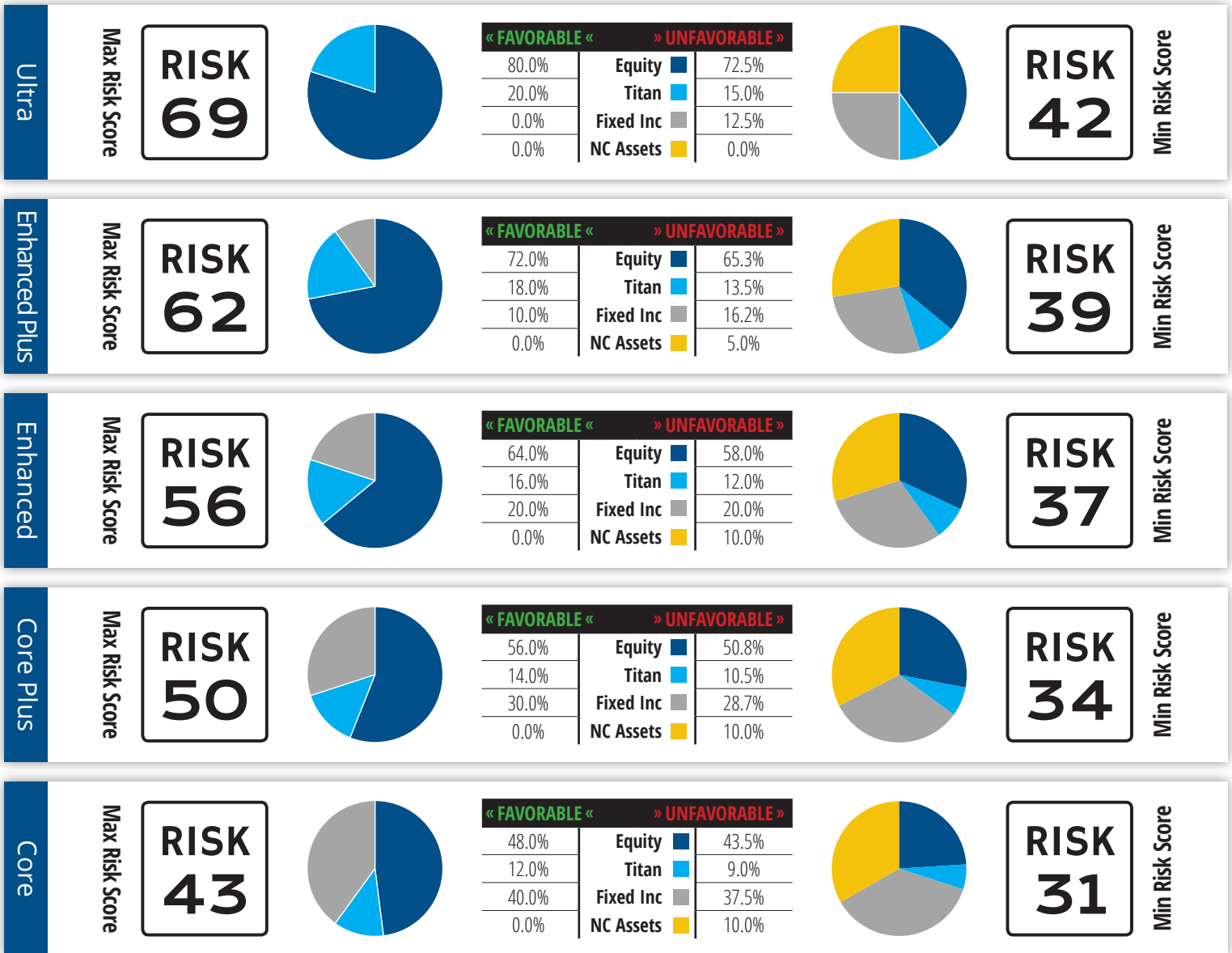


Investment Philosophy

The pie charts below represent the weightings within our Growth Dynamic 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.

This material is intended for both educational purposes and to promote interest in the subject matter. It does not address any individual's specific situation and is not to serve as the basis for any investment decision. The material is based on the latest information available to the public and, while deemed accurate, is not guaranteed. Numerical examples, if any, are only illustrative. All dividends and distributions are assumed to be reinvested. Results do not represent actual trading and may not reflect the impact that material economic and market factors may have on the Advisor's decision-making when managing a Client's assets. The investment strategy may be altered over time but return figures presented represent the strategy that was actually implemented during the period reported. Performance shown is hypothetical and was compiled after the end of the period advertised. This does not represent decisions made by the Advisor during the period described but hypothetical backtested performance results as stated are based on using the current discipline applied by ASWTI for its asset management process. Returns are presented net of a 1.00% fee that incorporates A Smarter Way to Invest management, custodial, trading and administrative expenses. Actual client accounts may incur additional advisory fees which would impact the net return figures shown here. For additional information, please contact A Smarter Way to Invest directly.