6 SECRETS TO BUILDING WEALTH E-BOOK

GLOBAL VIEW CAPITAL®
ADVISORS

I believe everyone deserves to feel confident about their financial life. These are 6 key secrets that you can use every day on your journey to building wealth.

They say that the journey of a thousand miles begins with a single step...

This E-book is packed with embedded links to calculators, articles & videos so that if you want to learn even more on your own, you can go at your own pace.

TABLE OF CONTENTS:

SECRET 1 TO BUILDING WEALTH

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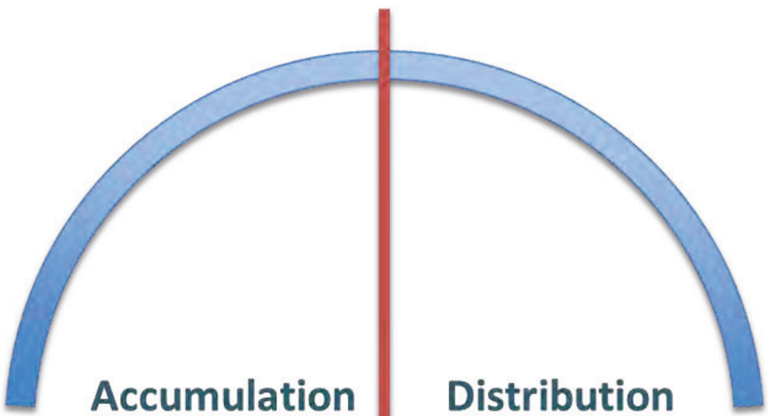
Why?

One of the best pieces of advice you can receive about **WHY** to create wealth is that until you are financially free, you aren't really free. Why? Because financial freedom buys you **TIME** and with **TIME** you can discover and experience **what you really want out of life**.

As an investor you have the power to make a conscious decision to forgo some of your spending today in exchange for spending later to buy **YOUR LIFESTYLE**.



You need to plan for both phases.

> **In order to get ahead you can't just make money, you have to understand money.**
>
> **J. Paul Getty**

What is your Financial Independence Number?

The Financial Independence Number (FIN) is a calculation of the total amount of money you will need to make it through the **accumulation** *and* **distribution** phases of life. There are a few variables based on your goals, then calculations are done for you. This is an important number to know and build a plan for.

Find your FIN in the worksheet below!
You will learn how to achieve this number by unlocking secrets 2 through 6.

SECRET 1 WORKSHEET

Find Your

Financial Independence Number

What is your ideal income on a monthly basis that you would like to have during retirement?

0 → **Future Income Needs** $0

30 **# of Years**

2 **% Inflation** –

$ 0.00 **Social Security**

$ 0.00 **Social Security**

$ 0.00 **Pension/Annuity**

$ 0.00 **Other**

= Total ÷ Distribution Percentage $ 0 ÷ 5.50 %

= FIN **$0**

Lump Sum $0 → **Future Value** $0

30 **# of Years**

9 **% Rate of Return**

Monthly Contributions $0 → **Future Value** $0

Total Future Assets (TFA) = $0

FIN - TFA = $0

30 **# of Years**

9 **% Rate of Return**

Monthly	**Annual**
$0	**$0**

Your FIN number is the amount of required assets needed at retirement to achieve your goals based upon annual monthly and annual desired income, target retirement age, the current account balances, future expected contributions. The FIN calculator assumes a zero balance at age 95. Balances are calculated and shown as end-of-year value.

The financial data used is a snapshot of the current financial data that has been supplied by you and believed to be accurate at the time the report was generated. In addition, you have identified your goals, time horizons and other expected future income sources and are deemed to be reasonable and accurate.

Secret 1 Worksheet

Which of the following are most important to you?

