Flexible Plan Investments, Ltd.
Your partner in active wealth management since 1981

QFC STRATEGIES

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QFC Multi-Strategy Core Aggressive

Multiple Layers of risk management at a low cost

CORE STRATEGY

ASSET CLASSES

Government Bonds
Corporate Bonds
High-Yield Bonds
Large Caps
Mid-Caps
Small Caps
Growth
Value
International Stocks and Bonds
Emerging Markets
Alternatives
Alt. Strategies
Sectors

MARKET REGIME SCORES

Bull	91	S&P = 100
Bear	113	S&P = 0
Sideways	52	S&P = 50
AVG	82	S&P = 74

QFC Multi-Strategy Core is a turnkey strategy of strategies service that blends Flexible Plan Investments' (FPI's) Quantified Fee Credit (QFC) core strategies. The resulting portfolio-which can be customized to each client's risk profile (from conservative to aggressive)-is designed to be robust in changing market conditions.

Based on over 20 years of experience, FPI has found that combining actively managed strategies can provide additional layers of portfolio defense and return potential. This strategy delivers three levels of risk and opportunity management: (1) the management employed "within" the Quantified Funds used in each strategy, (2) the movement "among" the funds required by the strategies themselves, and (3) the allocation employed "between" the strategies.

QFC Multi-Strategy Core uses our QFC strategies, which exclusively use our subadvised Quantified Funds. This allows us to deliver fund fee credits to help offset the FPI portion of the advisory fee.

HOW IT WORKS

- The QFC Multi-Strategy Core methodology does the work for you, including core strategy and fund selection, as well as monitoring and reallocation (at least monthly).
- Draws on a universe of our dynamic, risk-managed QFC core strategies.
- The QFC core strategies use the Quantified Funds, which are subadvised by FPI. These funds are designed to deliver both dynamic, risk-managed performance and fee credits to help offset advisory fees.
- Ask about the added benefits of our Prime program for $100,000+ accounts.

STRATEGY SPECIFICS	YES	NO
Can go to 100% cash	●	
Diversified among asset classes	●	
Uses equities	●	
Uses bonds	●	
Uses leveraged funds	●	
Uses inverse/short funds	●	
Uses alternatives	●	
Ability to choose risk profile	●	
Index-based		●
No-Load funds	●	
Transaction fees		●

When the term "cash" is used, it includes other income securities as a safe haven.

DYNAMICALLY RISK-MANAGED ALLOCATIONS FOR ALL MARKETS

Bull market

Can allocate to trend-following, high-beta, and leveraged strategies.

Sideways market

Can selectively turn strategies on and off to avoid strategies that are susceptible to whipsaw in sideways markets; can also use alternative and pattern-recognition strategies.

Bear market

Can reduce exposure to equity markets when equities suffer or remove strategies when market regimes signal bear markets. Underlying strategies and funds are dynamically risk managed and can move to defensive or cash positions.

Defensive tools

Inverse funds and hedging may be used to strategically diversify portfolios to protect against market turmoil. Underlying funds are also actively managed and can move to defensive positions.

How it fits within a diversified portfolio

Five suitability-based profiles are available to meet the expressed needs of individual investors: conservative, moderate, balanced, growth, and aggressive.

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.

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 US 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.

Downside Protection: The use of cash, short-term investments, inverse funds and other hedging strategies may help mitigate the overall risk of the portfolio and offer some downside protection.

BULL / BEAR / SIDEWAYS SCORES

The Bull / Bear / Sideways scores may assist in assessing a strategy's behavior in various market regimes. The scores are based on research methodology presented in a white paper entitled "Bull, Bear and Sideways Markets: A Tri-state Market Classification for Evaluating Active Investment Strategies" by FPI Research. The scores shown were calculated using hypothetical performance for the strategy, and the S&P 500 Index as the benchmark. Scores will only change substantially after a 20% decline in the S&P 500 Index. The scores are defined mathematically as:

- Bull score: the percentage of upside return capture of the strategy, with the benchmark's score defined as 100.
- Bear score: the percentage of downside loss avoidance of the strategy, with the benchmark's score defined as zero.
- Sideways score: both the excess return of the strategy and its maximum drawdown reduction, with the benchmark's score defined as 50.
- The average ("AVG") score shown is weighted by the number and duration of bull, bear, and sideways segments over the multi-year calibration period.

The parameters defining bull, bear, and sideways markets were:

- Bull market: a minimum 20% rise from the last market bottom.
- Bear market: a minimum 20% fall from the last market top.
- Sideways: fluctuation of at least 10%, ending the period unchanged.
- Each period must endure for at least 42 days.

For suitability-based strategies, the range of maximum and minimum scores are for all suitability profiles of the strategy; the maximum score and minimum score may not necessarily be for the most aggressive or most conservative risk profile.

Information generated by bull, bear, and sideways analysis regarding the likelihood of investment outcomes is hypothetical in nature and does not reflect actual investment results, and is not a guarantee of future results. The Bull/Bear/Sideways scores are calculated with mutual funds. It is assumed that the mutual fund and Exchange Traded Funds (ETF) research results are similarly close.

Investors should carefully consider information contained in the prospectus, including investment objectives, risks, charges and expenses. You can request a prospectus by contacting 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 original cost.