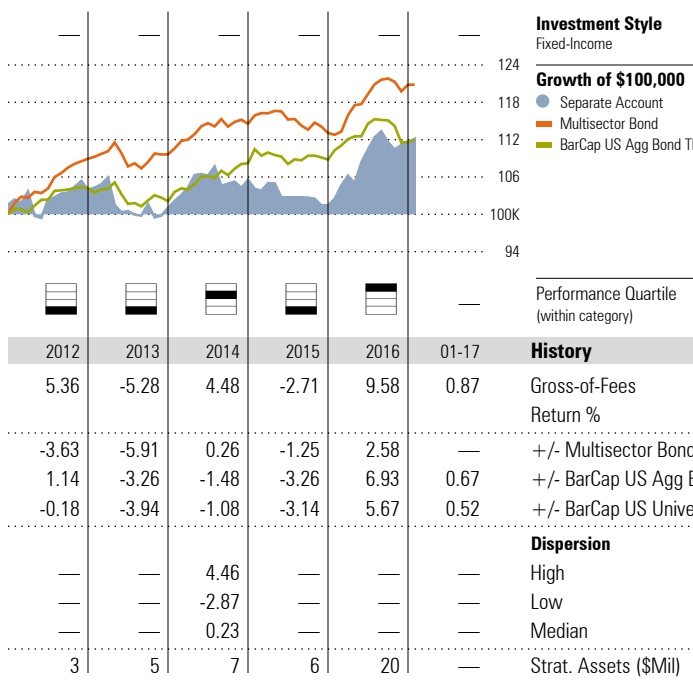


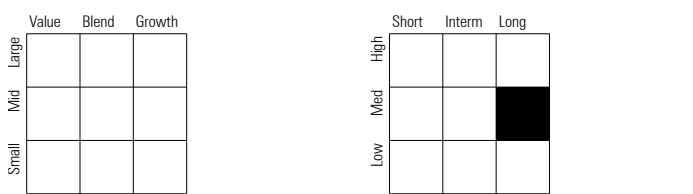
Sterling Tactical Bond

Performance 01-31-17

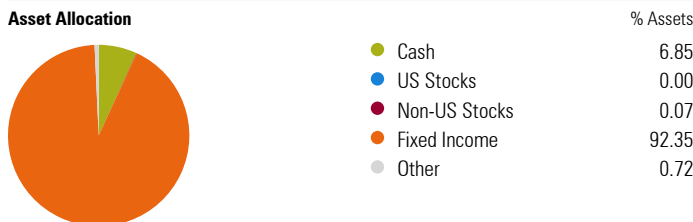


Trailing Gross-of-Fees Returns	Trailing Ret %	+/- Bmark	+/- Cat	% Rnk Cat
YTD	0.87	0.67	—	—
12 Mo	10.53	9.08	—	—
3 Yr Annualized	3.53	0.93	—	—
5 Yr Annualized	2.00	-0.09	—	—
10 Yr Annualized	—	—	—	—

Strategic Holdings Analysis 03-31-16



Equity Investment Style	Fixed-Income Investment Style
Overall Style Score	Avg Effective Duration(Yrs) 6.67
Overall Size Score	Avg Effective Maturity(Yrs) 9.80
	Avg Credit Quality A



Morningstar Category™	Strategy Assets(\$Mil)	Strategy Focus
Multisector Bond	\$20	Institutional

Ratings, Flexibility and Risk 12-31-16

	Overall	3Yr	5Yr	10Yr
Morningstar Rating™	★★	★★★	★	—
Number Rated	72	72	58	32
Morningstar Risk	Above Avg	Above Avg	Above Avg	—
Morningstar Return	Below Avg	Average	Low	—
Flexibility Measure	—	—	—	—

Risk Measures (01-31-17)			
Standard Deviation	4.42	4.92	—
Sharpe	0.77	0.40	—
		Strategy vs. BarCap US Agg Bond TR USD	
R-Squared	43.45	39.33	—
Alpha	0.99	-0.14	—
Beta	0.99	1.06	—

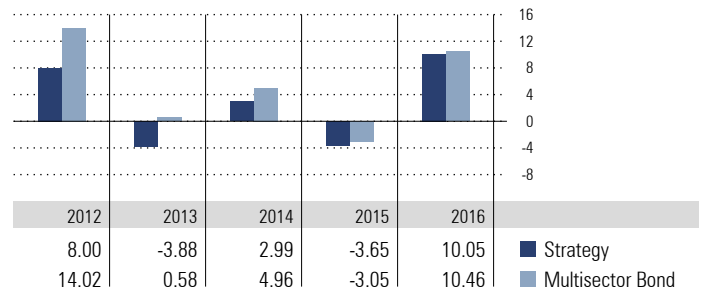
Annual Turnover%	195
Use Derivatives	—

Performance Disclosure
The overall Morningstar Rating is based on risk-adjusted gross returns, derived from a weighted average of the three-, five-, and 10-year (if applicable) Morningstar metrics.