- ☐ Increase Cash Flow
- ☐ Reduce Debt
- ☐ Achieve Financial Independence
- ☐ Plan Retirement
- ☐ Maximize Tax Advantages
- ☐ Explore Investment Options
- ☐ Fund College
- ☐ Be Prepared for Untimely Death/Disability
- ☐ Explore Estate Planning
- ☐ Build Savings for Unexpected Expenses
- ☐ Buy a New Home / Remodel
- ☐ Own a Business

Score Your Financial Health

It doesn't matter where you are as much as where you are going. Here's a quick way to identify where you are starting from.

		Column A	Column B
1. Did you save any money last year?		☐ Yes	☐ No
2. What percent of your gross income did you save?		☐ 5% +	☐ < 5%
3. How much of your gross income did you save based upon your age?	Age 30 or less	☐ 5% +	☐ < 5%
	Age 30-40	☐ 7% +	☐ < 7%
	Age 40-50	☐ 10% +	☐ < 10%
	Age 50-60	☐ 15% +	☐ < 15%
	Over age 60	☐ 20% +	☐ < 20%
4. Did you miss any payments or obligations this past year?		☐ No	☐ Yes
5. Do you have a balance on your credit cards after the last payment was due?		☐ No	☐ Yes
6. Including all of your assets, was more than 10% of the value in liquid assets?		☐ Yes	☐ No
7. Are your total debt service payments (principal & interest) less than 40% of your annual gross income?		☐ Yes	☐ No
8. Do you have adequate life insurance?		☐ Yes	☐ No

To determine your score, all "A" answers = 1 point and all "B" answers = 0 points.

TOTAL POINTS 0

What is Your Final Report Card?

A = 6-8 points
B = 4-5 points
C = 3 points
D = 2 points
F = 0-1 point

What Does Your Score Mean?

If you save regularly, make all of your payments on time, pay off your credit card balances in full when due, maintain a healthy emergency fund and never take on debt service payments that put a heavy strain on your monthly income; you are more likely to be financially healthy and have a high probability of accumulating significant wealth.

If you do none of these things, it won't matter what your income is because your habits are such that you will never achieve financial security. Habits are derived from belief systems and your results are the manifestation of your beliefs. If you believe that, "someday when I have enough money, then I will be able to…" you are manifesting no action in the present and will perpetuate the same outcome.

Want to change? Your beliefs must change first, which will lead to new habits, which will lead to new actions, which will lead to the accumulation of significant wealth!

Pay Yourself First

The most powerful wealth building tool you have is your income. Paying yourself before you pay anyone else is the first step in the creating wealth. By following this simple yet powerful principle you will discover you can create wealth at any income level. Saving a portion of what you earn for yourself and investing it is a powerful way to create wealth. It's simple but not easy until you discover that it's the engine that will drive your wealth machine.

Watch the Richest Man in Babylon video!

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SECRET 2 TO BUILDING WEALTH

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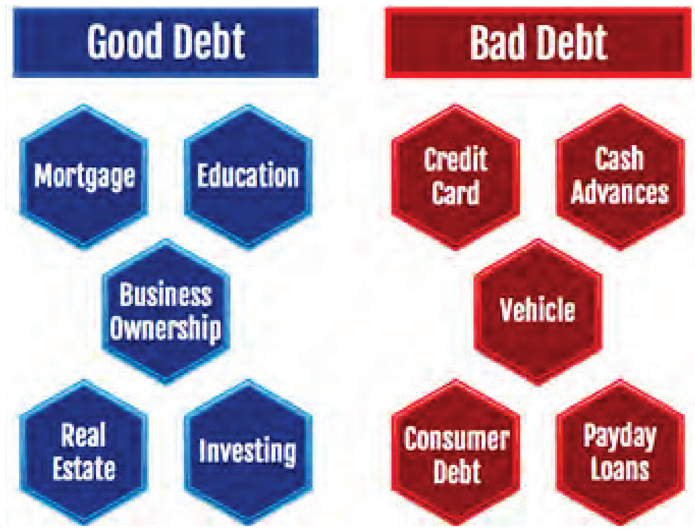
Strategies To Escape the Debt Trap

- Don't buy a bigger house than you can afford. –use the 2.5x annual income rule.
- Don't buy a fancy car to impress the "Jones's".
- Don't take expensive vacations.
- To accelerate credit card payments; start by paying off smallest balance first and cascade savings into the next card and then the next card, etc.
- Restructure high interest debt into tax-deductible low-interest debt.



