For A Better World

SUITABILITY-BASED

SPECIALTY STRATEGY

ASSET CLASSES

Money Market

Bonds

Stocks

International

MARKET-REGIME SCORES

Bull	33–53	S&P = 100
Bear	75–90	S&P = 0
Sideways	57–79	S&P = 50
AVG	34–59	S&P = 74

See disclosures for methodology

For A Better World, launched in 1998, has a time-tested history as an effective investment strategy that hasn't forgotten the planet.

The strategy is designed to invest in the leading socially responsible funds while seeking to deliver superior risk-adjusted returns. Socially responsible funds avoid investing in alcohol, tobacco, or gambling stocks and/or favor stocks of ecologically conscious companies. The strategy ranks the performance of the available funds on an ongoing basis and regularly screens and rotates the funds.

For A Better World allows investors to give back 10% of our net advisory fees collected for the strategy to a socially responsible charity.

HOW IT WORKS

- Starts with a universe of socially responsible funds. Regularly ranks, screens, and rotates the funds.
- Seeks to keep the strategy invested in the leading socially responsible funds by using short-term and long-term price trends to rank the available funds weekly.
- Option to pay out 10% of our net advisory fee collected for this strategy to a socially responsible charity.

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		●

ACTIVE-MANAGEMENT POSITIONS

Bull market
Seeks to keep the strategy invested in the leading socially responsible funds by using short-term and long-term price trends to rank the available funds weekly.

Sideways market
Attempts to manage volatility by using equity funds, bond funds, and longer-term historical measurements to avoid whipsaws.

Bear market
Can use money-market and bond funds.

Defensive tools
Can use active management, position sizing, and money-market and bond funds.

How it fits within a diversified portfolio
3 suitability-based profiles for Growth, Balanced, and Conservative investors.

Flexible Plan Investments, Ltd. is a federally registered investment adviser. This is 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. Advisor may predicate some strategies on trading signals furnished by non-affiliated firms. In such instances, the non-affiliated firm is under contract to Advisor to provide, and in certain instances, implement management of Client accounts in such strategies. Read Flexible Plan Investments' Brochure Form ADV Part 2A carefully before investing.

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 presented in a 2014 white paper entitled "Bull, Bear and Sideways Markets: A Tri-state Market Classification for Evaluating Active Investment Strategies" by Jerry C. Wagner and Z. George Yang, Ph.D. The scores shown were calculated for the period January 1998 through September 2014, 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. 15-8-26

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