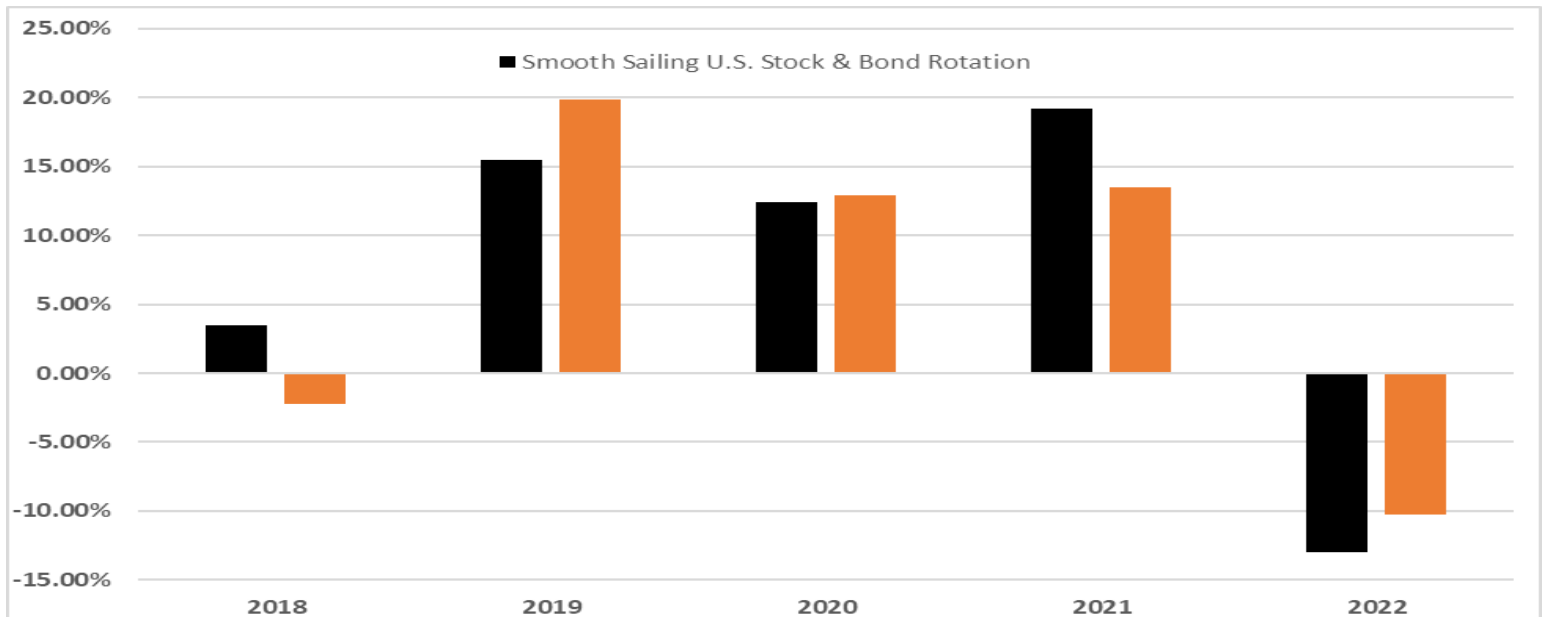
- * Total style box equity / total duration U.S. Govt bond
- * "Volatile markets hedging" logic
- * Equal weighted rotation
- * End of month review
- * 100% rules based
- * No leverage / no shorting

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.