Budgeting Tips

8 ways a budget can help:

1. Acts as a Road map
2. Reveals Waste
3. Aligns Priorities
4. Builds New Habits
5. Reduces Stress
6. Controls Spending
7. Grows Savings
8. Accelerates Financial Goals

Who Should Budget?

You should be budgeting if you are:

- working with limited money.
- trying to lighten your debt load and solve your debt problem.
- working towards a financial goal.
- trying to make the best use of your money.

SECRET 2 WORKSHEET

SECRET 2 WORKSHEET *Monthly* Cash Flow

MONTHLY CASH FLOW OVERVIEW

Click below for:
Ways to Find & Save Money

Build More Wealth by Breaking These Bad Money Habits

13 Useless Things to Stop Wasting Your Money On

Managing Your Lifestyle

Stop Wasting Your Money

YOUR INCOME:

First Income (Net Pay)	________
Second Income (Net Pay)	________
Dividends, Interest & Capital Gains, Annuities, Pensions & Social Security	________
Income on Real Property	________
Other	________
Total Income	$0.00

YOUR EXPENSES

Fixed:

Mortgage/Rent	________
Property Taxes	________
Assoc./ Home Owners Fee	________
Utilities	________
Cable / Internet	________
Phone Services	________
Car Payment	
Insurance:	
Vehicles	________
Life	________
Homeowners	________
Health	________
Loans / Credit Cards:	
Mastercard	________
Visa	________
Discover	________
Am Ex	________
Other	________
Other	________

Variable:

Food	________
Clothing	________
Childcare	________
Tuition	________
Car	
Maintenance	________
Fuel	________
Entertainment	________
Gifts / Charity	________

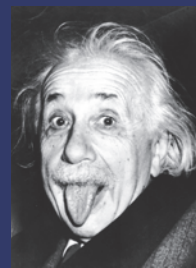
Total Income	$0.00
Minus Total Expenses	$0.00

$0.00

Your Monthly Cash Overflow

NOTES

Managing debt is imperative to a successful wealth building program. **Good debt** is money borrowed to make an investment such as a home, real estate investment or a college education for future earning opportunities. **Bad debt** is money borrowed from the future and spent for today. Credit cards that charge high interest especially make it difficult to accumulate wealth.



"Compound interest is the 8th wonder of the world... He who understands it, earns it... He who doesn't...PAYS IT!"

Albert Einstein

Debt

	Provider	Balance	Interest Rate	Monthly Payment
Mortgage 1		$	%	$
Mortgage 2		$	%	$
Auto Loan 1		$	%	$
Auto Loan 2		$	%	$
Student Loan(s)		$	%	$
Credit Card(s)		$	%	$
Credit Card(s)		$	%	$
Other		$	%	$

Debt to Income Ratio Test

Total Monthly Debt Payment $ 0.00 /month

Divided By

Total Monthly Gross Income $ ______________ /month

Equals

Debt Ratio $ 0.00% /month

If your debt to income ratio exceeds 36%, stop here and begin to implement a debt management strategy.

Click here to learn about how to avoid

"Keeping up with the Jones"

Restructure Debt Calculator

Market Value of Home	
1st Mortgage Balance	$0.00
Principal & Interest Payment (Monthly)	$0.00
2nd Mortgage Balance	$0.00
Principal & Interest Payment (Monthly)	$0.00
Balance of Debts to Pay-Off	$0.00
Current Monthly Payment(s)	$0.00
Additional Cashout	$0.00
New Mortgage Balance	$0.00
New Interest Rate	4.00
New Term of Loan	30 Year
Estimated Closing Costs	$0.00
Total of Current Monthly Payments	$0.00
New Monthly Payment	$0.00
Time to Recover Cost of Refinance	0.00
Total Savings per Month	$0.00

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SECRET 3 TO BUILDING WEALTH

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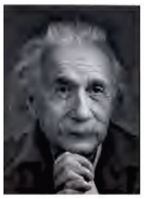
The Rule of 72



"*Compound Interest* is the Eighth Wonder of the World"
Albert Einstein

6 Years
12) 72

Divide 72 by the interest or rate of return on your investment to discover the number of years it takes for your money to double.

