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DECISIONS. We have to make them every day on a whole range of matters.

While most decisions seem to revolve around choosing between alternatives, another category of decisions tends to be more critical in the scheme of things.

The first type of decision is tactical. It often is reactive. It may rest in logic, but feelings are usually at the heart of it.

“This just feels right.” “I like the look of this one.” “I'm feeling bad, and this makes me feel better.”

The other category of decisions is strategic. Strategic decisions are more likely the result of thinking about the issue. Develop a plan, implement it, and evaluate its effectiveness as the results become available.

We adopt a plan, but, at some level, we are also already considering ending it.

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As president and five-star general Dwight D. Eisenhower said, "In preparing for battle I have always found that plans are useless, but planning is indispensable."

If you're planning effectively, you'll always be open to changing your plans.

So when should we change our plans?

We all have cell phones, mobile plans, and streaming or cable services these days. When do we terminate one and start a different one?

Generally, if you ask someone that question, you usually get the answer, "When it stops working."

How do we know if something stops working?

If you think of your cell phone, there are many logical signs. Xfinity* suggests that these five signs may indicate you need a new phone:

Sign #1: Cracked phone screen.

Sign #2: Blurry or dark photos.

Sign #3: Phone battery dying.

Sign #4: Your phone won't upgrade to the newest operating system.

Sign #5: Storage space is running out.

These are all good, logical, easily discernable signs that a cell phone doesn't work or, more particularly, that it no longer satisfies your needs.

When considering changes to your portfolio, the same decision considerations come to bear, but I would submit that it is much harder to determine whether a portfolio is working.

As with other decisions, there are tactical and strategic elements at play.

The temptation to make a tactical change

When the market keeps falling, day after day, some traditional investors say they follow a "buy-and-hold" approach. They talk about the advantages of portfolio diversification as a risk-management tool. But when the losses mount up, sooner or later, even the most ardent passive investor can conclude, "Enough is enough." Usually, that means moving from an aggressive or growth investment to a conservative, defensive approach.

Of course, this is precisely the emotional reaction that can be of concern in making a tactical decision. And studies** show that this is often the wrong time to abandon equities. In the 2008 decline, the bottom in the stock market rout occurred on the date of the greatest amount of mutual fund exchanges out of stock market funds.

And then there is the added problem that a decision to sell also creates the need for another later tactical decision—when to buy. Again, emotions can significantly influence this decision.

When should you buy back into the equity funds after selling out of fear of more significant losses? It isn't easy to pull the trigger to buy after such an experience. Many investors have taken years, missing massive gains in the recovery, before they find that they can stomach going back into the equity waters again after a significant stock market decline.

** Xfinity, "Should I Get a New Phone? 5 Signs It's Time," April 13, 2018, https://www.xfinity.com/hub/mobile/5-signs-you-need-a-new-phone*
*** Katherine Reynolds Lewis, "The Psychology Behind Your Worst Investment Decisions," last updated July 22, 2021, https://www.kiplinger.com/investing/603153/the-psychology-behind-your-worst-investment-decisions*

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Is it time for a *strategic* change?

In the first decade of this century, the experience of going through two 50%-plus declines in the stock market caused many investors to believe that there had to be a better way. They turned to more active asset managers like Flexible Plan Investments (FPI). We take a dynamic risk-management approach that quantitatively determines when changes should be made and implements those changes for you.

Deciding to have your investments managed by a dynamic risk manager is a *strategic* decision based on experience and market history. It is a recognition that you want to turn away from emotional decision-making and the constant pressure to do something and turn instead toward quantitatively derived, tactical management by a professional, third-party asset manager.

