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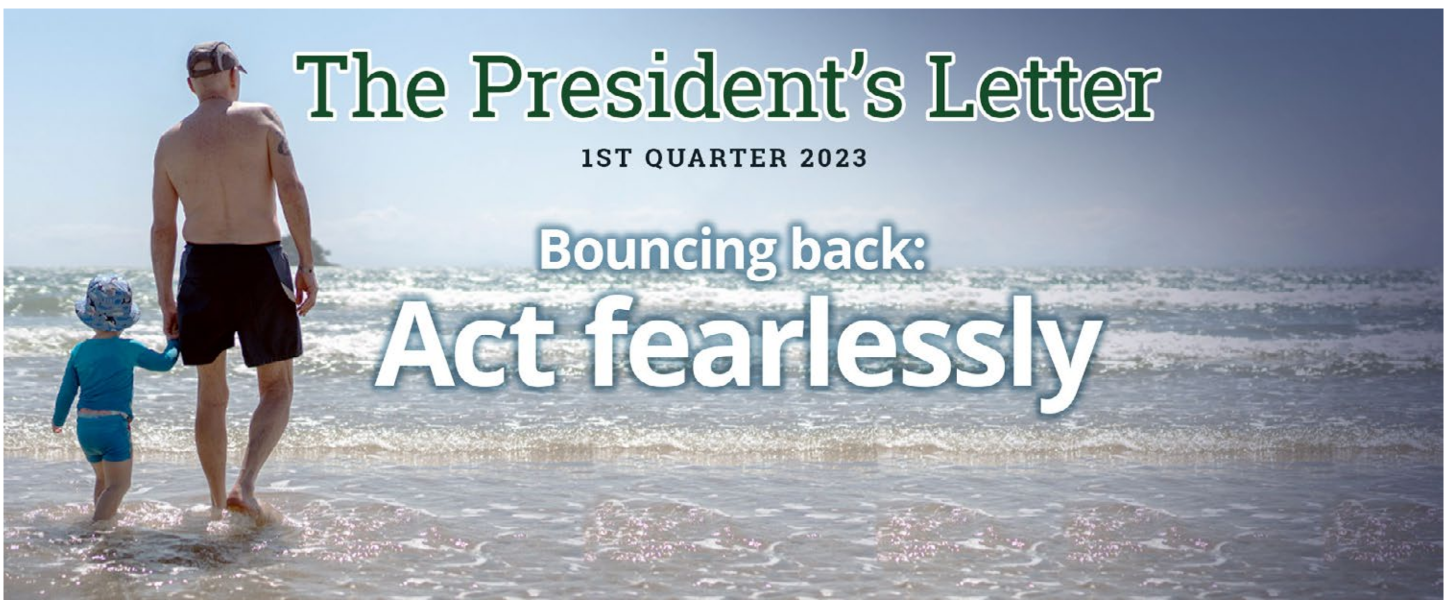

This morning I was in the doctor's office to get some blood drawn. The young lady across from me was there for the same purpose and was seconds away from the needle penetrating her skin.

She was obviously frightened by the prospect. Her body was tensed. Her face was contorted in anticipation.

Then I looked above her head.

When I entered the office, I noticed that the nurse had posted various inspirational signs on the walls. The one hung directly above the fear-stricken patient's head surprised me.

"Act fearlessly," it said.

I instantly knew what I was going to write about this quarter.

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Overcoming investment paralysis

The reports I get from the field—from the broker-dealer reps, the financial advisers, and financial planners of the 600-plus firms we work with nationwide—are all the same. Investors are paralyzed with fear.

After over 50 years of navigating the financial markets, I know the feeling well. When you see the major indexes, be they stock or bond, all falling 20%, 25% ... over 30%, it's difficult to focus on becoming, or staying, invested. Like the patient across the room from me at the doctor's office, it is hard to not cringe at the thought of what the future might hold.

It's a natural reaction to a painful experience. With investing, behavioral finance studies tell us that the average investor regardless of market environment starts from a mental place that is more risk averse than open to opportunities. Those studies also tell us that investors are prone to "recency bias"—meaning their thinking processes are more influenced by what they have just experienced than what has happened in the more distant past. More technically, Investopedia defines "recency bias" as "the tendency for people to overweight new information or events without considering the objective probabilities of those events over the long run."

Reflecting this bias, most investors these days are probably focusing on last year's market volatility. Many look at the markets and think only of losses. Yet we know that the stock market runs in cycles. For every decline of 20%–30%, a gain averaging 100% or more has historically followed. As the great hockey star Wayne Gretzky noted, "You miss 100% of the shots you don't take."