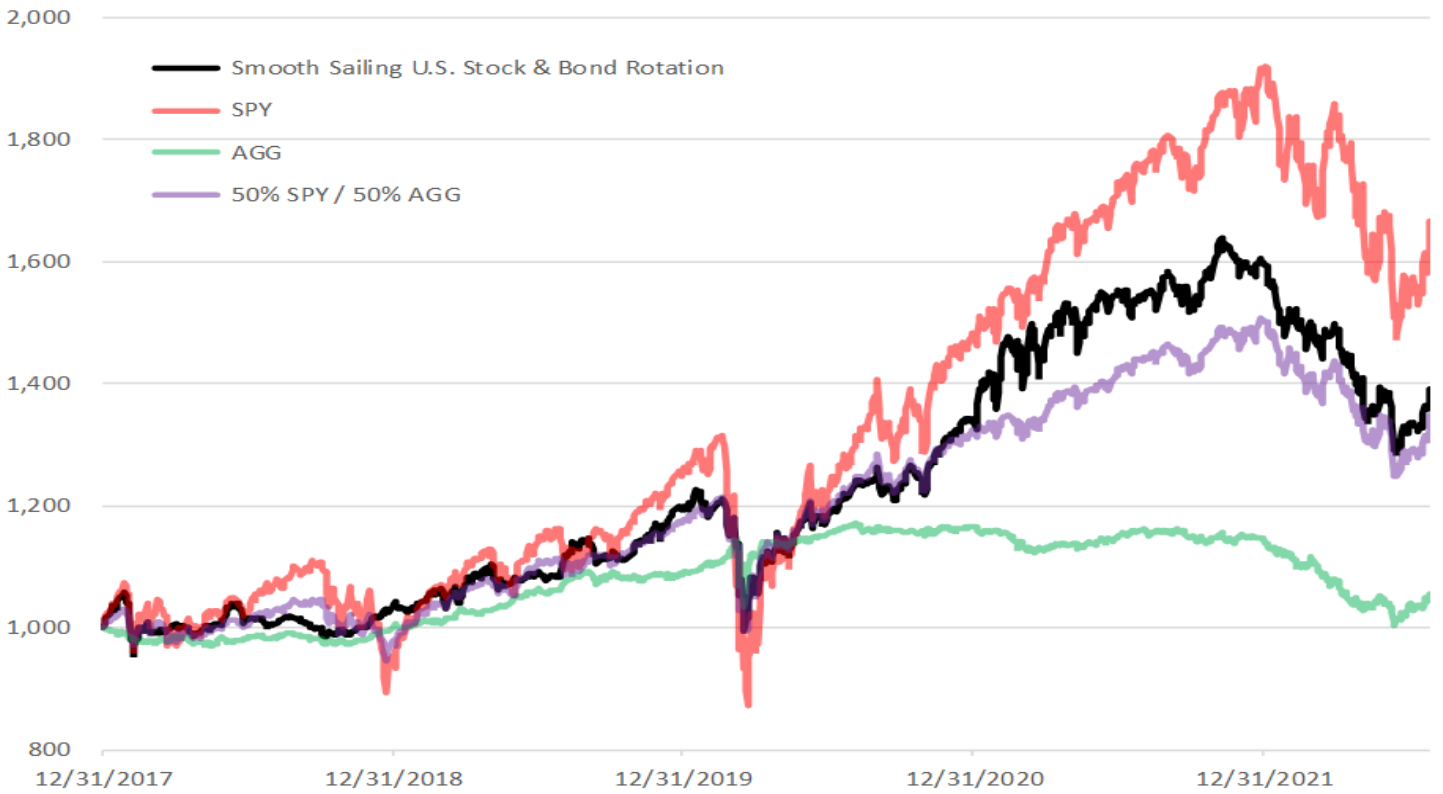
| Smooth Sailing U.S. Stock & Bond Rotation historical results (total return) | | | | | | | | | | | | | Smooth Sailing U.S. Stock/Bond Rotation | 50% SPY/ 50% AGG rebalanced annually |
|---|--------|--------|--------|--------|--------|--------|--------|-------|--------|--------|--------|-------|---|--------------------------------------|
| Year | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Annual | Annual |
| 2022 | -5.39% | -0.79% | 1.07% | -6.81% | -0.27% | -4.46% | 5.49% | | | | | | -13.02% | -10.25% |
| 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% | 1.15% | 0.49% | -0.06% | 1.61% | 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 | 39.18% | 34.77% | 5.84% | 66.68% |
| CAGR | 7.48% | 6.73% | 1.25% | 11.81% |
| Volatility (annualized) | 10.45% | 9.73% | 4.42% | 18.01% |
| Best Year | 19.17% | 19.84% | 8.45% | 31.22% |
| Worst Year (Calendar) | 3.46% | -2.23% | -1.77% | -4.56% |
| Max. Drawdown | -17.55% | -15.07% | -11.92% | -19.98% |
| Alpha (annualized) | 1.84% | 0.00% | -0.07% | 0.16% |
| Beta | 0.85 | 1.00 | 0.20 | 1.81 |
| R2 | 62.37% | 100.0% | 19.59% | 95.54% |
| Sharpe Ratio | 0.64 | 0.61 | 0.06 | 0.65 |
| Sortino Ratio | 1.01 | 0.91 | 0.09 | 0.99 |
| Upside Capture Ratio | 87 | 100 | 16 | 193 |
| Downside Capture Ratio | 75 | 100 | 16 | 177 |