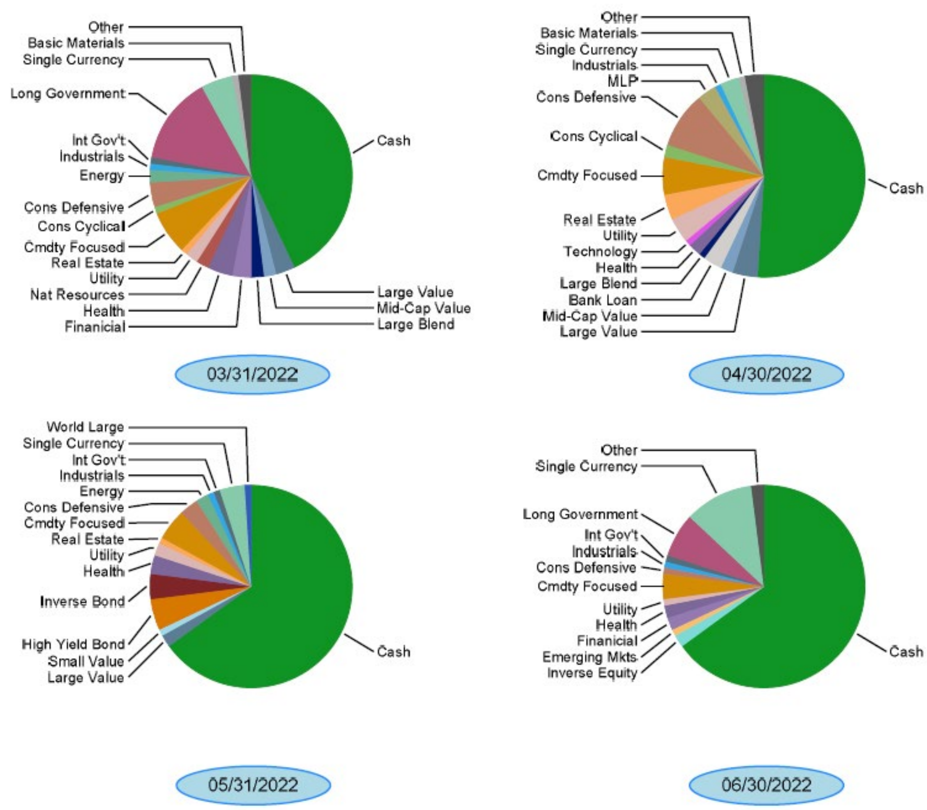
That does not mean that you will become immune to feeling the need to make a tactical change when losses occur. It is natural to have these urges. But in this case, it is probably best to stick to the plan.

Sticking to the plan is more straightforward, and the impulse to change is more easily overcome. We provide investors and their advisers with several tools to determine the wisdom of acting on such impulses.

How we help you "stick to the plan"

When you see losses in your FPI account and talk to your adviser about them, a quick check of the current assets held in your portfolio may show that you are already in the defensive position into which you want to retreat.

A review of your last OnTarget statement may also provide insight. Look at the pie charts on page 2 (a sample is shown below). Notice the high percentages invested in the managed income, gold, alternatives, and actively managed bond funds. Not only have all of these outperformed the stock market indexes in the first three quarters of this year, but they have also exceeded the applicable bond benchmarks.



Source: Flexible Plan Investments

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Importantly, not only does each investment strategy include sell methodologies based on historically successful processes, but they are also programmed to know when to buy back into the equity market without jumping over any emotional hurdles.

Investors that abandon the strategies lose the ability to move effortlessly into a defensive position and painlessly back into equities when history suggests that the time is ripe with opportunity. An investor taking that approach is likely trying to "market time" the tactical manager and bring emotions back into the decision-making process. When paying an adviser to make the tactical decisions, it is better to stick with the original strategic plan.

How do you know if your portfolio still meets your needs?

If tactical decision-making is not helpful for an investor using a third-party, dynamic risk manager, when is the appropriate time to make a change? How do you know if your strategy "doesn't work or, more particularly, that it no longer satisfies your needs"?

First, if you are considering a change, it's important to clearly define your needs. I've found that the trauma of going through market declines can substantially change someone's views on investing and what investments are suitable for them.