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's separate account may be worth more or less than its original value.

Current performance may be lower or higher than return data quoted herein. To obtain a full GIPS® compliant presentation, contact the money management firm directly, at 760-603-8881 or visit www.sterling-gs.com.

Treynor Ratio



Money Manager

Account Value	Total Fees%
Less than \$5 Million	0.65
\$5 Million-20 Million	0.55
\$20 Million-	0.45

Management

Managers by Tenure	
Mark Eicker	05-02-11

Sterling Tactical Bond

Morningstar Category™	Strategy Assets(\$Mil)	Strategy Focus
Multisector Bond	\$20	Institutional

Contact Information

1808 Aston Ave.
Carlsbad CA 92008

760-603-8881
www.sterling-gs.com

Strategy Contact

John Nance	760-603-8881	John@sterling-gs.com
Michael S. Haig	760-603-8881	mike@sterling-gs.com

Firm Background

Year founded	10-01-08
Total employees	7
Percent owned by employees	100.00%
Firm type	Independent Investment Advisor
Firm legal structure	Limited Liability Company (LLC)

Firm Legal and Compliance Summary

Legal Information

Registered investment advisor	Yes
Exempt with SEC	No
Errors and omissions insurance	Yes
Fiduciary liability insurance	No
Bonded	Yes

Disciplinary action in the last 10 years	—
Previous judgments against firm	—
Pending litigation	No
Litigation in last 5 years	—
Pending SEC investigations	No
SEC investigations in last 5 years	No

GIPS/AIMR Compliance

GIPS Compliant	06-26-13
Date of last verification	03-31-14

Firm Narratives provided by

Objective and Investment Approach

The business objective of SGS is to provide absolute returns for our clients on an annual basis. We set out on January 1st of each year to provide a positive return for all of our client accounts regardless of equity market conditions. Due to our strategies unique ability to rotate between 6 different asset classes which all include cash, our strategies have the ability to invest 100% of assets in cash during broad market declines, significantly reducing our downside risk. All of our strategies re-allocate on a monthly basis. During bull markets we rotate between asset classes based on the strength of their sector. We over-weight the two sectors that are experiencing the most strength.

Performance Disclosure

Sterling Global Strategies LLC (SGS) is an independent registered investment advisor. For GIPS purposes, the firm includes all SGS discretionary assets, including assets previously managed by Sterling Wealth Management Group, Inc., with the exception of Comprehensive Financial Management advisory assets. The firm maintains a list of composite descriptions, which is available upon request. The Sterling Tactical Bond composite was created in November 2012. Beginning February 1, 2013, the composite was redefined to include only non-wrap accounts. The investment management fee schedule begins at a 1.50% flat fee per annum, on all assets under management. Actual investment advisory fees incurred by clients are negotiable, and may vary. Further information regarding investment advisory fees is described in Part II of the firms Form ADV. The benchmarks for the composite are the Barclays U.S. Aggregate Bond Index and the Citigroup World Government Bond Index. The Barclays U.S. Aggregate Bond Index, is a broad based index representative of the U.S. investment grade bond market and including Treasury, Agency, Mortgage Backed and Corporate Bonds. The Citigroup World Government Bond Index includes 23 markets selected based on market size, credit and barriers to entry. Net of fee performance shown is based on all actual fees paid by the portfolios in the composite. Composite performance is presented net of foreign withholding taxes that are implicit in the funds held in the portfolio. Policies for valuing portfolios, calculating performance, and preparing compliant presentations are available upon request. The annual composite dispersion presented is an asset-weighted standard deviation calculated using accounts in the composite the entire year. The 3-Year Standard Deviation represents the annualized standard deviation of actual composite and benchmark returns, using the rolling 36-months ended each year end. Advisory services provided by Sterling Global Strategies LLC, an Investment Adviser with the SEC. Securities offered through Comprehensive Asset Management and Servicing, Inc.,