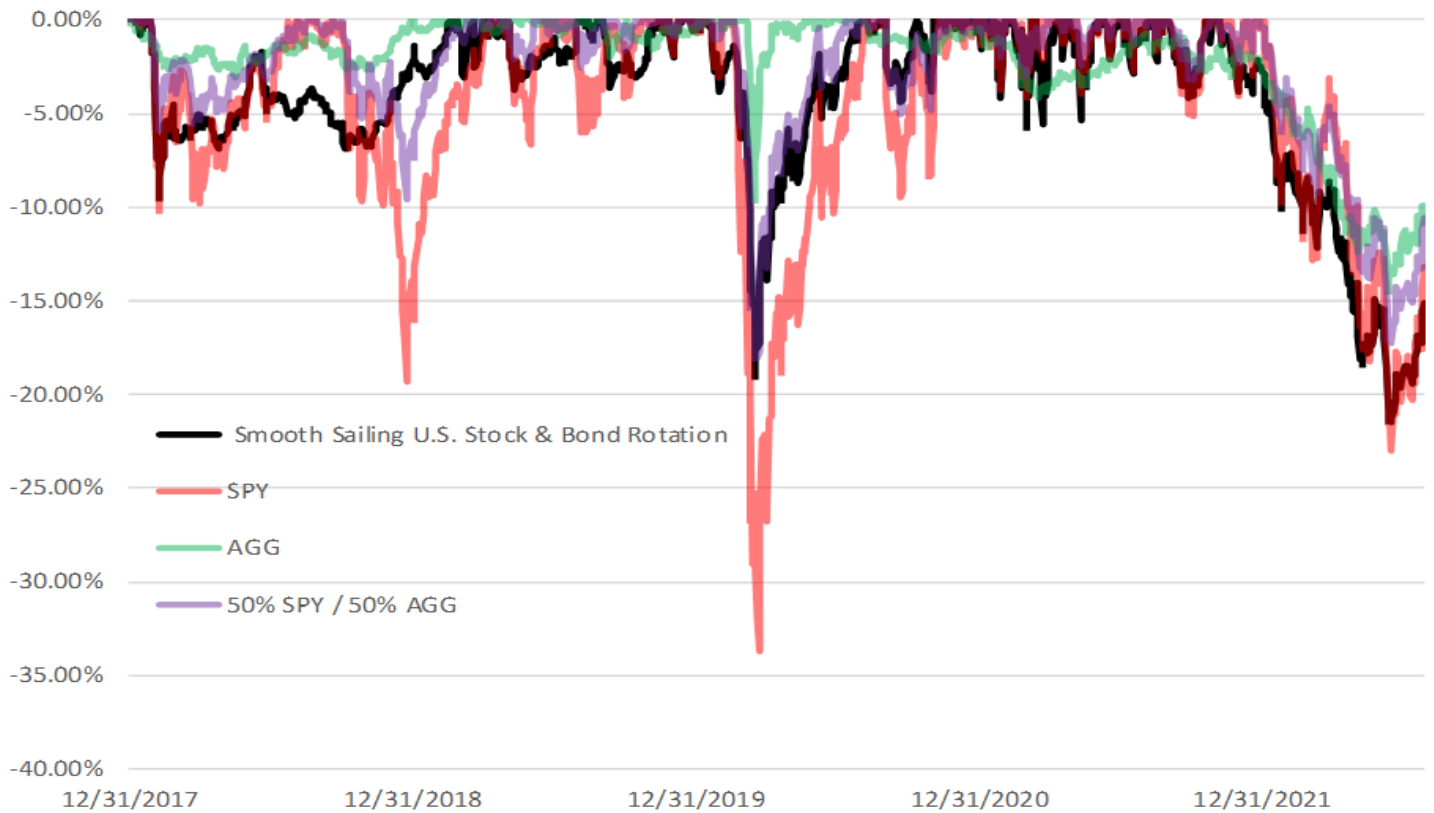
12/31/2017 - 7/31/2022 | (End of month calculations) | SPY 50%/AGG 50% as benchmark



Equity curves (total return) 12/31/17 - 7/31/22



Rolling drawdowns - measured daily (total return) 12/31/17 - 7/31/22



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