At times like these, a good starting point is to begin a review of your account by completing a new Suitability Questionnaire. Perhaps the stock market was making daily new highs when you first completed the questionnaire, and your answers reflected your view of the market environment at that time.

Completing the questionnaire again can tell you whether you now have a more conservative risk tolerance. If so, you may want to tone down the aggressiveness of your portfolio. For example, if you are in Fusion Growth, the answers to your new questionnaire may show you and your adviser that changing to Fusion Balanced might now be more appropriate.

To obtain a new Suitability Questionnaire, please contact us or your financial adviser.

How do you know if a strategy isn't working?

For many years, I struggled with how to answer that question quantitatively.

Then in 2007, we introduced our OnTarget Monitor, which allowed us to model the likely performance of our strategies and portfolios over a chosen time horizon. The OnTarget Monitor made a personal, custom benchmark possible for every one of our investor clients.

Once we had the personal benchmark, it was easy to match that up against actual performance as we progressed through the indicated time period.

You can view that comparison, which is updated monthly, when you log in to your account on the OnTarget Investing website. A quarterly comparison is also shown on your OnTarget statement from FPI. Identical reports are available to your financial adviser on their personalized My Business Analyzer tool.

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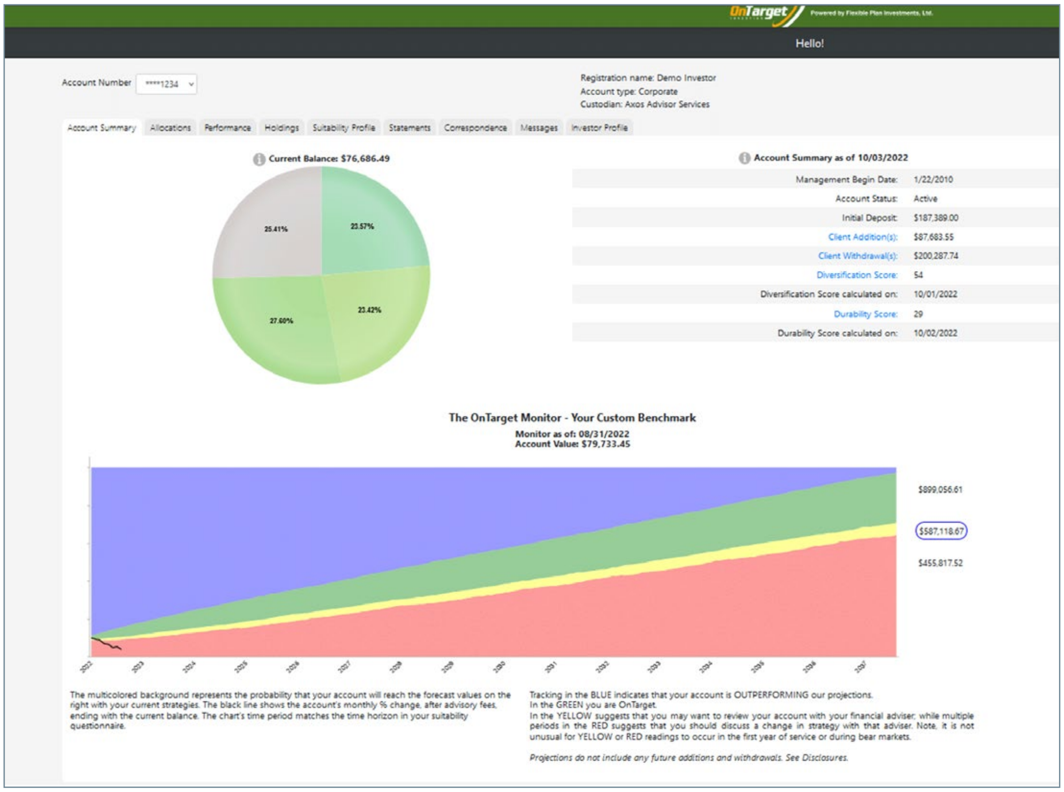

Source: Flexible Plan Investments

As you can see, the OnTarget Monitor is color coded. If performance (indicated by the solid line) falls into the red zone, some strategies may not be working and your portfolio may need a change. However, as we have always noted, when you are in the middle of a bear market and everything is falling in value (as is the case this year), being "in the red" may simply reflect the health of the underlying financial markets.