Age	4%	Age	8%	Age	12%
	Doubles every 18 yrs		Doubles every 9 yrs		Doubles every 6 yrs
29	$10,000	29	$10,000	29	$10,000
47	$20,000	38	$20,000	35	$20,000
		47	$40,000	41	$40,000
		56	$80,000	27	$80,000
				53	$160,000
				59	$320,000
65	$40,000	65	$160,000	65	$640,000

Year 0 $10,000	Year 11 $34,785	Year 22 $121,001	Year 33 $420,909
Year 1 $11,200	Year 12 $38,959	Year 23 $135,521	Year 34 $471,418
Year 2 $12,544	Year 13 $43,634	Year 24 $151,784	Year 35 $527,988
Year 3 $14,049	Year 14 $48,870	Year 25 $169,998	Year 36 $591,347
Year 4 $15,735	Year 15 $54,734	Year 26 $190,397	Year 37 $662,308
Year 5 $17,623	Year 16 $61,303	Year 27 $213,245	Year 38 $741,785
Year 6 $19,738	Year 17 $68,659	Year 28 $238,835	Year 39 $830,800
Year 7 $22,106	Year 18 $76,898	Year 29 $267,465	Year 40 $930,496
Year 8 $24,759	Year 19 $86,126	Year 30 $299,949	Year 41 $1,042,155
Year 9 $27,730	Year 20 $96,461	Year 31 $335,546	Year 42 $1,167,214
Year 10 $31,058	Year 21 $108,036	Year 32 $375,811	Year 43 $1,307,280

The Power of Compounding

Compound interest is when the interest that accrues on an investment is added to the principal and then future interest accrues on the total amount.

The table on the left shows how one investor compounds at 12% annually, resulting in an accumulated portfolio of $1.3 million.


SECRET
3
WORKSHEET

Secret 3 Worksheet

The Rule of 72 illustrates the magic of compounding interest and the time value of money. To put the power of compound interest to work for you, understanding your investment experience, financial objectives, time horizon and attitude toward risk will help to identify the right asset mix that best suits your needs.

Investment Questionnaire & Risk Profile

To determine your Risk Score, please check the box that best describes you. The calculator will automatically determine your score.

1. Which of the following best describes your level of investment experience?

- ☐ Novice
- ☐ A little experience
- ☐ Reasonable experience
- ☐ Knowledgeable & experienced
- ☐ Very experienced

0 **Points**

2. Which of the following statements best describes your objective for the money you wish to invest?

- ☐ Preservation of principal
- ☐ Growth through a balance of capital gains and income
- ☐ Growth through mostly capital appreciation
- ☐ Aggressive growth

0 **Points**

3. How long do you plan to leave this money invested?

- ☐ Under 2 years
- ☐ 2 – 5 years
- ☐ 6 – 10 years
- ☐ 11 – 15 years
- ☐ Over 15 years

0 **Points**

4. What is the liklihood you may cash in a significant portion of this investment earlier than anticipated?

- ☐ Low (less than 10%)
- ☐ Medium (between 10% and 25%
- ☐ High (over 25%)

0 **Points**

5. Typically, investments with more volatility (i.e. tend to go up and down in value) will, over the long term, have greater potential for return. With regards to this investment, how much of a drop in value over one year could you tolerate before being becoming uncomfortable?

- ☐ Less than 3%
- ☐ 3% - 5%
- ☐ 6% - 10%
- ☐ 11% - 15%
- ☐ More than 15%

0 **Points**

6. Assuming you have a $10,000 investment, which of the following gain/loss scenarios over a five year investment period would you be most comfortable with?