When suffering from decision paralysis, experts tell us there are at least four steps we can take:

1. **Recognize and accept your fear:** Acceptance and commitment therapy (ACT)[1] emphasizes the importance of recognizing and accepting emotions, including fear, as a natural part of the human experience. By acknowledging your fear, you can reduce the power it has over you. Just knowing that it is short-term fear, not long-term logic and research, that is holding you back can open you up to new opportunities.

2. **Reframe your thoughts:** Cognitive behavioral therapy (CBT)[2] suggests that changing the way you think about a situation can help alter your emotional response. Try to reframe your fearful thoughts into more positive or constructive ones.

   If you think about the markets as just sources of more losses, you'll miss opportunities. Give at least equal weight to the positive advantages of investing, like long-term wealth creation, inflation protection, and the means to achieve your financial goals. In his 1937 book "Think and Grow Rich," Napoleon Hill emphasized that "every adversity carries with it the seed of an equal or greater benefit."

3. **Break tasks into smaller steps:** Breaking a task into smaller, manageable steps can make it less overwhelming and help you overcome fear-induced paralysis. This approach is derived from the principles of exposure therapy.[3]

   You don't have to jump back into investing with both feet. You can start with a small investment. Or, you can just tweak your present portfolio and make sure it is well diversified in terms of both asset classes and investment strategies. Maybe add strategies that offer opportunities but also combat your specific fears: For example, you might consider an actively traded bond strategy instead of a passive one—or a tactical strategy that involves bonds, stocks, and gold, rather than a lifeless 60/40 portfolio of stocks and bonds.

4. **Work through your fears with your trusted adviser.** Over the years, most of us have learned that when we have a problem or are hesitant to do something, it helps to talk it out. While discussing investing matters with family members and other part-time investors can certainly

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be interesting, real progress in getting back into the markets requires talking through your fears with a market professional. She or he has undoubtedly gone through the experience of bear markets many times but also understands the opportunities presented by the next bull market that's just around the corner. In other words, market professionals can put your fears into a longer-term perspective and help you move forward.

How does AI think investors should overcome their fear?

With all the talk of ChatGPT-4 and the positive feedback we received from our past articles on the subject, I thought I'd ask the AI guru what it thought average investors should do if they feared getting back into the market. It replied:

- ***Communicate your concerns:*** *Openly discuss your fears and concerns with your financial advisor. They should be able to provide guidance and reassure you about the steps being taken to manage risk in your portfolio.*
- ***Review your risk tolerance:*** *Reevaluate your risk tolerance and ensure that your financial advisor has a clear understanding of your preferences. Request that your advisor adjusts your portfolio and the strategies being used to align with your risk tolerance.*
- ***Evaluate your investment goals and time horizon:*** *Ensure your financial advisor is fully aware of your investment objectives and time horizon. This information is essential for selecting the most suitable strategies and investments.*
- ***Explore the available strategies:*** *Request that your advisor presents a variety of risk management strategies that cater to different levels of risk and investment purposes. Review these options together and choose the ones that best align with your needs and preferences.*
- ***Stay informed and engaged:*** *Actively participate in the investment process by regularly reviewing your portfolio and staying informed about market developments. This can help you gain a better understanding of your investments and feel more in control.*
- ***Set realistic expectations:*** *Understand that no investment strategy can guarantee positive returns all the time. Work with your financial advisor to set realistic expectations for your investments based on historical performance, risk tolerance, and market conditions.*
- ***Maintain open lines of communication:*** *Establish regular communication with your financial advisor to stay updated on your investment performance and any changes in your financial situation or goals. This can help build trust and promote confidence in your investment strategy.*

By actively participating in the investment process and working closely with your financial advisor, you can regain confidence in your investments and address any concerns about past losses. Remember that patience and discipline are crucial when navigating financial markets, which are inherently subject to both gains and losses.

Not bad advice from a machine. I especially liked its point about exploring available strategies. At Flexible Plan Investments, we have over 50 low-cost QFC strategies to choose from.

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Bottom line: Be brave

Perhaps on a more human note, the references within your own memory banks can provide you with the primary answer of what to do next when it comes to investing. An infant takes his or her first step but falls on the second. Does the baby just sit there? When you were small and fell off that first bike your parents gave you, what did you do? When you were a bit older and you got scared on your first venture into a lake or swimming pool, how did you respond? As an adult, when that first interview didn't go so well or a sales prospect turned you down, what was the next step?

When I think back over 50 years of investing, I can't help but recall that with all the peaks and valleys in the markets, the most profitable opportunities came when I was in one of the valleys. Market research confirms that conclusion: The stock market produces superior returns on average over the next year when the previous year was positive. When the first quarter after that down year was positive (like the first quarter of this year was), the next 12-month period was even more profitable.

