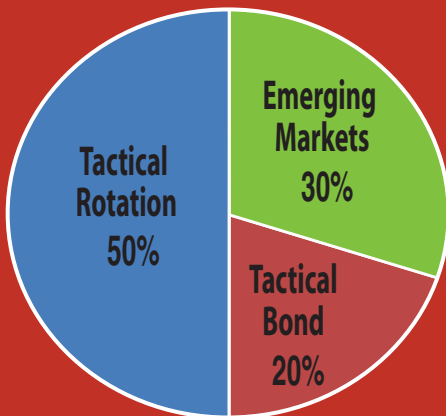




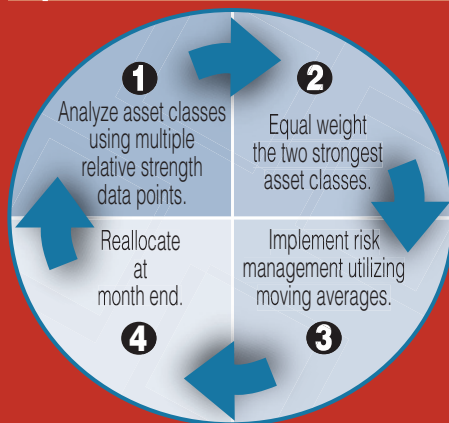
Description

The Sterling Global Allocation Strategy combines three of our investment methodologies into one asset allocation model. The model consists of a 50% allocation to Sterling Tactical Rotation, a 30% allocation to Sterling Emerging Markets, and a 20% allocation to Sterling Tactical Bond.

Allocation



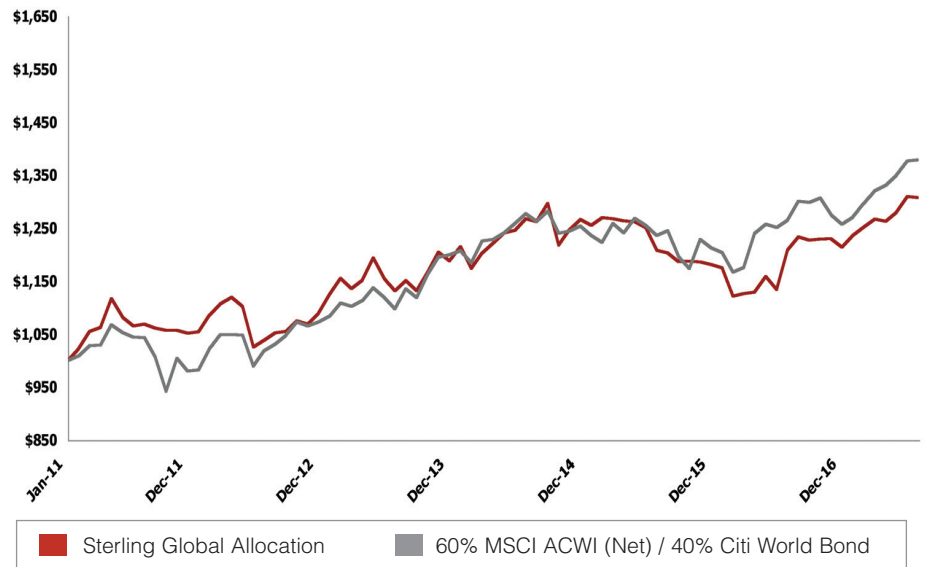
Process



All charts and key statistics shown above utilize gross returns to illustrate a pure reflection of the strategy, except when noted otherwise. Inception date of composite is 01/01/2011, and all data on this page is calculated from inception through 12/31/2016, unless noted otherwise. See additional disclosures on reverse side.

