



SignalPoint™ Asset Management **Performance Disclosures**

Past performance is no guarantee of future results. A client's actual account value will fluctuate and losses can occur.

The performance of each portfolio is based upon a hypothetical Signalpoint™ Model portfolio. Model portfolio performance is the result of retro-active application of the SignalPoint™ investment process, designed with the benefit of hindsight. It does not reflect any investor's actual experience of SignalPoint™ with owning, trading or managing an actual investment account. Thus, the performance does not reflect any material market or economic factors which may have affected the actual performance of the Model Portfolio if SignalPoint™ had actually been managing the portfolio during the relevant time periods. Model portfolio performance is shown net of a model advisory fee of 1.50%, the highest fee charged by SignalPoint. Performance does not reflect the deduction of other fees or expenses, including but not limited to brokerage fees, custodial fees and fees and expenses of mutual funds and other investment companies. Performance results shown do include the reinvestment of dividends and interest on cash balances.

The data used to calculate the performance was obtained from sources deemed reliable and then organized and presented by SignalPoint™. Returns for various sectors and time periods were recreated by third parties where the relevant ETF did not exist or data was incomplete. The performance calculations have not been audited by any third party. Actual performance of client portfolios may differ materially due to the timing related to the actual deployment and investment of a client portfolio, the reinvestment of dividends, length of time various positions are held, client objectives and restrictions, and fees and expenses incurred by the individual portfolio.

Return Comparison: an index tracking the performance of the 500 stocks of the S&P 500. While not the 500 largest US companies, these are generally the 500 most widely held, making the S&P 500 an accepted proxy for the US stock market and its performance. The composition and market volatility of S&P 500 may differ materially from the Signalpoint™ model portfolio due to sector allocations, including allocations to cash/money markets.