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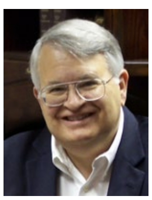
The young lady in the chair across from me was finished. Her face was now relaxed. She looked like a different person as she sprang from the chair, smiled, and told the nurse, "That wasn't bad at all. Have a nice day!" And I thought, "Act fearlessly!"

All the best, Jerry



Jerry C. Wagner
President

[1] S.C. Hayes, K.D. Strosahl, and K. G. Wilson, "Acceptance and Commitment Therapy: An Experiential Approach to Behavior Change," Guilford Press, 1999.

[2] J.S. Beck, "Cognitive Behavior Therapy: Basics and Beyond," 2nd ed., Guilford Press, 2011.

[3] M. M. Antony and P.J. Norton, "The Anti-anxiety Workbook: Proven Strategies to Overcome Worry, Phobias, Panic, and Obsessions," Guilford Press, 2009.

FIRST-QUARTER RECAP

About 57% of OnTarget Monitors for the first quarter of 2023 were "in the yellow" or better, with 47% "OnTarget" ("in the green") or better ("in the blue").

The first quarter of 2023 saw mixed performance across equities, bonds, and gold.

The S&P 500 increased by 7.5%, marking its best first-quarter performance since 2019 and the second best in the past decade. This robust growth came as a surprise considering the recent banking crisis, cryptocurrency meltdowns, and geopolitical uncertainty.

Strong corporate earnings, improving economic data, and investor optimism contributed to positive sector performance overall for the quarter. The Technology and Communications Services sectors led the way with 21.62% and 20.5% gains, respectively. However, the Energy, Financials, Health, and Utilities sectors experienced negative returns.

The Federal Reserve's aggressive interest-rate hikes to combat inflation continued to play a significant role in bond performance. The 10-year Treasury yield fell to around 3.5% as investors—in light of the recent bank crisis and as-expected inflation readings—anticipated the end of tightening by the Fed.

Gold performed well in the first quarter of 2023. The price of spot gold increased by 8.5% to $1,977.96. The metal had faced significant headwinds in 2022 due to the rising rate environment; however, with the tightening cycle nearing its end, gold is experiencing new tailwinds. Additionally, as concerns of a recession grow, gold's safe-haven status will likely push the metal higher.

We'll probably see more market volatility going forward. First-quarter earnings are expected to be particularly painful, and we don't know how the market will react to this new information. If the markets anticipate a short, shallow recession, then the worst of the equity bear market may be behind us. However, if numbers come in worse than expected for longer than expected, we could see further downside.

Another interesting phenomenon occurred in the first quarter: Bond and equity performance showed signs of uncoupling. In 2022, the two asset classes, which typically exhibit low correlation, began to move in similar directions due to the rising interest-rate environment. This means investors were not experiencing the diversification benefits they usually get from holding both asset classes within a portfolio. However, as stocks sold off in March 2023, long-term government bonds began to act as a safe haven and move upward in price. This uncoupling will likely continue, giving investors an additional tool to protect portfolio value.

PERFORMANCE TRENDS FOR THE QUARTER

Despite ongoing whipsaw events in the markets, about 45% of our strategies at Strategic Solutions were profitable for the quarter. Top-performing strategies tended to be aggressive equity strategies, though multiple types of active management were successful for the quarter. Importantly, several strategies that tend to be vulnerable to whipsaw events navigated the markets well.

Our turnkey strategies struggled for the quarter. The algorithms that power those offerings have not yet responded to market and strategy movements in anticipation of further market volatility.

Among our strategies available in multiple risk profiles, there was almost no relationship between risk level and return. This often happens when markets are on the verge of changing character. The market was up for the quarter, but it also experienced significant volatility and turning points. It's not surprising that a clear trend in performance hasn't formed as it would in a consistently bullish or bearish market.

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 five categories is referenced: Conservative, Moderate, Balanced, 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 benchmarks 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.

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 Monte Carlo analysis begins with your last strategy change. The green pathway reflects the result of hundreds of Monte Carlo simulations utilizing the monthly returns, net of your advisory fees based on benchmark returns, 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 expected returns, and volatility statistics, that cannot be forecast with certainty. The basis for these assumptions in the OnTarget Monitor are the benchmark results for the individual strategies in the Client account. The Benchmark OnTarget Monitor is based on the assumptions of the individual benchmarks published for each strategy. 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 prognostic 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 prognostic returns drawn from the strategy benchmarks. 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. Where returns or risk of your portfolio are referenced the returns are your actual account's risk and return, gross of your advisory fees.

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. The FundLink program does not qualify for fee aggregation and has a maximum advisory fee of 1.85%.

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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