Historical Performance

Sterling Global Allocation Growth of \$1000



Risk Statistics

| | Sterling Global Allocation | 60% MSCI ACWI (Net) / 40% Citi World Bond |
|-------------------------------|----------------------------|---|
| Annualized Return | 4.21% | 5.07% |
| Annualized Standard Deviation | 7.84% | 8.05% |
| Beta | 0.62 | 1.00 |
| R-squared | 0.41 | 1.00 |
| Up Capture | 80.13% | 100% |
| Down Capture | 90.19% | 100% |
| Max Drawdown | -13.51% | -11.80% |

Performance

| Year | Sterling Global Allocation | 60% MSCI ACWI (Net) / 40% Citi World Bond |
|------------------------|----------------------------|---|
| 2017 (as of 6/30/2017) | 5.77% | 8.63% |
| 2016 | 5.22% | 5.54% |
| 2015 | -6.44% | -2.62% |
| 2014 | 3.36% | 2.35% |
| 2013 | 8.02% | 11.44% |
| 2012 | 6.69% | 10.34% |
| 2011 | 5.44% | -1.77% |



Composite Data

| Year End | Total Assets (millions) | | Number of Accounts | % of Non-Fee Paying | Internal Composite Dispersion | Composite Performance | | Benchmark Performance Blend | 3-Year Annualized Standard Deviation** | |
|-------------|----------------------------|-----------|--------------------------|---------------------------|-------------------------------------|--------------------------|--------|-----------------------------------|---|-------|
| | Firm | Composite | | | | Gross | Net | | Composite | Blend |
| 2016 | 76.6 | <1 | 2 | 31.9% | N.A. | 5.22% | 3.91% | 5.53% | 7.76% | 7.32% |
| 2015 | 92.5 | <1 | 2 | 30.4% | N.A. | -6.44% | -7.60% | -2.61% | 7.46% | 7.11% |
| 2014 | 102.5 | <1 | 2 | 30.6% | N.A. | 3.36% | 2.08% | 2.35% | 8.71% | 7.12% |
| 2013 | 109.2 | <1 | 2 | 100% | N.A. | 8.02% | 6.71% | 11.44% | 8.19% | 9.02% |
| 2012 | 83.3 | 7 | 19 | 9.1% | N.A. | 6.69% | 5.37% | 10.34% | - | - |
| 2011 | 64.9 | 8 | 21 | 5.5% | N.A. | 5.44% | 4.15% | -1.77% | - | - |

N.A. — Information is not statistically meaningful due to an insufficient number of portfolios in the composite for the entire year.

** The 3-Year Annualized Standard Deviation is not shown for periods where 36 months of composites returns do not exist.

Important Disclosures

Sterling Global Strategies LLC (SGS) is an independent registered investment advisor. For GIPS purposes, the firm includes all assets of SGS discretionary assets, including assets previously managed by Sterling Wealth Management Group, with the exception of Comprehensive Financial Management advisory assets. The firm maintains a list of composite descriptions, which is available upon request.

The Sterling Global Allocation Composite combines three of our investment methodologies into one all encompassed investment vehicle. The proportional allocation of investments is 50% to Sterling Tactical Rotation Index, 30% to Sterling Tactical Emerging Markets Strategy, and 20% to Sterling Tactical Bond Strategy. The Sterling Global Allocation Composite was created in December of 2010. The U.S. Dollar is the currency used to express performance. Gross performance is presented net of transactions costs as well as custodial fees and all expenses charged by underlying funds and investment vehicles. Non-fee-paying accounts are included in the composite.

The investment management fee schedule begins at a 2.00% 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 firm's Form ADV.

The benchmark for the composite a customized blend of 60% MSCI All Country World (Net) Index and 40% Citigroup World Government Bond Index, rebalanced monthly. The MSCI ACWI Index is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of developed and emerging markets. The MSCI ACWI consists of 45 country indices comprising 24 developed and 21 emerging market country indices. The Citigroup World Government Bond Index includes 23 markets selected based on market size, credit and barriers-to-entry. One cannot invest directly in an index.

Past performance is not indicative of future results. Performance shown represents total returns that include income, realized and unrealized gains and losses.

Gross performance is presented net of transaction costs as well as custodial fees. Net of fee performance has been calculated by deducting an annual fee of 1.25%, on a quarterly basis. 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 June 30, 2017. 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 firm's 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.



Mark Eicker
Chief Investment Officer

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.

Mark has been quoted in numerous national investment publications as well as respected trade magazines, and has recently been selected to be a contributor for *Forbes*. He can also be found speaking and presenting on the ETF industry, the global economy and other investment related topics at industry conferences and events across the country.

Mark recently authored the book "Creating Wealth by Preserving Capital" which can be found on Amazon and Kindle.

Mark holds a Bachelor's Degree from the University of New Mexico, where he received the honor of 1st Team Western Athletic Conference Scholar Athlete Award in 1989 for football.