In any event, if your account is in the red, you should discuss it with your financial adviser. We cannot change your allocation decisions unless you and your adviser submit a strategy change.

Of course, if your account is in any of the other color zones, no action needs to be immediately considered. You can stick with the plan.

Starting in October, we are replacing the original OnTarget Monitor on both the OnTarget Investing website and OnTarget statement with the Benchmark OnTarget Monitor. This change is a response to the Securities and Exchange Commission's new marketing rule that goes into effect on November 4, 2022.

The original OnTarget Monitor uses statistics originating from our hypothetical Research Reports. The Benchmark OnTarget Monitor uses each strategy's static, third-party benchmark. Generally, these are Lipper indexes constructed from public mutual funds' actual, after-fee performance in different asset categories (e.g., large cap, value).

The time period covered in the Benchmark OnTarget Monitor will be the same, your history will be preserved, and the model probabilities will be computed for your portfolio's exact specifications and allocations.

To review your Benchmark OnTarget Monitor, log in to the OnTarget Investing website and go to the Performance tab.

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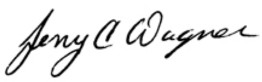
In the end, it's usually best to stay the course

Napoleon Hill, the author of the mega-bestseller "Think and Grow Rich," once said, "Within every adversity lies the seed of an equal or greater benefit." Changing your investment strategy may open your portfolio up to new opportunities when the market environment changes.

But be careful to ensure that your portfolio fully reflects your Suitability Questionnaire responses and that the strategy you change is actually no longer working. After all, some seeds may take a little longer to grow than we'd like. And the decision to stay the course and let FPI continue to manage the account with its existing strategies may be the best decision of all.

All the best, Jerry



Jerry C. Wagner
President

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Important Disclosures

Flexible Plan provides free consultations to you to address (i) past results; (ii) any changes in your financial situation indicating a change in investment strategy; (iii) reasonable management restrictions or modifications; and (iv) your current investment objectives. These consultations are available upon request quarterly via telephone or in person at our offices.

Please remember to contact your primary investment professional and Flexible Plan Investments, Ltd., **in writing**, if there are any changes in your personal/financial situation or investment objectives or for the purpose of reviewing the ongoing suitability of your current investment strategy/program, or if you want to impose, add, or modify any reasonable restrictions to our investment advisory services. Please Note: Unless you advise, in writing, to the contrary, we will assume that there are no restrictions on our services, other than to manage the account in accordance with your current designated investment strategy/program.

Investment Portfolio Rating: The term "portfolio" refers to all of your accounts managed by FPI, regardless of number of strategies. The rating is based on your latest suitability questionnaire filed with us. If your account is a corporate or trust account or we have not received a suitability questionnaire from you, we utilize the historical fifteen-year standard deviation for your portfolio to determine your Rating. One of four categories is referenced: Conservative, Moderate, Growth or Aggressive. If the category referenced for you seems no longer appropriate, please contact our offices to fill out a new questionnaire.

