

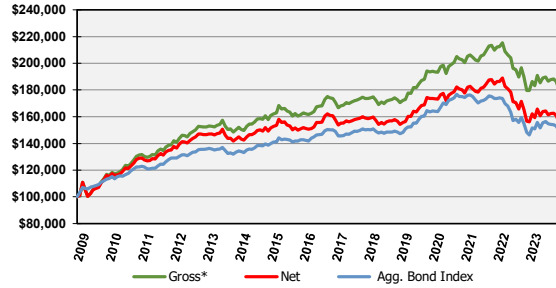
SignalPoint Asset Management, LLC is a SEC Registered Investment Advisory (RIA) firm established to focus on the needs of institutions and high net worth individuals. We offer customized portfolio management services allowing for a wide array of objectives whether the client is a pension fund, endowment, wealth manager or private investor.

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Composite Overview

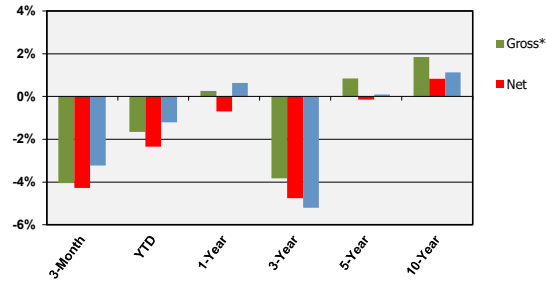
The Stable Income Portfolio offers exposure to select higher quality fixed income ETFs of various maturities along with ETFs that cover real estate income trusts (REITs) and high yield securities, along with dynamic cash reserves. The portfolio is managed with SignalPoint's disciplined process, which raises and lowers cash and ETF holdings incrementally in relation to market risk. Stable Income seeks to offer a consistent level of income along with a disciplined approach to managing risk for fixed income investors.

Growth of \$100,000 Since Inception (November 1, 2008)



\*Supplemental pure gross returns are gross of transaction costs.

Trailing Returns through September 30, 2023



Returns greater than one year have been annualized.

Quarterly Historical Performance (Gross & Net)

Year	1st Qtr.		2nd Qtr.		3rd Qtr.		4th Qtr.	
	Gross*	Net	Gross*	Net	Gross*	Net	Gross*	Net
2023	3.18%	2.93%	(0.65%)	(0.88%)	(4.06%)	(4.28%)		
2022	(5.26%)	(5.48%)	(6.94%)	(7.17%)	(5.31%)	(5.54%)	1.93%	1.69%
2021	(2.19%)	(2.44%)	3.74%	3.49%	0.23%	(0.02%)	2.63%	2.38%
2020	(0.48%)	(0.74%)	4.24%	3.97%	0.97%	0.71%	1.84%	1.58%
2019	5.11%	4.85%	2.92%	2.67%	3.42%	3.16%	(0.06%)	(0.30%)
2018	(2.23%)	(2.47%)	0.95%	0.70%	0.09%	(0.16%)	0.13%	(0.10%)
2017	0.95%	0.71%	1.61%	1.36%	0.74%	0.50%	0.63%	0.38%
2016	3.65%	3.38%	3.30%	3.03%	0.43%	0.18%	(3.24%)	(3.47%)
2015	2.00%	1.73%	(3.53%)	(3.80%)	0.66%	0.40%	0.11%	(0.14%)
2014	3.25%	2.97%	2.59%	2.33%	(0.34%)	(0.60%)	3.18%	2.91%
2013	0.85%	0.62%	(2.49%)	(2.71%)	(0.18%)	(0.47%)	(0.28%)	(0.53%)
2012	0.88%	0.62%	3.50%	3.31%	1.43%	1.22%	0.43%	0.22%
2011	1.42%	1.18%	2.44%	2.19%	3.22%	2.96%	3.47%	3.20%
2010	2.80%	2.50%	3.64%	3.32%	5.10%	4.77%	(1.32%)	(1.60%)
2009	(7.43%)	(7.62%)	4.70%	4.49%	8.77%	8.54%	0.30%	0.01%
2008							10.88%	10.88%

