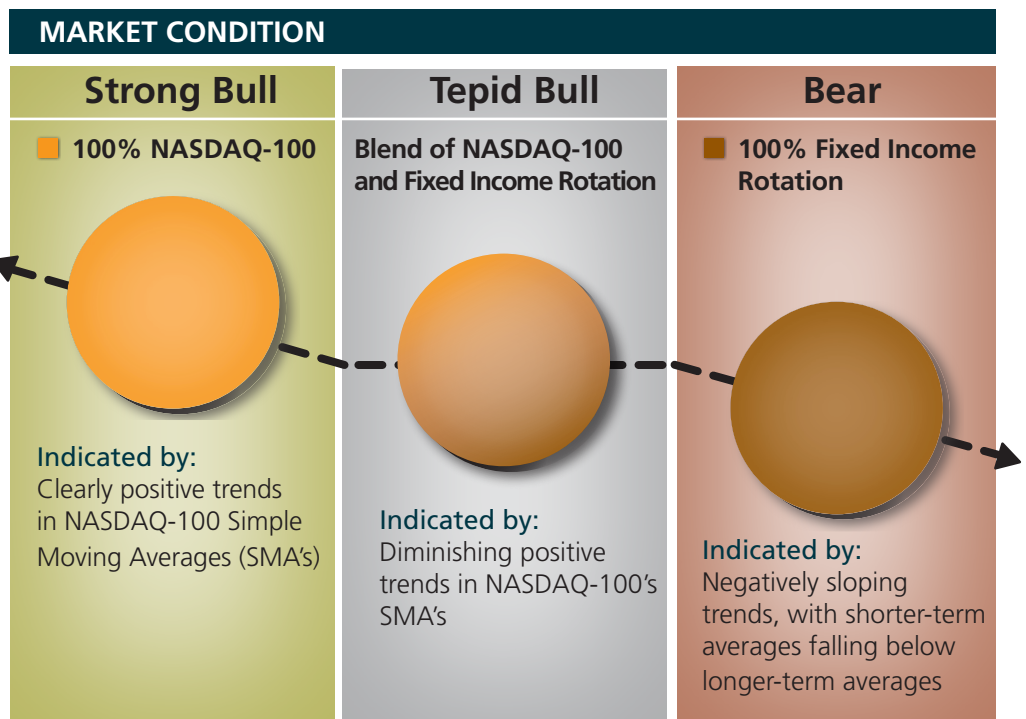


*Fund Architects
TUG. The active
strategy your
clients expect.*

Tactical Unconstrained Growth (TUG)

- The goal of Fund Architects' TUG strategy is capital appreciation
- Daily monitoring, with trading as necessary
- Suitable for investors with a moderately aggressive risk tolerance
- For investors with a 5+ year time horizon

Portfolio Construction Process



BENCHMARK

75% S&P 500/ 25% Barclays
Aggregate Bond

EQUITY ETF SECTOR*

NASDAQ-100

FIXED INCOME ETF SECTORS*

20+ Year U.S. Treasury
Bonds

High Yield Bonds

Convertible Bonds

Senior Bank Loans

Emerging Market Local
Debt

**These sectors are subject to change
based on the discretion of the
Investment Committee.*

- TUG tries to fully participate in the returns of the NASDAQ-100
- To reduce risk a proprietary signal attempts to identify weakness in the NASDAQ-100, and when necessary, TUG will decrease its exposure to the NASDAQ-100 by adding fixed income positions.
- The fixed income allocation is determined by ranking the available sectors (shown left) by price momentum and standard deviation factors, then purchasing the top two ranked sectors.
- TUG has the ability to use cash, up to 100%. This will occur when the available fixed income sectors are less favorable than cash.

Fund Architects Is:

Global. We believe all investors should own a piece of the dynamic global economy. The global market is the foundation of our investors' portfolios, for it is one of the most powerful ways to diversify.

Dynamic. Economic cycles and valuations typically drive financial markets. Our understanding of these factors combined with in-depth knowledge of asset allocation techniques is vital to the way we construct and position portfolios as well as mitigate risk. Fund Architects diversifies investors assets in those asset classes and strategies we believe will most likely provide the best overall risk-adjusted returns for the portfolio. We will dynamically manage these exposures based on our assessment of financial markets and economic conditions.

Independent. Fund Architects is an independent investment advisory firm. We receive no payments or benefits from the fund companies we select for our portfolios – we are not limited by business relationships or shelf space. We use our investment criteria to select appropriate funds and vehicles from among thousands that are available.

To learn more about us, go to: www.fundarchitects.com/about-us.



Both the principal value and investment returns of mutual funds and exchange traded funds will fluctuate over time so that an investor's shares, when redeemed or sold, may be worth more or less than their original cost. Securities of the portfolios may only be sold by offering the prospectuses for the underlying mutual funds. You should consider the investment objectives, risks, charges, and expenses of the funds carefully before investing. The prospectuses contain this and additional important information regarding the funds. To obtain prospectuses, please contact Fund Architects. The prospectuses should be read carefully before investing. The ability of the portfolios to achieve objectives depends largely on the performance of the underlying fund. Each underlying fund's performance, in turn, depends on the particular securities in which that underlying fund invests. Accordingly, the portfolios are subject indirectly to all risks associated with the underlying funds, as stated in the prospectus.

Fund Architects is not a member of the Financial Industry Regulatory Authority (FINRA) or the Securities Investor Protection Corporation (SIPC). Accounts managed by Fund

Architects must be held at a qualified custodian that must be either a FINRA/SIPC member broker/dealer.

There can be no assurance that the future performance of any specific investment, investment strategy, or product made reference to directly or indirectly in this brochure, will be profitable or be suitable for your portfolio. Moreover, you should not assume that any discussion or information provided here serves as the receipt of, or as a substitute for, personalized investment advice from Fund Architects or from any other investment professional. Investing in securities involves risk of loss, including loss of the original principal, which investors should be prepared to bear.

Information pertaining to Fund Architects' advisory operations, services, fees, and material arrangements is set forth in Fund Architects' current disclosure statement, as same is on file with the United States Securities and Exchange Commission, a copy of which is available from Fund Architects upon request.

About Exchange Traded Funds (ETFs):

Like a mutual fund, the money is combined from group assets and then invested. Unlike a mutual fund, however, it has a limited number of shares that are bought and sold on exchanges, like shares of stocks. ETFs usually attempt to track the return of a particular market index, commodity or basket of assets.

They allow you the diversification of an index fund, as well as the ability to sell short, buy on margin and purchase smaller share quantities. ETFs, like stocks, experience price changes throughout the day and therefore do not have a net asset value (NAV). The expense ratio of most ETFs is generally lower than those of the average mutual fund.



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