Volatility Barometer: The S&P500 and NASDAQ Indexes, as well as the Investor Profile reference points, are the annualized monthly standard deviation of the percentage change of the total return of those Indexes and the total return net of your advisory fees based on our hypothetical research on a portfolio of FPI strategies held in the same dollar proportion as those held in your account(s) at the end of the quarter, respectively. The standard deviation is calculated for a rolling three-year period to the end of the quarter, regardless of the time you have been invested in the strategies. The standard deviation for the actual period of your portfolio may differ, as may its relationship to that of the S&P500 and NASDAQ Indexes. Standard Deviation is a statistical measurement of the variability of the return of a portfolio from the mean average. It is one measure of volatility. When a fund has a high Standard Deviation, the predicted range is wide, implying a greater volatility, and, therefore, a greater level of risk. Investors are cautioned, however, that in calculating risk, high positive returns are treated the same as high negative returns. Thus, strategies with above average returns often exhibit high Standard Deviation. See "Risk Considerations" in FPI's Brochure Form ADV, Part 2A.

Risk Target: Utilizing the same return stream described in the Volatility Barometer description, FPI determines on a monthly basis the greatest drawdown or loss, before advisory fees, that would have been achieved from a portfolio or index high point to a low point without an intervening new high. The maximum loss shown is for the period commencing at the latest start date of your portfolio's component strategies (in no event less than five years) to the present, regardless of the time you have been invested in the strategies. The loss for the actual period of your portfolio may differ, as may its relationship to that of the Indexes. Some strategies may actually target a higher risk and exposure to risk than the S&P 500. See strategy descriptions in FPI's Brochure Form ADV, Part 2A.

Market Commentary: Adjustments and allocations discussed as occurring within your portfolio are derived from the most significant percentage holdings and changes from the first pie chart to the last shown on the accompanying statement page. Cash or money market positions referenced are derived from our trade records and do not reflect those resulting from additions to or withdrawals from your account or strategies.

OnTarget Monitor: The black line denoting your portfolio account value is derived from the actual month-to-month percent change of your portfolio, after advisory fees. The quarter end account value reflects past fees paid, if deducted directly from your account(s). The scale of the chart is logarithmic so that all changes are represented proportionately. We base the time period on the investment time horizon provided in your suitability questionnaire response. For comparison purposes the period may have been rounded up to the next five-year period and the maximum period shown is twenty years. Twenty years is also the period used if no time horizon was provided. The green pathway reflects the result of hundreds of Monte Carlo simulations utilizing the monthly returns, net of your advisory fees based on our hypothetical research, for the period from the latest start date of your portfolio's component strategies (in no event less than five years) to the end of the quarter of a portfolio of strategies held in the same dollar proportion as those held in your account(s) at the end of the quarter. Based on these simulations, the upper-most line and targeted amount (represented with a blue field) was reached or exceeded in 20% of the simulation outcomes, the second line and target (the bottom line of the green field) was matched or bettered in 80% of the outcomes, while the lowest line (the top of the red field) was reached or exceeded in 90% of the outcomes. The circled target amount reflects the minimum value attained, after advisory fees, in 60% of the outcomes. A greater or lesser number of simulations may generate different results. The chart and the values utilized and set forth therein are for illustrative purposes only. **Additions, withdrawals, extension or maintenance of the Time Horizon or strategy changes within a quarter will cause the chart to be redrawn and/or new targets and outcomes established.**

The results of Monte Carlo analysis rely on many assumptions, such as expected returns, volatility, and correlation that cannot be forecast with certainty. Because Monte Carlo simulations create randomly generated scenarios, results will vary with each use over time. It is also impossible to foresee all possible situations, including some that may negatively impact a client's portfolio. Projections and other information generated by Monte Carlo simulations regarding the likelihood of investment incomes are hypothetical in nature and do not reflect actual investment results, and are not guarantees of future results. Despite the limitations, Monte Carlo analysis is still a very powerful tool to test the probability, though not the certainty, of investment success.

NO GUARANTEE OF PROJECTED OUTCOME IS EXPRESSED OR IMPLIED

Portfolio Returns Utilized: Unless otherwise noted, the strategy returns utilized in creating the charts described above are HYPOTHETICAL returns drawn from our research reports. These results were achieved by means of retroactive application of a computer model and may not represent the results of actual trading. Annual returns are compounded monthly and are inclusive of the last full trading week of the year, but may not necessarily include the last trading day of the year. Research Report results are NOT represented as actual trading or client experience nor do they reflect the impact on decision making of economic or market factors experienced during actual management of funds. Where returns or risk of your portfolio are referenced the returns are your actual account's risk and return, gross of your advisory fees.