2001 Route 46, Ste 506, Parsippany, NJ 07054, phone 800.637.3211, Member FINRA/SIPC/MSRB. Sterling Global Strategies claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Sterling Global Strategies has been independently verified for the periods October 24, 2008 through March 31, 2015. The verification report is available upon request. Verification assesses whether (1) the firm has complied with all the composite construction requirements of the GIPS standards on a firm-wide basis, and (2) the firms policies and procedures are designed to calculate and present performance in compliance with the GIPS standards. Verification does not ensure the accuracy of any specific composite presentation

History

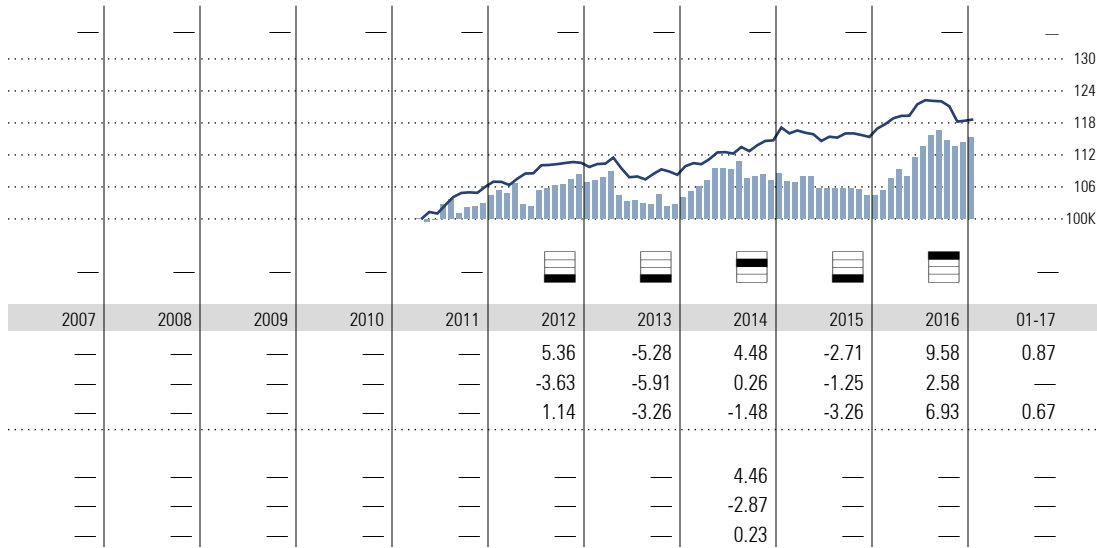
Sterling Global Strategies was founded in October, 2008 in Carlsbad California.

Sterling Tactical Bond

Morningstar Category™
Multisector Bond

Strategy Assets(\$Mil)
\$20

Strategy Focus
Institutional



Investment Style

Growth of \$100,000

- Monthly Separate Acct Value
- BarCap US Agg Bond TR USD

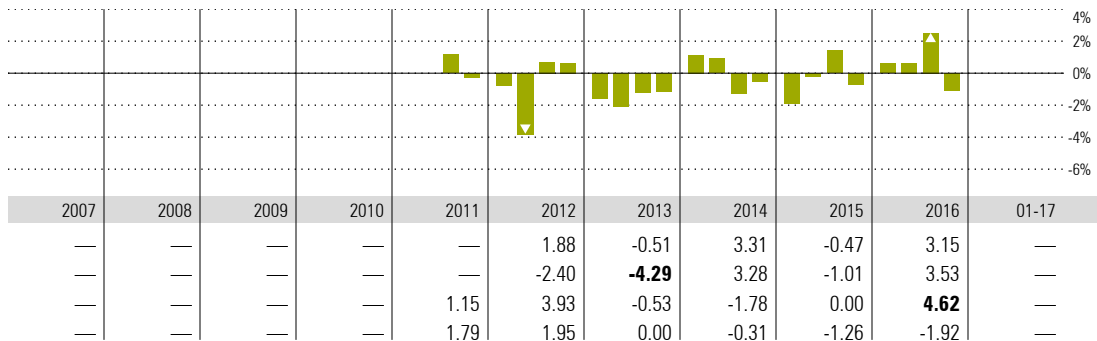
Performance Quartile
(within category)