- ☐ $10,000 – $13,000
- ☐ $9,000 – $15,000
- ☐ $8,000 - $17,000
- ☐ $7,000 - $20,000
- ☐ $5,000 - $26,000

0 **Points**

7. Which of the following best describes your employment circumstances?

- ☐ Full-time
- ☐ Self-employed
- ☐ Part-time
- ☐ Retired

0 **Points**

8. Your personal income, before taxes, is in which of the following ranges?

- ☐ Under $25,000
- ☐ $25,001 - $50,000
- ☐ $50,001 - $80,000
- ☐ $80,001 - $125,000
- ☐ Over $125,000

0 **Points**

9. Your current age is within which of the following?

- ☐ Under age 30
- ☐ Age 31 -39
- ☐ Age 40 -54
- ☐ Age 55 – 70
- ☐ Over Age 70

0 **Points**

10. The current value of your savings and investments, excluding personal and investment real estate, is?

- ☐ Under $25,000
- ☐ $25,001 - $50,000
- ☐ $50,001 - $100,000
- ☐ $100,001 - $250,000
- ☐ Over $250,000

0 **Points**

0 **Your Total Risk Score**

Determine Your Investment Risk Profile

By calculating your total score, you can discover the level of risk that is appropriate for your personal needs. To determine the appropriate investment type, account registration and investment allocations, please refer below:

Score	Investment Profile Risk
Less than 11	Conservative
12 - 20	Moderate
21 – 33	Balanced
34 – 46	Growth
Over 47	Aggressive

The Poor Man's Greatest Advantage to Building Wealth is TIME

Click here to Watch:
"What Our Kids Can Teach Us About Money"

Click here to Watch:
"The Cost of Procrastination"

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SECRET 4 TO BUILDING WEALTH

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Secret 4

Law of Losses & Power of Compound Interest

The Law of Losses

This table shows the effect of The Law of Losses, meaning how much return one would need to achieve in order to recover to break-even. Notice that the steeper the loss, the greater the return needed just to bring one's portfolio back to its previous levels.

% Loss	% Gain Required to Break Even	Years Required to Break Even @ 8% Return
10	11	1.4 years
25	33	3.7 years
50	100	9.0 years

Unfortunately, most investors haven't participated in the gains since the depth of the financial crisis. Interestingly, there has been over $300 million in investor net outflows since the depth of the crisis. The primary drivers of the recovery have been corporate share buybacks and the Federal Reserve's "easy money" policy known as Quantitative Easing (QE).

The Power of Compounding | **The Importance of Avoiding Losses**

Look at *The Power of Compounding* table below. One investor compounds at 12% each and every year, resulting in an accumulated portfolio of $1.3 million. In *The Importance of Avoiding Losses* table, this investor also compounds at 12% per annum, but every 12 years the portfolios takes a -50% hit. The end result is you have more than *10 times* the money in your nest egg if you can avoid the severe bear market draw downs!

The Power of Compounding

Year 0 $10,000	Year 11 $34,785	Year 22 $121,001	Year 33 $420,909
Year 1 $11,200	Year 12 $38,959	Year 23 $135,521	Year 34 $471,418
Year 2 $12,544	Year 13 $43,634	Year 24 $151,784	Year 35 $527,988
Year 3 $14,049	Year 14 $48,870	Year 25 $169,998	Year 36 $591,347
Year 4 $15,735	Year 15 $54,734	Year 26 $190,397	Year 37 $662,308
Year 5 $17,623	Year 16 $61,303	Year 27 $213,245	Year 38 $741,785
Year 6 $19,738	Year 17 $68,659	Year 28 $238,835	Year 39 $830,800
Year 7 $22,106	Year 18 $76,898	Year 29 $267,465	Year 40 $930,496
Year 8 $24,759	Year 19 $86,126	Year 30 $299,949	Year 41 $1,042,155
Year 9 $27,730	Year 20 $96,461	Year 31 $335,546	Year 42 $1,167,214
Year 10 $31,058	Year 21 $108,036	Year 32 $375,811	Year 43 **$1,307,280**

