

Firm Overview

Mission: Improving Investor Outcomes*

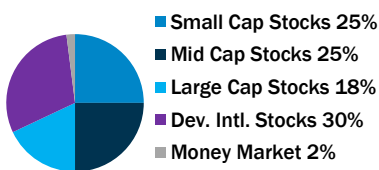
Strategy Objectives

Our mission is to improve investor outcomes by participating in market gains while avoiding significant losses. Our strategies attempt to exit traditional asset classes during the preliminary phase of market declines, before large losses are realized. When markets are rising, assets are fully invested and attempt to track indices.

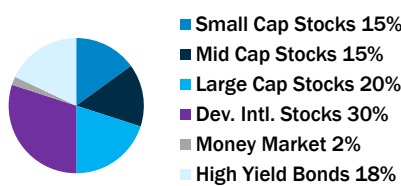
Tactical Portfolios – Designed in an Effort to Provide Robust Loss Avoidance

Intended to minimize losses in significantly declining markets, our equity-based portfolios move from tracking stock and bond indices to cash or short duration bonds as prices start to move lower. The strategies re-enter markets once they start to rebound.

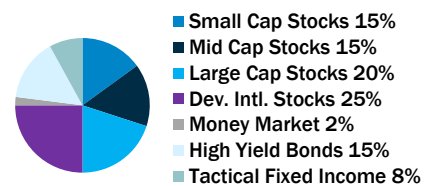
All Equity



Target Allocations when fully allocated Growth



Balanced Growth



Balanced



Balanced Income



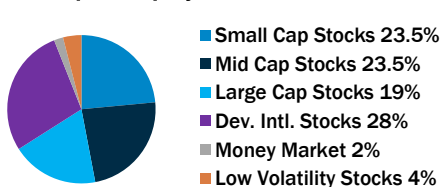
Capital Preservation



Defensive Alpha Portfolios

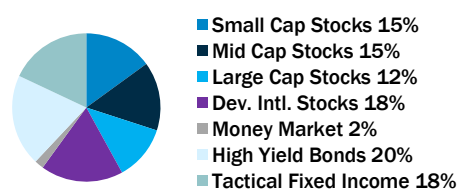
Our Defensive Alpha portfolios move into defensive stocks when prices start to decline, allowing the portfolios to potentially reduce losses while remaining fully invested.

Defensive Alpha - Equity



Target Allocations when fully allocated

Defensive Alpha - Balanced



Dynamic Fixed Income Portfolios

Enable investors to potentially increase yields by tactically allocating a portion of assets to high yield bonds. These portfolios move to defensive positions in cash, short duration bonds, or inflation protected bonds to attempt to reduce risks from rising interest rates and inflation.

High Income



Target Allocations when fully allocated Moderate Income



Conservative Income



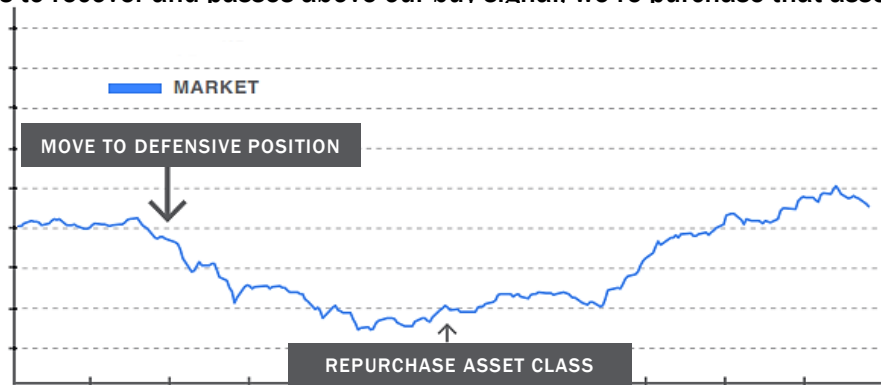
*There is no guarantee that any investment will achieve its objectives, generate positive returns, or avoid losses. Alpha is defined as the excess returns of a fund relative to the return of a benchmark index

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Process - Hypothetical Illustration

Our models maintain sell signals that adjust every day based on asset class price movement. If an asset class moves below that signal, our sell discipline is activated and assets move to defensive positions. When the price of the asset class starts to recover and passes above our buy signal, we re-purchase that asset class.



Graph is hypothetical for illustrative purposes only, and does not represent actual trades. There can be no assurance that objectives will be met.

Why Toews?

- Proprietary tool that potentially lowers risk of core asset class exposure when traditional methods may falter
- Loss avoidance strategy with the potential for up-market participation
- Diversifies portfolios by strategy type
- Manager has twenty-six years of experience trading market exiting strategies

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Toews at a Glance

AUM (3-31-2017) \$1,678,738,007	Firm Inception 1995	Performance History 20 Year Track Record
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