History

Gross-of-Fees Return %
+/- Multisector Bond
+/- BarCap US Agg Bond TR U

Dispersion

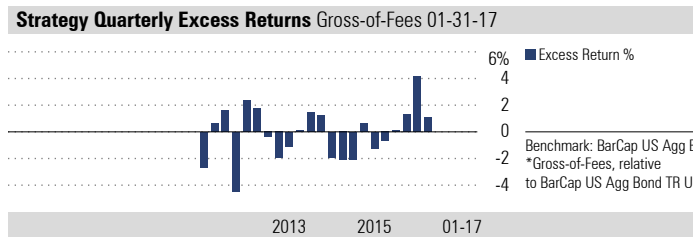
High
Low
Median



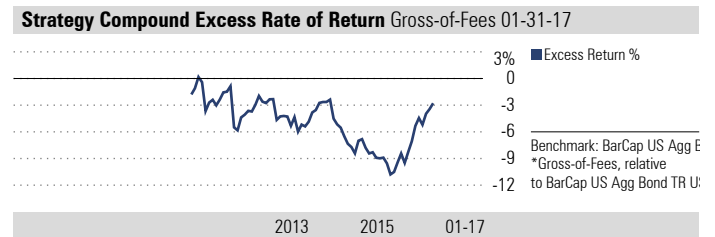
Relative SA Quarterly vs. SA Category

- Quarterly SA Relative Return
- Multisector Bond
- ▲ Best Qtr Performance
- ▼ Worst Qtr Performance

Qtrly Gross-of-Fees Return



Time Period	Period's Total Excess Return%*
Highest Historical Excess Return*	Jul 2016 - Sep 2016 4.16
Lowest Historical Excess Return*	Apr 2012 - Jun 2012 -4.47



Strategy	Compound Excess Return%*	Annualized Excess Return%*
Sterling Tactical Bond	-2.79	-0.47

Performance Disclosure

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's separate account may be worth more or less than its original value.

Current performance may be lower or higher than return data quoted herein. To obtain a full GIPS® compliant presentation, contact the money management firm directly, at 760-603-8881 or visit www.sterling-gs.com.

Trailing Gross-of-Fees Return 01-31-17

	Trailing Ret% +/-	BarCap...	+/- Cat	% Rnk Cat
YTD	0.87	0.67	—	—
1 Mo	0.87	0.67	—	—
3 Mo	0.49	2.53	—	—
3 Yr Annualized	3.53	0.93	—	—
5 Yr Annualized	2.00	-0.09	—	—
10 Yr Annualized	—	—	—	—
Inception	2.51	—	—	—

Sterling Tactical Bond

Morningstar Category™ Multisector Bond
Strategy Assets(\$Mil) \$20
Strategy Focus Institutional

Risk Measures 01-31-17

Modern Portfolio Theory Statistics

	Strategy vs. BarCap US Agg Bond TR USD		
	3 Yr	5 Yr	10 Yr
R-Squared	43.45	39.33	—
Alpha	0.99	-0.14	—
Beta	0.99	1.06	—

Volatility Measurements

	1 Yr	3 Yr	5 Yr	10 Yr
Standard Deviation	4.98	4.42	4.92	—
Tracking Error	3.10	3.32	3.83	—

Risk-Adjusted Returns

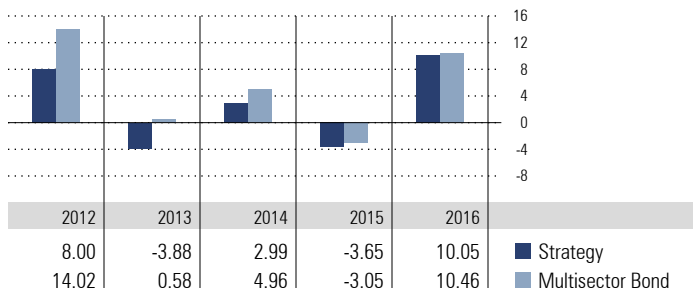
	1 Yr	3 Yr	5 Yr	10 Yr
Sharpe Ratio	1.97	0.77	0.40	—
Treynor Ratio	9.07	3.41	1.77	—
Information Ratio	2.93	0.28	-0.02	—
Sortino Ratio	4.37	1.27	0.56	—
Batting Average	83.33	58.33	58.33	—