"Net of your advisory fees" means the advisory fees and Quantified Funds ("Affiliated Funds") credits reflected in your account in the first period shown on your OnTarget Monitor chart. Currently, your rate could be higher or lower as the value of your account changes. For example, under the FPI fee schedule as the assets under management increases, the fee rate can decrease. Other fees may apply, as well. All expenses are required to be disclosed in each investment's prospectus, available from your financial representative and the product provider. Various minimum-holding periods for each fund may be utilized to comply with trading restrictions. Fund or Advisor may change these periods. Actual investment performance of any trading strategy may frequently be materially different than the results shown. "Model Accounts," where referenced, reflect actual accounts. Accounts used are based on the account longevity and its activity. The returns of the Affiliated Funds, sub-advised by Flexible Plan, reflect the actual price changes. The Affiliated Fund returns, while believed representative of actual results, may not necessarily represent the actual experience of any client.

If single strategy account histories are unavailable, statistics applicable to such accounts are derived from the exchange history files of each strategy used. Actual buy-sell trading signals and pricing are used in conjunction with such files to create the applicable statistics for each model account. These exchange-history derived returns are believed representative of each strategy's actual results, but the results do not represent the actual experience of any client during the period. Therefore, these results may not reflect the impact that material economic and market factors might have had on the results. Nor do they reflect any problems of execution or pricing that may have been encountered in the actual implementation of the buy and sell signals shown in the exchange history files, the effect of which has not been determined, and may be indeterminable.

Enhancements have been made in our methodologies, which are believed to have had a positive effect on returns. The amount is not precisely quantifiable, but as actual price history is used, the effect of these enhancements is reflected. Continued development efforts may result in further changes.

Utilizing performance between selected dates may not be indicative of overall performance. Inquiry for total results is always advised. Return examples given will vary based upon their volatility as they relate to the indices shown. Other accounts, investments and indices may materially outperform or under perform. Various investments used may no longer be available due to the result of periodic review, consolidations and/or exchange conditions imposed.

Investment management fees vary based on underlying fund composition (QFC versus non QFC and mix of QFC strategies), aggregate assets in the Quantified Funds, platform where your account is managed, level of your assets under management at Flexible Plan, and the schedule of fees arranged with your advisor. Fees are prorated and charged not less frequently than quarterly in arrears. Use of the Affiliated Funds will generate an annual minimum credit of 0.55%. As a result, actual fees may vary. Unless otherwise noted, if after fee Fund returns are referenced, they will be no more than 2.25% before reductions or credits for the already mentioned factors. Otherwise the maximum fee is applied. When returns are shown from strategy inception, the maximum Strategic Solutions Establishment Fee of 1.2% has been deducted. All mutual fund fees and expenses are included to the extent they are reflected in net asset value and not offset against management fees. As tax rates vary, taxes have not been considered.

Prior to August, 2013, "Proprietary Funds" meant Evolution Managed Funds ("EMF") as to which Rafferty Asset Management, LLC served as investment adviser and Flexible Plan Investments served as sub-adviser to the EMF. The credit generated from 100% investment in EMF ranged between approximately forty-five (45) and sixty (60) basis points per annum.

After August, 2013, "Proprietary Funds" means the Quantified Funds and The Gold Bullion Strategy Fund (collectively 'sub-advised funds' or 'SAF') as to which Advisors Preferred LLC (see below) serves as investment adviser and Flexible Plan Investments serves as sub-adviser to the SAF.

From August 2013 to the inception of the Quantified STF Fund on November 13, 2015, fee credits were fifty (50) to sixty-five (65) basis points per annum.

