



Sample Portfolio

CUSTOM PERFORMANCE REPORT

9/30/1999 - 2/1/2019

ACCOUNTS

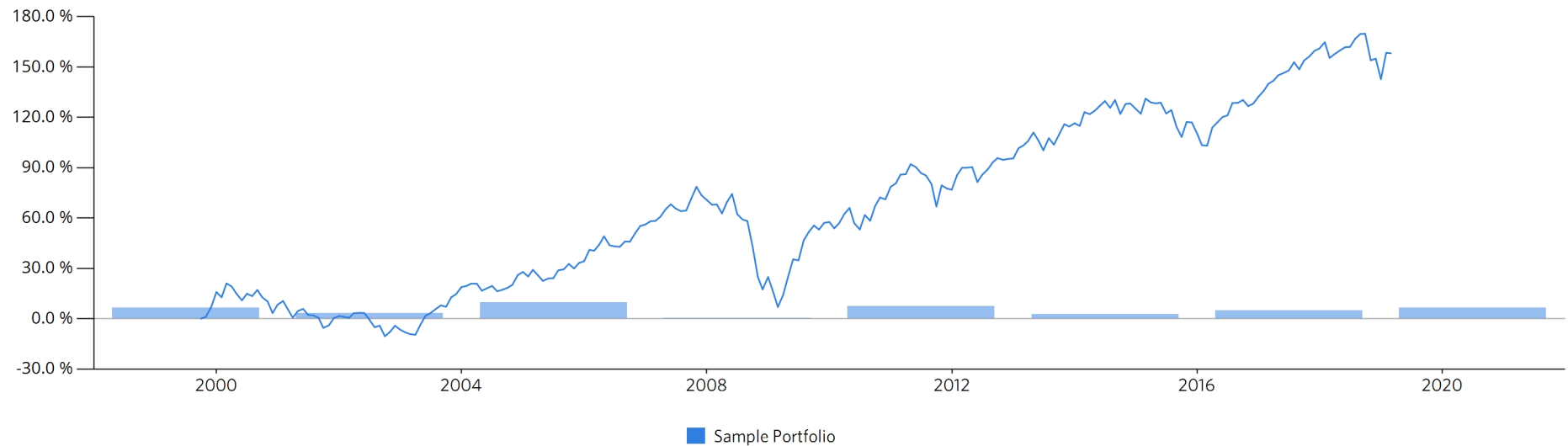
15779207130Sample Account

Combined Portfolio Value Summary

	Month To Date	Year To Date	Last 12 Months	Last 3 Years	Last 5 Years	Last 10 Years	Since 9/30/1999
Beginning Value	1,464,226	1,375,226	1,496,043	1,149,524	1,217,702	656,652	0
Net Additions	0	-3,927	-16,404	-47,434	-77,102	-141,248	320,640
Net Gain	-1,377	91,550	-16,790	360,760	322,250	947,446	1,142,210
Ending Value	1,462,850	1,462,850	1,462,850	1,462,850	1,462,850	1,462,850	1,462,850
Return	-0.1%	6.4%	-2.2%	8.4% ¹	3.7% ^{1 2}	8.3% ^{1 2}	5.0% ^{1 2}

¹ Annualized return, ² Level contains historical performance data

Combined Portfolio Performance Since Inception

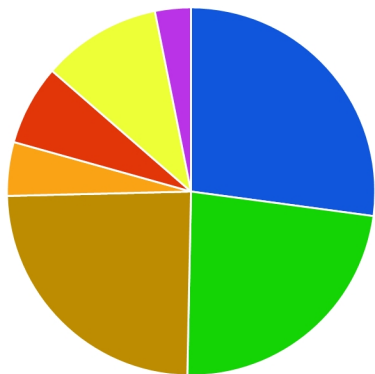


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Moderate Model Benchmark Return	-0.1%	5.7%	-2.2%	7.8% ¹	5.4% ¹	9.3% ¹	5.2% ¹