The Importance of Avoiding Losses

Year 0 $10,000	Year 11 $34,785	Year 22 $58,842	Year 33 $91,376
Year 1 $11,200	Year 12 $17,392	Year 23 $65,903	Year 34 $102,341
Year 2 $12,544	Year 13 $19,479	Year 24 $32,951	Year 35 $114,622
Year 3 $14,049	Year 14 $21,817	Year 25 $36,905	Year 36 $57,311
Year 4 $15,735	Year 15 $24,435	Year 26 $41,334	Year 37 $64,188
Year 5 $17,623	Year 16 $27,367	Year 27 $46,294	Year 38 $71,891
Year 6 $19,738	Year 17 $30,651	Year 28 $51,849	Year 39 $80,517
Year 7 $22,106	Year 18 $34,330	Year 29 $58,071	Year 40 $90,180
Year 8 $24,759	Year 19 $38,449	Year 30 $65,039	Year 41 $101,001
Year 9 $27,730	Year 20 $43,063	Year 31 $72,844	Year 42 $113,121
Year 10 $31,058	Year 21 $48,231	Year 32 $81,585	Year 43 **$126,696**

SECRET 4 WORKSHEET

SECRET 4 WORKSHEET

By applying GCVM's proprietary long-term signals to the S&P 500, and then adding a bit of "special sauce" when those long-term signals go defensive, a hypothetical $100,000 investment in late-1988 would have grown to over $3 million. The S&P 500, on the other hand, has grown only to $1.8 million with greater draw-down periods. Tactical management can prepare investors for when a bull market devolves into a bear market.

Law of Losses & Stop Loss Protection for my Investments

Do any of your accounts have stop-loss protection?	☐ Yes	☐ No
Do you trust the stock market?	☐ Yes	☐ Not Really
Do you prefer low-cost funds like passive mutual funds or ETFs?	☐ Yes	☐ Not important
Do you prefer fiduciary advice?	☐ Yes	☐ Not important
What was your risk profile?	☐ Conservative ☐ Moderate ☐ Balanced ☐ Growth ☐ Aggressive	

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SECRET 5 TO BUILDING WEALTH

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Adequate Insurance

One of the most overlooked elements of portfolio risk management is the failure to have adequate insurance so that if something happens to you, your plan to build wealth can continue on whether you are sick, disabled or die.

Earlier in life there are three major risks, but they tend to get smaller over time.

- Income replacement due to loss of a spouse
- Cost of college savings for children
- Paying off the mortgage and other debts

As we get older, other risks emerge and they tend to become more daunting over time.

- Outliving your money
- Rising costs of health care
- Reduction in social security and/or pension due to loss of a spouse

WHY?

AGE 25-65

Accumulation phase

BUILDING ASSETS

YOU COULD DIE TOO SOON

You need Life Insurance

Distribution phase

AGE 65-85

PROTECTING ASSETS

YOU COULD GET SICK

You need Chronic Illness Protection

AGE 85-100

Wealth transfer

EXTENDING ASSETS

YOU COULD OUTLIVE YOUR MONEY

You need Longevity Protection

SECRET 5 WORKSHEET

SECRET 5 WORKSHEET

Insurance and a simple estate transfer plan can be the easiest ways to protect the ones you love. It's the foundation for every financial plan.

Managing portfolio risk entails having a plan in place if you get sick, become disabled or die. Modern life insurance policies can provide for all three.

Insurance Protection for my Plan

Do you want to provide protection to someone if you die or get sick?	☐ Yes	☐ No
Do you want to provide for education expenses?	☐ Yes	☐ No
Do you have insurance through your employer?	☐ Yes	☐ No
Do you currently have life insurance?	☐ Yes	☐ No
Do you want to prevent court-imposed guardianship on your children?	☐ Yes	☐ No
Do you currently have a will or trust?	☐ Yes	☐ No

Type: Term, Universal Life, Whole Life	**Insurance Company**	**Monthly Premium**	**Death Benefit**	**Cash Surrender Value (CSV)**
		$	$	$
		$	$	$
		$	$	$

Click here to determine your Life Insurance Needs

Click here to watch "Estate Management 101"

Click here for "4 Reasons Millennials Need an Estate Plan"

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SECRET 6 TO BUILDING WEALTH

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Secret 6

DO SOMETHING TODAY THAT YOUR FUTURE SELF WILL THANK YOU FOR.