Strategy Risk vs. Category Quartile/Percentile (5Yr) 01-31-17

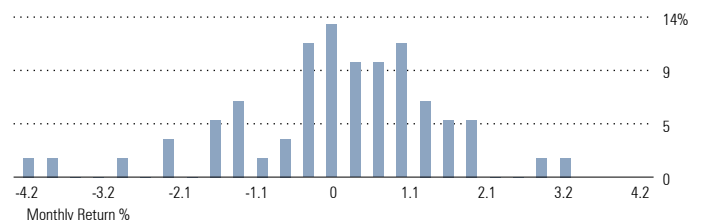


	Std Dev	Sharpe Ratio	Treynor Ratio	Category Range
Strategy	5.04	0.00	0.00	5th Percentile
Benchmark	3.82	0.00	0.00	25th
Category Median	3.03	0.97	3.84	Median
Category 75th	0.00	1.31	7.96	75th
Category 95th	0.00	1.68	18.82	95th

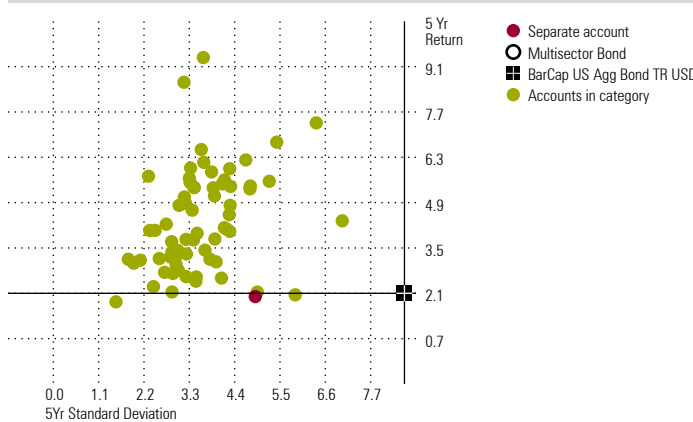
Treynor Ratio



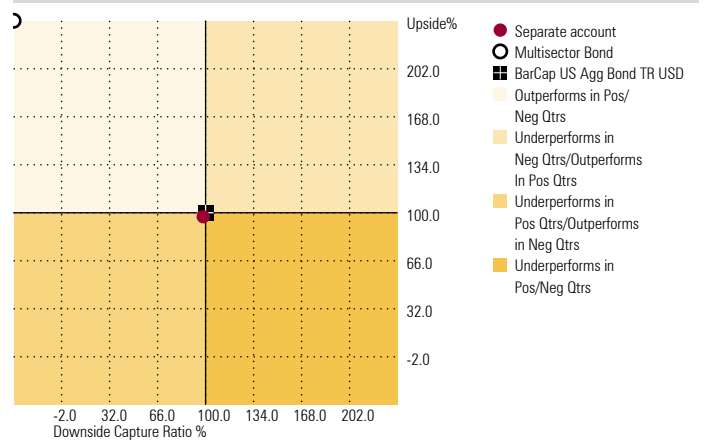
Distribution of 60 Monthly Returns 01-31-17



Category Risk/Return Analysis 01-31-17

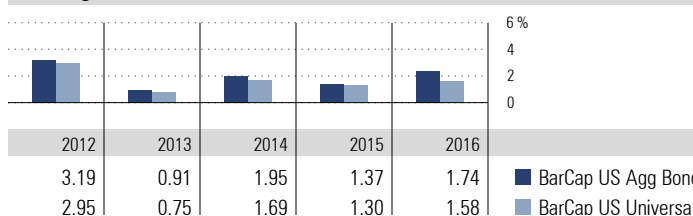


Capture Analysis(5Yr) 01-31-17



	Upside Capture Rate of Ret	Upside Capture Ratio	Downside Capture Rate of Ret	Downside Capture Ratio
Separate Account	0.64	97.15	-0.60	98.31
Multisector Bond	—	—	—	—

Tracking Error



Sterling Tactical Bond

Based on representative portfolio

Morningstar Category™ Multisector Bond
Strategy Assets(\$Mil) \$20
Strategy Focus Institutional

Equity Style 03-31-16

Ownership Zone™

	Value	Blend	Growth
Large			
Mid			
Small			

Style Breakdown

	Value	Blend	Growth
Large	—	—	—
Mid	—	—	—
Small	—	—	—

Weight %
 ● > 50
 ● 25-50
 ● 10-25
 ○ 0-10

Style is calculated only using the long position holdings of the portfolio.

