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Historical Time-Weighted Rates of Return
for the Strategic Portfolio BalanceSM Investment Discipline

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Data Through 2018.09.30	Cumulative Time- Weighted Return YTD	Cumulative Time- Weighted Return 1 Month	Cumulative Time- Weighted Return 3 Months	Cumulative Time- Weighted Return 6 Months	Cumulative Time- Weighted Return 12 Months	Annualized Time- Weighted Return 3 Years	Annualized Time- Weighted Return 5 Years	Annualized Time- Weighted Return 10 Years	Annualized Time- Weighted Return 15 Years
Strategic Portfolio BalanceSM Investment Discipline Model Portfolios									
1 - Very Aggressive Growth Tax-Deferred - - - (VD)	-0.29%	-1.22%	1.63%	0.51%	5.02%	11.44%	5.80%	6.42%	n/a
3 - Aggressive Growth Tax-Deferred - - - - - (AD)	1.52%	-1.41%	2.01%	2.16%	6.45%	10.91%	6.30%	7.24%	n/a
5 - Moderately Aggressive Growth Tax-Def - - (MD)	3.39%	-1.07%	3.02%	4.21%	7.15%	10.91%	7.71%	8.90%	n/a
6 - Moderately Aggressive Growth Taxable - - (MX)	2.98%	-1.09%	2.90%	3.98%	6.54%	10.15%	7.01%	8.44%	n/a
7 - Conservative Growth Tax-Deferred - - - - - (CD)	2.66%	-0.67%	2.96%	3.77%	5.61%	8.14%	6.26%	8.25%	n/a
8 - Conservative Growth Taxable - - - - - (CX)	2.85%	-0.68%	3.10%	3.95%	5.78%	8.54%	6.61%	8.00%	n/a
9 - Balanced Tax-Deferred - - - - - (BD)	1.55%	-0.31%	2.18%	2.73%	3.63%	6.26%	3.27%	5.44%	n/a
10 - Balanced Taxable - - - - - (BX)	1.63%	-0.41%	2.46%	3.02%	3.89%	6.61%	5.10%	6.87%	n/a
General Market Indexes									
(Global Bonds) BBqBarc Global Aggregate TR USD	-2.37%	-0.86%	-0.92%	-3.68%	-1.32%	1.98%	0.75%	2.89%	3.51%
(US Bonds) BBqBarc US Agg Bond TR USD	-1.60%	-0.64%	0.02%	-0.14%	-1.22%	1.31%	2.16%	3.77%	3.78%
(Global Commodities) Bloomberg Cmmnty TR USD	-2.03%	1.92%	-2.02%	-1.63%	2.59%	-0.11%	-7.18%	-6.24%	-1.07%
(US Stocks) DJ US Total Stock Market TR USD	10.58%	0.16%	7.11%	11.26%	17.58%	17.05%	13.42%	12.05%	9.99%
(Foreign Stocks) MSCI ACWI Ex USA IMI GR USD	-2.87%	0.26%	0.48%	-1.93%	2.26%	10.65%	4.86%	6.07%	7.94%
(Inflation) US BLS CPI All Urban NSA	1.65%	0.06%	0.45%	1.01%	2.27%	2.00%	1.53%	1.42%	2.08%

Disclosures:

Note 1: Rates of return for the Strategic Portfolio BalanceSM Investment Discipline (SPBSM) "Model Portfolios" are calculated assuming all dividends and capital gains are reinvested. Further, all SPBSM returns are calculated after all fees and expenses have been deducted. All rates of return for the "General Market Indexes" also assume that dividends and capital gains are reinvested. However, rates of return for the "General Market Indexes" are calculated without deducting any fees or expenses. The effects of income taxation are not included in either data set.

Note 2: Reinvestment of dividends and capital gains acts to increase returns. Withdrawal of dividends and capital gains acts to decrease returns.

Note 3: Rates of return for the "General Market Indexes" are provided as benchmarks of macro-segments of the general markets. They are not intended to be used as direct comparisons to any of the SPBSM Investment Discipline "Model Portfolios." Indexes are unmanaged and cannot be invested in directly by investors. Index returns may be more or less volatile than those of the SPBSM Investment Discipline Model Portfolios. All material market or economic conditions affect the returns of the SPBSM "Model Portfolios" as well as the general market indexes, rising or falling accordingly.

Note 4: The following definitions describe the macro-segments represented by each index that is listed under "General Market Indexes."

* **DJ US Total Stock Market TR USD:** The index measures the performance of all US equity securities with readily available prices. It represents the top 95% of the US stock market based on market capitalisation. The index is float-adjusted market capitalisation weighted.

* **MSCI ACWI Ex USA IMI GR USD:** The index measures the performance of large, mid and small cap representation across 22 of 23 developed (excluding the United States) and 23 emerging markets equity securities. It covers approximately 99% of the global equity opportunity set outside the US. The index is free float-adjusted market capitalization weighted.

* **Barclays US Agg Bond TR USD:** The index measures the performance of investment grade, US Dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities, MBA (agency fixed-rate and hybrid ARM passsthroughs), ABS and CMBS.

* **Barclays Global Aggregate TR USD:** The index measures the performance of global investment grade fixed-rate debt markets, including the US Aggregate, the Pan-European Aggregate, the Asian-Pacific Aggregate, Global Treasury, Eurodollar, Euro-Yen, Canadian and Investment Grade 144A Index-eligible securities.

* **Bloomberg Cmmnty TR USD:** The index aims to provide broadly diversified representation of commodity markets as an asset class. The index is made up of exchange-traded futures on physical commodities representing 20 commodities which are weighted to account for economic significance and market liquidity.

* **US BLS CPI All Urban NSA:** The index measures the performance of changes in the prices paid by urban consumers for a representative basket of goods and services since the base period, which currently is 1982-84. It represents the buying habits of the residents of urban or metropolitan areas in the United States. The index is base-period-quantity weighted.

Note 5: Rates of return for the SPBSM Investment Discipline "Model Portfolios" are calculated based upon the weighted average returns of all the actual investment accounts managed by the Advisor that were similarly structured utilizing the parameters of the listed model portfolios during the stated time periods.

Note 6: Rates of return for the SPBSM Investment Discipline "Model Portfolios" are calculated utilizing the Global Investment Performance Standards (GIPS) method. GIPS allows a more accurate accounting of performance by identifying all cash inflows, outflows and transfers between models as individual data points rather than only utilizing account values at the beginning and end of every month (referred to as the "Modified Dietz" method).

Note 7: During the time periods displayed, all dividends and capital gains were automatically reinvested. Additionally, some clients added new money to their accounts, some clients withdrew money from their accounts and some clients neither added or withdrew money from their accounts. Calculated rates of return are the weighted average of all of those actual events.

Note 8: Comparative Index data is provided by Morningstar. Although all Morningstar data is assumed to be accurate, the Advisor makes no guarantee that it is.

Note 9: All investments involve risk. Capital losses can and do occur. Obtain and read the most current prospectus for each security before sending money. There are no guarantees either expressed or implied as to the performance results of any investment recommendation. Past performance is no guarantee of future results.

Note 10: Strategic Portfolio BalanceSM Investment Discipline and SPBSM are service marks of Colson Financial Group, Inc., Registered Investment Advisor. The advisor does not provide income tax advice or legal advice.