Following November 2015, fee credits ranged from fifty (50) to ninety (90) basis points per annum dependent upon platform and fund.

As of September 1, 2019, under a new agreement, the Quantified Fee credits were increased to a range from (55) basis points to (105) basis points per annum dependent upon platform, funds, and aggregate QFC funds' AUM.

From and after January 1, 2020, Flexible Plan will waive its portion of the Advisory Fee, in excess of the Affiliated Funds Fee Credit, if within a single account, and during the period that any portion of the account is: (i) invested solely in QFC Strategies in amount greater than or equal to $150,000 or (ii) invested solely in QFC Turnkey Strategies in an amount greater than or equal to $100,000. As of April 1, 2021, in conjunction with a qualifying $100,000/$150,000 QFC account, any fee aggregated account with QFC holdings will also qualify for the applicable fee waiver for the portion of assets held within the QFC funds.

Advisors Preferred, LLC serves as the Quantified Funds Investment Adviser and Flexible Plan Investments, Ltd., serves as the sub-adviser. Read the Quantified Funds Prospectus and Flexible Plan Investments' Brochure Form ADV Part 2A and Part 3 (Form CRS) carefully before investing. You should carefully consider the investment objectives, risks and the charges and expenses of the Quantified Funds before investing. The Quantified Funds SAI and Prospectus contain information regarding the above considerations and more. You may obtain a Prospectus by calling Advisors Preferred LLC at (888) 572-8868 or writing Advisors Preferred, LLC 1445 Research Boulevard, Ste. 530, Rockville, MD 20850 or download the PDF from: www.goldbullionstrategyfund.com or www.quantifiedfunds.com.

Returns and portfolio values are provided for information purposes only and should not be used or construed as an indicator of future performance, an offer to sell, a solicitation of an offer to buy, or a recommendation for any security. Flexible Plan Investments, Ltd. cannot guarantee the suitability or potential value of any particular investment.

ADDITIONAL DISCLOSURES

Because Flexible Plan strategies make use of publically traded mutual funds and exchange traded funds, investors should consider carefully information contained in the prospectus of these investments, including investment objectives, risks, charges and expenses. You can request a prospectus from your financial advisor. Please read the prospectus carefully before investing. Investment value will fluctuate, and shares, when redeemed, may be worth more or less than the original cost.

Important Risks: Flexible Plan's strategies are actively managed and their characteristics will vary among strategies. As a manager utilizing publically traded mutual funds and exchange traded funds, the strategy is subject to the risks associated with the funds in which it invests. Mutual fund and exchange traded fund values fluctuate in price so the value of your investment can go down depending on market conditions. International investing involves risks, including risks related to foreign currency, limited liquidity, less government regulation, and the possibility of substantial volatility due to adverse political, economic or other developments. These risks are often heightened for investments in emerging/developing markets or smaller capital markets. The two main risks related to fixed income investing are interest-rate risk and credit risk. Typically, when interest rates rise, there is a corresponding decline in the market value of bonds. Credit risk refers to the possibility that the bond issuer will not be able to make principal and interest payments. Asset allocation strategies do not assure profit and do not protect against loss. Non-diversification of investments means that more assets are potentially invested in fewer securities than if investments were diversified, so risk is increased because each investment has a greater effect on performance and there may be more correlation of the fewer investments used. Investing in leveraged or inverse funds entail specific risks relating to liquidity, leverage and credit of the derivatives invested in by such funds, which may reduce returns and/or increase volatility.

Active investment management may involve more frequent buying and selling of assets. The majority of FPI's strategies utilize no load mutual funds with no transaction charge. Best efforts are employed to avoid short-term redemption charges, however, active managed strategies can still result in charges, especially when entering or exiting a strategy. Additionally, any commissioned investments will reflect the impact of more frequent buying and/or selling of assets. If investing within a non-tax-deferred investment, Investors should consider the tax consequences of moving positions more frequently. There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification cannot protect against all market risk.

