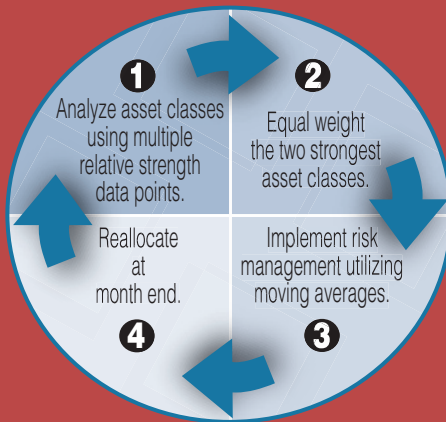




Description

The Sterling Tactical Bond strategy is a rules based global bond fund that employs an equal weighted strategic rotation model allocating between six broad based non-correlated fixed income asset classes. **The strategy utilizes a risk management tool that allows 100% cash exposure during bond market declines.**

Process



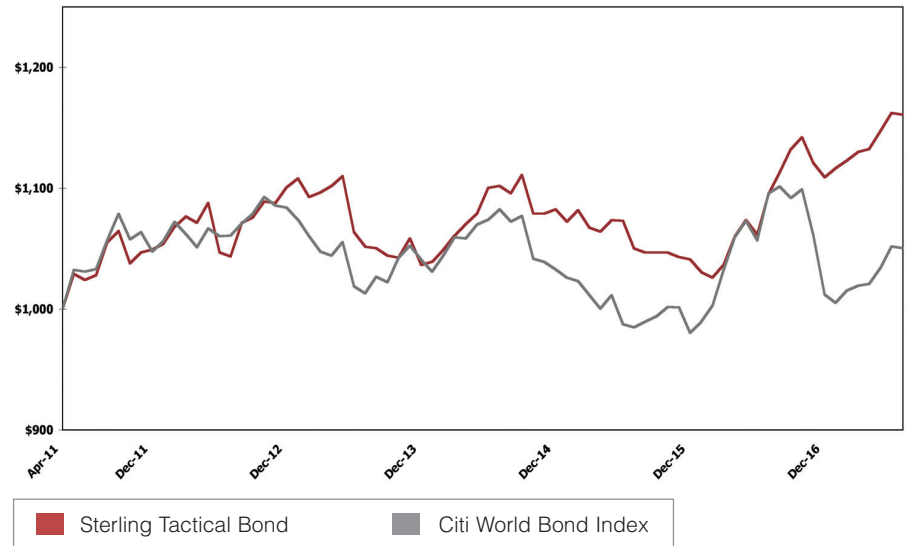
Asset Classes

U.S. Intermediate Term Credit
Sovereign Debt
TIPs
U.S. High Yield Bonds
Emerging Market Debt
Cash

All charts and key statistics shown above utilize net returns, except when noted otherwise. Inception date of composite is 04/01/2011, and all data on this page is calculated from inception through 12/31/16 unless noted otherwise. See additional disclosures on reverse side.

Historical Performance

Sterling Tactical Bond Growth of \$1000



Risk Statistics

	Sterling Tactical Bond	Citi World Bond Index
Annualized Return	2.42%	0.79%
Annualized Std Dev	4.80%	5.30%
Beta	0.63	1.00
R-squared	0.48	1.00
Up Capture	73.13%	100%
Down Capture	56.15%	100%
Max Drawdown	-7.64%	-10.26%
Max Drawdown Length	17	38
Months To Recover	6	7

Performance

Year	Sterling Tactical Bond	Citi World Bond Index
2017 (as of June 30, 2017)	3.95%	4.49%
2016	8.42%	1.60%
2015	-3.89%	-3.55%
2014	3.19%	-0.48%
2013	-6.20%	-4.00%
2012	5.12%	1.65%
2011	5.41%	5.66%



Composite Data

Year End	Total Assets (millions)		Number of Accounts	% of Non-Fee Paying	% of Wrap	Internal Composite Dispersion	Composite Performance Net	Benchmark Performance		3-Year Annualized Deviation**		
	Firm	Composite						Barclays U.S. Agg	Citi World Bond Index	Composite	Barclays U.S. Agg	Citi World Bond Index
2016	76.6	<1	1	0%	0%	N.A.	8.37%	2.66%	1.60%	4.41%	2.98%	5.89%
2015	92.5	<1	2	9.2%	0%	N.A.	-3.86%	0.57%	-3.57%	4.42%	2.88%	4.39%
2014	102.5	<1	2	9.2%	0%	N.A.	3.19%	5.94%	-0.48%	5.08%	2.63%	4.27%
2013	109.2	<1	2	9.4%	0%	N.A.	-6.18%	-2.02%	-4.00%	-	-	-
2012	83.3	<1	21	0%	100%	N.A.	5.13%	4.23%	1.65%	-	-	-
2011	64.9	<1	1	0%	0%	N.A.	5.41%	7.40%	5.66%	-	-	-

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

* Performance reflects the un-annualized performance from April 1 to December 31, 2011 for the Sterling Tactical Bond Composite.

**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 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 designed to outperform during a rising interest rate environment by rotating between emerging market bonds, international bonds, domestic high-yield and investment grade bonds, TIPS, and cash. The strategy employs a risk management tool that allows 100% cash exposure during declining bond markets. The composite includes accounts that pay transaction commissions, and wrap accounts that pay a bundled-fee which covers portfolio management, trading, and other advisory services. Beginning February 1, 2013, the composite was redefined to include only non-wrap accounts. The Sterling Tactical Bond Composite was created in November 2012. 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.

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 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.

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

Beginning 4/1/2013, net of fee performance has been calculated by deducting an annual fee of 1.25% from gross composite performance, on a quarterly basis. Prior to 4/1/2013, 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 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.