Equity Style Allocation History 03-31-16

Year	Allocation
2013	100%
2014	75%
2015	50%
2016	25%
2017	

	Most Recent			Average		
	Strategy	Category	B1	Strategy	Category	B1
Large Value	—	32.94	—	—	37.92	—
Large Core	—	18.20	—	—	20.65	—
Large Growth	—	10.99	—	—	10.75	—
Mid Value	—	12.31	—	—	15.54	—
Mid Core	—	2.41	—	—	6.63	—
Mid Growth	—	3.49	—	—	3.74	—
Small Value	—	13.64	—	—	3.31	—
Small Core	—	4.25	—	—	1.09	—
Small Growth	—	1.77	—	—	0.36	—

Equity Style Consistency

	Strategy	Category	B1
Overall Style Score	—	83.04	—
Overall Value-Growth Score	—	44.06	—
Overall Size Score	—	220.54	—

Top 20 Equity Holdings 03-31-16

Share Change Since 02-29-16
 ⊕ Increase ⊖ Decrease ★ New since last portfolio

	% Net Assets
% Assets in Top 20 Equity Holdings	0.00
Total Number of Equity Holdings	0
Annual Turnover %	195

Equity Statistics

	Equity Holdings	Rel Category	Equity Holdings	Rel Category
Price/Earnings TTM	—	—	Return on Equity %	—
Price/Book TTM	—	—	Return on Assets %	—
Price/Sales TTM	—	—	Return on Capital %	—
Price/Cash Flow TTM	—	—	Net Margin %	—
Geometric Market Cap	—	—		—

Equity Sectors 03-31-16

	% Equity	Rel Cat		% Equity	Rel Cat		% Equity	Rel Cat
Cyclical	—	—	Sensitive	—	—	Defensive	—	—
Basic Materials	—	—	Commun Svcs	—	—	Consumer Def	—	—
Consumer Cycl	—	—	Energy	—	—	Healthcare	—	—
Financial Svcs	—	—	Industrials	—	—	Utilities	—	—
Real Estate	—	—	Technology	—	—			

Equity Sector and Market Cap Breakdown data are calculated only using the long position holdings of the portfolio.

Market Cap Breakdown 03-31-16

	% Equity
Giant	—
Large	—
Medium	—
Small	—
Micro	—

World Regions % Equity 03-31-16



Greater Asia	Greater Europe	America	Market Maturity
Japan	United Kingdom	North America	% Developed Markets
Australasia	Europe-Developing	Central/Latin	% Emerging Markets
Asia-Developing	Europe-Emerging		% Not Classified
Asia-Emerging	Africa		

N/C 0-10 10-20 20-50 50-90 >90%

Region breakdown data is calculated only using the long position holdings of the portfolio.

© 2011 Morningstar, Inc. All rights reserved. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may not be copied or redistributed, (3) do not constitute investment advice offered by Morningstar, (4) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (5) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use.



Sterling Tactical Bond

Based on representative portfolio

Morningstar Category™ Multisector Bond
Strategy Assets(\$Mil) \$20
Strategy Focus Institutional

Fixed-Income Style and Credit Quality 03-31-16

	Short	Interm	Long	Type	% Fixed Income
High				AAA	47.66
Med				AA	17.03
Low				A	21.99
				BBB	13.29
				BB	0.01
				B	0.02
				Below B	0.00

Average Effective Duration(Yrs)*	6.67	Average Weighted Coupon	3.14
Average Effective Maturity(Yrs)	9.80	Average Weighted Price	94.87
Average Credit Quality	A		

*Figure provided by money manager

Maturity 03-31-16

Type	% Fixed Income
Short (1-5 Yr) US Govt/Corp	—
Intermediate (6-10 Yr) US Govt/Corp	—
Long (10+ Yr) US Govt/Corp	—
MBS	—
ABS & CMBS	—