The High Cost Of Waiting

TIME can be your **worst enemy** or **greatest ally**.

No matter where you are in life, the key to building wealth is to begin saving now.

Investor 1		Age 25	
26	$5,000	46	$0
27	$5,000	47	$0
28	$5,000	48	$0
29	$5,000	49	$0
30	$5,000	50	$0
31	$5,000	51	$0
32	$5,000	52	$0
33	$5,000	53	$0
34	$5,000	54	$0
35	$5,000	55	$0
36	$0	56	$0
37	$0	57	$0
38	$0	58	$0
39	$0	59	$0
40	$0	60	$0
41	$0	61	$0
42	$0	62	$0
43	$0	63	$0
44	$0	64	$0
45	$0	65	$0

10 Year Total Investment
$50,000

Investor 2		Age 35	
26	$0	46	$8,453
27	$0	47	$8,453
28	$0	48	$8,453
29	$0	49	$8,453
30	$0	50	$8,453
31	$0	51	$8,453
32	$0	52	$8,453
33	$0	53	$8,453
34	$0	54	$8,453
35	$0	55	$8,453
36	$8,453	56	$8,453
37	$8,453	57	$8,453
38	$8,453	58	$8,453
39	$8,453	59	$8,453
40	$8,453	60	$8,453
41	$8,453	61	$8,453
42	$8,453	62	$8,453
43	$8,453	63	$8,453
44	$8,453	64	$8,453
45	$8,453	65	$8,453

30 Year Total Investment
$253,590

Investor 3		Age 45	
26	$0	46	$24,277
27	$0	47	$24,277
28	$0	48	$24,277
29	$0	49	$24,277
30	$0	50	$24,277
31	$0	51	$24,277
32	$0	52	$24,277
33	$0	53	$24,277
34	$0	54	$24,277
35	$0	55	$24,277
36	$0	56	$24,277
37	$0	57	$24,277
38	$0	58	$24,277
39	$0	59	$24,277
40	$0	60	$24,277
41	$0	61	$24,277
42	$0	62	$24,277
43	$0	63	$24,277
44	$0	64	$24,277
45	$0	65	$24,277

20 Year Total Investment
$485,540

$1,500,000

Are you ready to get started on your unique plan?

Our philosophy involves combining the different secrets to develop a holistic financial plan unique to you and your needs. Let’s work together to create your journey to financial independence.

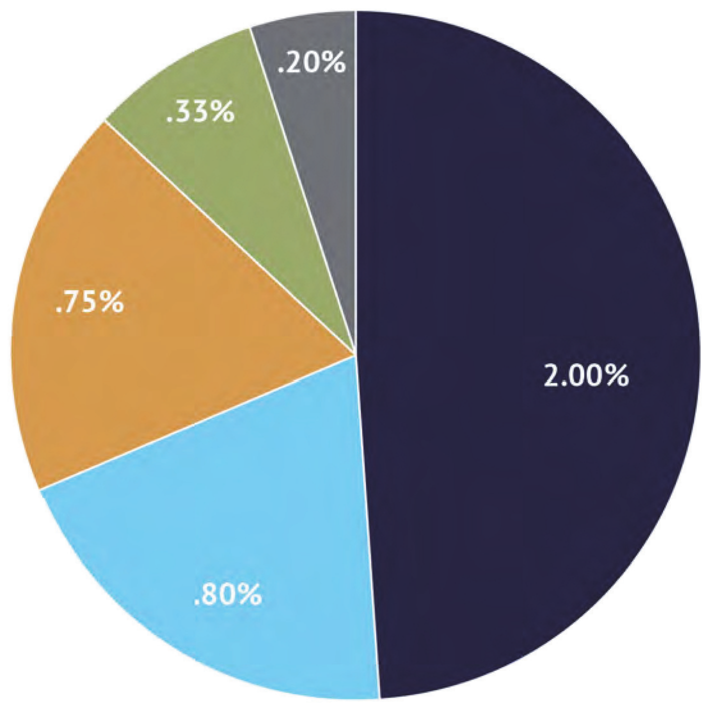
Source: Calculated by Global View Capital Management.
All figures are for illustrative purposes only calculated at a hypothetical rate of return of 10% and do not reflect an actual investment in any product. They do not reflect the performance risks, expenses or charges associated with any actual investment. The performance of investments fluctuates over time, and as a result, the actual time it will take an investment to compound in value cannot be predicted with any certainty. Additionally, there are no guarantees that any investment or savings program can outpaced inflation. Please note that high risk has been historically associated with high returns.