Reference to popular market indexes are included to demonstrate the market environment during the period shown and are not intended as 'benchmarks.' Index returns are after dividends. Since Index dividends are posted after the end of each month, they are retroactively prorated on a daily basis (which tends to understate returns if the end date range is inclusive of the current partial month). The Dow Jones Corporate Bond Index includes fixed rate debt issues rated investment grade or higher by national rating services. Investments by bond funds utilized in generating the above returns may not be similarly rated. The investment program for the accounts included in the profiles includes trading and investment in securities in addition to those that may be included in the S&P 500. Such indexes may not be comparable to the identified investment strategies due to the differences between the indexes' and the strategies' objectives, diversification, represented industries, number and type of component investments, their volatility and the weight ascribed to them. No index is a directly tradable investment.

ASSET CLASS RISK CONSIDERATIONS

US and Global Bonds: All investments involve risk. Special risks associated with investing in bonds include fluctuations in interest rates, inflation, declining markets, duration, call and credit risk. Special risks are associated with foreign investing, including currency fluctuations, economic instability and political developments. Investments in developing markets involve heightened risks related to the same factors, in addition to those associated with these markets' smaller size and lesser liquidity. **Commodities:** Concentrating investments in natural resources industries can be affected significantly by events relating to those industries, such as variations in the commodities markets, weather, disease, embargoes, international, political and economic developments, the success of exploration projects, tax and other government regulations and other factors. **US and Global Real Estate:** Investments in Real Estate are subject to changes in economic conditions, credit risk and interest rate fluctuations. **Global Currencies:** Foreign currency exchange rates may fluctuate significantly over short periods of time. They generally are determined by supply and demand in the foreign exchange markets and relative merits of investments in different countries, actual or perceived changes in interest rates, and other complex factors. Currency exchange rates also can be affected unpredictably by intervention (or the failure to intervene) by U.S. or foreign governments or central banks, or by currency controls or political developments. **Long / Short Directional:** Portfolio may invest in derivative investments such as futures, contracts, options, swaps, and forward currency exchange contracts that may be illiquid or increase losses due to the use of leveraged positions. **US and Global Equities:** In addition to the foreign investment risks noted above, the principal risks associated with equities include market, portfolio management, and sector risks.

Historical performance information should not be relied upon as representative of investment performance of any strategy to the current date nor be extrapolated into expectations for the future. Inquiry for current results is advised.

Privacy Notice: The following notice is furnished to Clients and prospective Clients in compliance with SEC Regulation S-P:

Flexible Plan Investments, Ltd. collects nonpublic personal information about Client or prospective clients from the following sources: (1) information we receive from Client on applications, contracts or other forms; (2) information about Client account transactions with us or others; (3) personal data provided when using our websites.

We do not disclose any nonpublic personal information about Client to anyone, except to Client's agents or as permitted by law. (We may disclose information in order to cooperate with legal authorities or to protect our rights and interest). If Client decides to close accounts or otherwise become an inactive Client, we will adhere to the privacy policies and practices as described in this notice. Flexible Plan Investments, Ltd. restricts access to Client personal and account information to those employees who need to know that information to provide products or services to Client. Flexible Plan Investments, Ltd. maintains physical, electronic and procedural safeguards to guard Client nonpublic personal information. However, in this age where perfect cyber-security is impossible, Flexible Plan Investments, Ltd. cannot guarantee that the substantial safeguards taken will protect such information from all possible attempts to secure such information.

Flexible Plan Investments, Ltd. does not currently respond or otherwise take any action with regard to Do Not Track requests.

A copy of Brochure Form ADV Part 2A and Part 3 (Form CRS) are available upon request.

PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS.

Inherent in any investment is the potential for loss as well as profit. A list of all recommendations made within the immediately preceding twelve months is available upon written request. Information used and cited is from sources believed to be reliable but Flexible Plan cannot guarantee its accuracy.

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