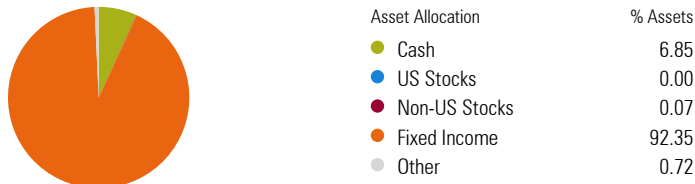
Fixed-Income Sectors 03-31-16

	% Bonds	Rel Cat		% Bonds	Rel Cat
Government	67.21	3.29	0% PIK	0.19	-1.02
Municipal	0.27	0.19	0% to 6%	93.65	25.52
Corporate	11.17	0.41	6% to 8%	4.68	-13.51
Securitized	14.32	0.67	8% to 10%	1.32	-8.89
Cash & Equivalents	7.02	0.24	More than 10%	0.17	-2.11
Derivative	0.00	0.00			

Coupon Range 03-31-16

The fixed income statistics above are calculated only using the long position holdings of the portfolio.

Asset Allocation 03-31-16



Top 20 Fixed-Income Holdings 03-31-16

Position Change Since 02-29-16	Date of Maturity	Market Value \$000	Par Value \$000	% Net Assets
⊕ Increase ⊖ Decrease ★ New since last portfolio				
% Assets in Top 20 Fixed-Income Holdings				0.00
Total Number of Fixed-Income Holdings				0

Sterling Tactical Bond

Morningstar Category™	Strategy Assets(\$Mil)	Strategy Focus
Multisector Bond	\$20	Institutional

Key Statistics

Number of accounts	
Inception date	05-02-11
Vehicle Type	Separate Account
Vehicle focus	Institutional
Inv minimum	250,000
Customization minimum	—
Percent of portfolios customized	—
Percent of portfolios tax-managed	—

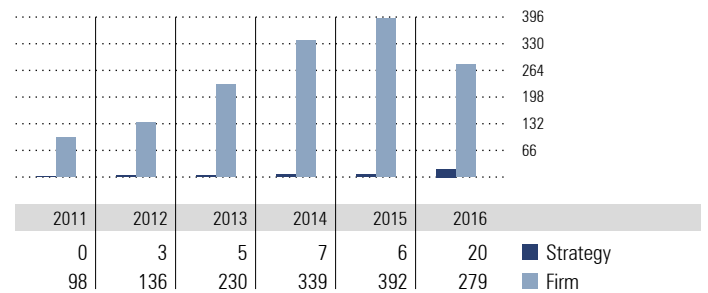
Account Size Breakdown

	Total Account Value	Number of Accounts
Less than \$250,000	—	—
\$250,000-1 Million	—	—
\$1 Million-10 Million	—	—
\$10 Million-25 Million	—	—
\$25 Million-50 Million	—	—
\$50 Million-100 Million	—	—
More than \$100 Million	—	—

Money Manager Annual Fee Breakpoints

Account Value	Fees%
Less than \$5 Million	0.65
\$5 Million-20 Million	0.55
\$20 Million-	0.45

Total Firm & Strategy Assets Under Management(\$Mil)



Management

Managers by Tenure

Mark Eicker Since 05-02-11

Mark Eicker began his financial career at Smith Barney in 1993, and has since continued to dedicate his professional career to helping investors achieve their investment goals while also attempting to reduce their risk. As Chief Investment Officer, Mark has developed a set of proprietary algorithms that seek to significantly reduce portfolio volatility and downside market exposure, while also striving for positive returns in any market environment. In this role, he continues to develop new investment strategies that can take advantage of the inconsistencies of the capital markets.

Sterling Tactical Bond

Morningstar Category™	Strategy Assets(\$Mil)	Strategy Focus
Multisector Bond	\$20	Institutional

Account Customization Options

- Exclude Securities
- Modify Sector Weighting
- Consult with portfolio manager
- Consult with portfolio administrator
- Tax lot harvest report to advisor
- Standard
- Negotiable
- Not offered

Tax Efficiency Options

- Access daily portfolio holding
- Access daily performance
- Access daily risk/MPT stats
- Miscellaneous customizations
- Use tax-optimization software
- Use tax-lot trading strategies
- Harvest Tax Losses
- Analyze trades by holding period
- Use lng-trm cap gains when trading
- Analyze taxable income streams
- Sell high cost positions first
- Flag short-term gain before trade
- Analyze potential loss candidates
- Receive annual tax document

Wrap/TAMP Availability

Wrap/TAMP Availability

Distributor	Platform Name
-------------	---------------