Pulling everything we've gone through together can be the most fun because the principles are personalized to YOU!

There's a ton of math on our side and we should have a one-on-one to make sure we get it right.

The Real Value of Advice is Estimated at 4.04%

Studies have shown having an advisor to help develop and monitor a plan can produce better results over time. Some of the key factors have to do with managing expectations, staying focused on outcome rather than short-term market volatility with personalized advice through life events.



- Behavioral mistakes individual investors typically make
- Tax aware planning and tax location investing
- Planning costs and ancillary personal services
- Basic cost of robo-only advisors without a human
- Annual rebalancing of investment portfolios to risk-profile to reduce market risk

GLOBAL VIEW CAPITAL® ADVISORS

Source: "Value of an Advisor" study for 2017; Drad Jung, Russell Investments.

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GLOBAL VIEW CAPITAL®
ADVISORS

DISCLOSURES:
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Secret 2 Disclosure: Consult with your financial advisor for more information.

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Secret 4 Disclosures: Source: Dalbar's Quantitative Analysis of Investor Behavior "Individual Investors Making Worst Mistakes Than Ever Before." Financial Services Institute, 4/14/14 QBIA states that the average investor refers to "the universe of all mutual fund investors whose actions and financial results are restated to represent a single investor," to include small and large investors, as well, as professionally advised and self-advised investors. GVCM; disclosure: the research signals in the chart above are from actual long-term trend signals based upon relative strength and momentum indicators. GVCM utilizes the signals as guidance in determining a proprietary combination of technical, quantitative, and economic indicators to specific exchange traded funds and mutual funds selected for the various investment programs offered for our client accounts. Buys and Sells may have or may not have occurred on the exact dates shown and do not necessarily reflect transactions applied to every individual account. The chart is for illustrative purposes only and is limited to general information pertaining to GVCM's investment programs. The information contained herein has been prepared without regard to any particular investor's investment objectives, financial situation, and needs. Accordingly, investors should not act on any recommendation (express or implied) or information in this material without obtaining specific advice from their financial advisors and should not rely on information herein as the primary basis for their investment decisions. Neither the information nor any opinion expressed shall constitute an offer to sell, solicit or an offer to buy any securities. This document does not purport to be complete description of markets to which reference is made. Relative strength is NOT a guarantee. There may be times where all investments and strategies are unfavorable and depreciate in value. Relative Strength is a measure of price momentum based on historical price activity. Relative Strength is NOT predictive and there is NO assurance that forecasts based on relative strength can be relied upon. Worksheet 4 :Calculated by GVCM with start date of January 1998 through December 2013 using the S&P 500 Price Index. Max Draw-down is the percentage drop from the highest level of equity to the lowest level (peak to trough) and months to recover. The S&P 500 Price Index is unmanaged and not available for direct investment. The index returns do not reflect any management fees, transaction costs, expenses or taxes.

Secret 5 Disclosure: For illustrative purposes only and does not reflect any actual investment or insurance product. The information is general in nature and should be reviewed by a financial professional to determine individual needs. Applicable state laws and regulations are complex and subject to change.

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