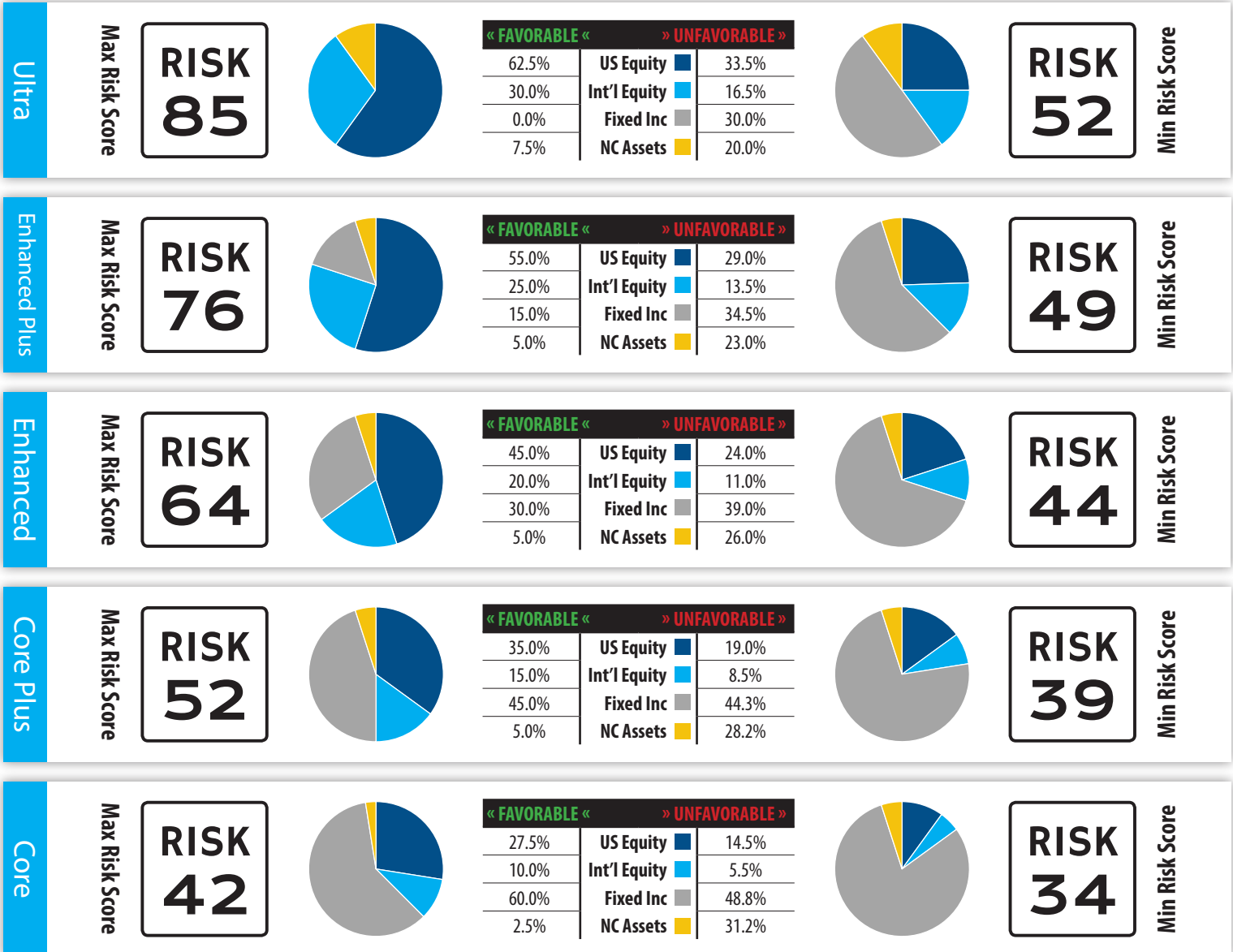




Investment Philosophy

The pie charts below represent the weightings within our dynamically managed 401(k) allocations. On the left side are the weightings we use during favorable market conditions along with corresponding Riskalyze scores; the right shows unfavorable market conditions. We will fluctuate between these two extremes depending on the signals given by our stock market and economic activity indicators. When all signals are bullish, the allocations will be weighted as shown on the left; when all signals are bearish, we will reduce equity exposure by half as shown on the right. If our signals are mixed, the allocations will be allocated somewhere between the two scenarios. Risk scores shown are calculated by Riskalyze. 'NC Assets' refers to the non-correlated assets that we use to reduce risk during unfavorable market conditions.



Disclosures

Past results are not a guarantee or implied guarantee of future performance, returns, profit, or growth. Investors should thoroughly evaluate financial objectives, goals, and parameters such as risk tolerance with their Advisor before investing. Investment account values will be subject to fluctuation in capital markets. Fiduciary does not guarantee any level of investment performance, superior than the appropriate benchmark or otherwise. Carefully consider the investment objectives, risk factors, and charges and expenses before investing with A Smarter Way to Invest. This and other information can be found in A Smarter Way to Invest's Form ADV Part 2A, which can be obtained from your financial advisor, by calling (810) 588-6178 or by visiting www.ASmarterWaytoInvest.com. There are risks involved with investing, including possible loss of principal.

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