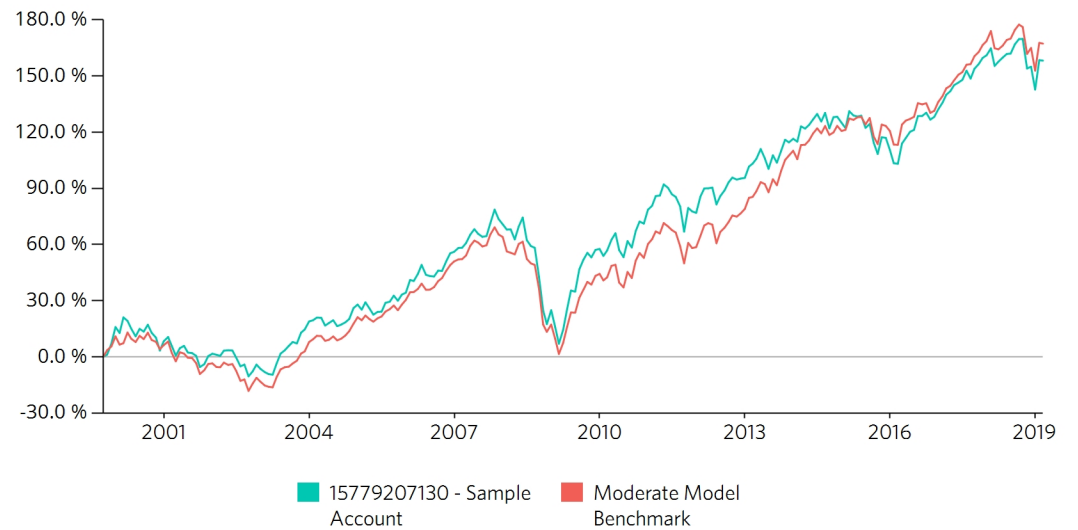
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Allocation by Asset Class



Domestic Equities	27.1%	Real Estate	7.0%
Fixed Income	23.2%	Specialty Funds	10.5%
Intl Equities	24.3%	Cash & Equivalents	3.2%
Emerging Markets	4.7%		

Account Performance Since Inception



Account Holdings and Performance Summary

	Units	Ending Value	Allocation	Year To Date	
				Net Gain	Return
15779207130 - Sample Account		1,462,850	100.0%	91,550	6.4%
■ Domestic Large Cap		240,850	16.5%	19,209	8.7%
GUGGENHEIM ETF TRUST S&P 500 EQUAL WEIGHT	837	84,219	5.8%	7,717	10.1%
INVESCO QQQ TRUST	432	72,338	4.9%	5,698	8.6%
ISHARES S&P 500 GROWTH ETF	521	84,293	5.8%	5,794	7.4%
■ Domestic Small Cap		156,032	10.7%	15,038	10.7%
ISHARES S&P SMALLCAP 600 GROWTH ETF	422	74,078	5.1%	5,997	8.8%
ISHARES S&P SMALLCAP 600 VALUE ETF	553	81,955	5.6%	9,042	12.4%
■ Fixed Income Funds		339,269	23.2%	4,065	1.2%
CION ARES DIVERSIFIED CREDIT I	6,368	162,140	11.1%	2,993	1.9%
PIMCO SHORT-TERM INSTL	18,074	177,129	12.1%	1,072	0.6%
■ International Funds		355,420	24.3%	24,410	7.4%
ISHARES INC MSCI AUSTRALIA INDEX FD	1,994	40,997	2.8%	2,612	6.8%
ISHARES MSCI CANADA INDEX	1,164	31,579	2.2%	3,690	13.2%
ISHARES MSCI JAPAN ETF	1,633	88,280	6.0%	5,503	6.6%
ISHARES MSCI UNITED KINGDOM ETF	1,436	45,378	3.1%	3,231	7.7%
T ROWE PRICE EUROPEAN STOCK FUND	7,944	149,186	10.2%	9,374	6.7%
■ Emerging Markets		68,929	4.7%	5,964	9.5%
ISHARES MSCI EMERGING MARKETS ETF	1,612	68,929	4.7%	5,964	9.5%
■ Real Estate		103,096	7.0%	12,283	13.3%
BLUEROCK RESIDENTIAL GRW REIT COM CL A	10,068	103,096	7.0%	12,283	13.3%
■ Spec Funds - Commodities		56,452	3.9%	5,183	10.1%
FLEXSHARES GLOBAL UPSTREAM NATURAL RESOURCES INDEX FUND	1,751	56,452	3.9%	5,183	10.1%
■ Specialty Funds- Mortgage		96,678	6.6%	5,392	5.7%
ANNALY CAPITAL MANAGEMENT INC	9,296	96,678	6.6%	5,392	5.7%
■ Cash & Money Markets		46,122	3.2%	6	0.0%
CASH	349	349	0.0%	0	0.0%
FDIC INSURED DEPOSIT ACCOUNT IDA12 NOT COVERED BY SIPC	45,773	45,773	3.1%	6	0.0%

Benchmark Construction

Conservative Model Benchmark

The primary benchmark is a custom benchmark which is comprised of the following: 30% S&P 500 Total Return, 30% MSCI World ex US Net, and 40% Barclays Capital Aggregate Bond Index.

Moderate Model Benchmark

The primary benchmark is a custom benchmark which is comprised of the following: 35% S&P 500 Total Return, 35% MSCI World ex US Net, and 30% Barclays Capital Aggregate Bond Index.

Aggressive Model Benchmark

The primary benchmark is a custom benchmark which is comprised of the following: 45% S&P 500 Total Return, 45% MSCI World ex US Net, and 10% Barclays Capital Aggregate Bond Index.

Disclaimer

The above information has been obtained from sources believed to be reliable. There are no guarantees as to accuracy or completeness.

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