Year-To-Date Performance

Year	Stable Income Point		Bloomberg Barclays Agg. Bond Index
	Gross*	Net	
2023	(1.65%)	(2.35%)	(1.21%)
2022	(14.90%)	(15.72%)	(13.02%)
2021	4.37%	3.34%	(1.55%)
2020	6.67%	5.57%	7.50%
2019	11.81%	10.71%	8.73%
2018	(1.08%)	(2.06%)	0.02%
2017	3.99%	2.98%	3.55%
2016	4.05%	3.00%	2.66%
2015	(0.84%)	(1.89%)	0.57%
2014	8.93%	7.79%	5.95%
2013	(2.13%)	(3.09%)	(2.02%)
2012	6.37%	5.45%	4.23%
2011	10.95%	9.88%	7.86%
2010	10.50%	9.18%	6.56%
2009	5.74%	4.79%	5.93%
2008	10.88%	10.88%	7.10%

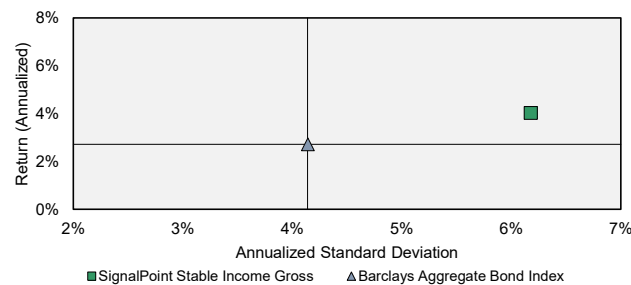
Key Statistics

	Gross	Bloomberg Barclays Agg. Bond Index	Comparison to Bloomberg Barclays Agg. Bond Index	
Annualized Return	4.03%	2.72%	R squared	0.72
Annualized Std Dev	6.18%	4.14%	Beta	1.27
Sharpe	0.54	0.48	Jensen Alpha	0.07%
Max Drawdown	(16.58%)	(17.20%)	Tracking Error	3.48%
Qtrs In Max Drawdown	3.3	9.0	Information Ratio	0.38
Qtrs To Recover	N/A	N/A		

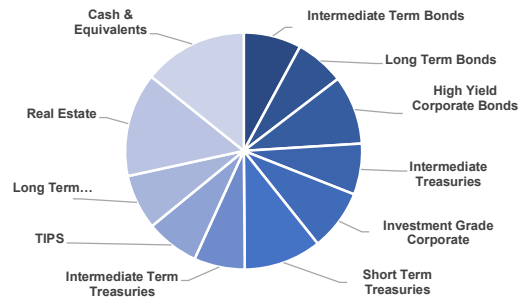
Period-to-Date Relative Performance

	Gross*	Net	Bloomberg Barclays Agg. Bond Index
3-Month	(4.06%)	(4.28%)	(3.23%)
YTD	(1.65%)	(2.35%)	(1.21%)
1-Year	0.25%	(0.70%)	0.64%
3-Year	(3.83%)	(4.76%)	(5.21%)
5-Year	0.85%	(0.14%)	0.10%
10-Year	1.85%	0.83%	1.13%

Annualized Risk vs. Return



Sector Allocations as of September 30, 2023



SignalPoint Asset Management, LLC ("SignalPoint") is a SEC registered investment adviser. SignalPoint claims compliance with the Global Investment Performance Standards (GIPS®). A GIPS Report is available upon request using the contact information at the top-right of this report. The Stable Income composite includes all similarly managed discretionary portfolios that invest in at least a 90% target allocation of the Stable Income model portfolio, a portfolio comprised of select income ETFs representing a spectrum of income-oriented securities, plus the cash reserves position. Portfolios typically have 9 to 11 different ETF holdings in addition to cash reserves. The Stable Income Composite creation and inception date are November 1, 2008. Past performance is not indicative of future results. The U.S. Dollar is the currency used to express performance. Performance shown represents total returns that include income, dividends, realized and unrealized gains and losses. Gross of Fee returns are presented before the deduction of management fees. Net of Fee performance returns are reduced by actual management fees and bundled fees, which include transaction expenses, for applicable portfolios. All dividends are allocated to the cash reserve in the respective portfolios. The Stable Income returns have been benchmarked to the Bloomberg Barclays US Aggregate Bond Index. GIPS® is a registered trademark of the CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.