



AGGRESSIVE

TACTICAL
STRATEGY

INDEX USED

Dow Jones
Industrial Average

ASSET CLASSES

Dow-based Equity
Money Market

MARKET REGIME
SCORES

	102	S&P = 100
	31	S&P = 0
	28	S&P = 50
	78	S&P = 74

See disclosures for
methodology

Political Seasonality Index

Flexible Plan's **Political Seasonality Index (PSI)** was first made available to Barron's readers in the 1990's. It seeks to give investors a glimpse as to what the market may have in store for the coming year. Calculating eleven different political and seasonal factors, the Political Seasonality Index's goal is to offer the investor a forewarning of the market's topography a year in advance using dots on the stock markets seasonal tendencies.

Our proprietary database of relevant political factors (such as the controlling party in the House, Senate and White House; and seasonal factors like day of week, month of year, and proximity to holidays) dates back to 1885. Daily changes in the Dow Jones Industrial Index, also dating to 1885, are then used in conjunction with the political and seasonal factors to generate the PSI. The highest lows of the PSI forms the basis for the buy and sell signals of the strategy for the coming year. Trades are made in a Dow Jones-based index fund or a fund closely resembling the Dow Jones 30 Index.

HOW IT WORKS

- Utilizes relevant political factors to determine buy and sell signals
- Provides a non trending, low correlation tactical alternative for portfolio construction
- Restricts investments to blue chip securities index

ACTIVE MANAGEMENT POSITIONS

Bull market
Invests 100% in a Dow-correlated equity fund.

Sideways market
Methodology is non-trend following, less susceptible to whipsaws in a sideways market.

Bear market
Can move 100% to a money market fund.

Defensive tools
PSI indicator moves 100% to a money market fund.

How it fits within a diversified portfolio
For the investor looking for an alternative to buy & hold on the Dow, Political Seasonality offers a more dynamic approach based on the market's historical tendencies over the last 100+ years. It is most appropriate for aggressive investors or when included in a diversified portfolio of other low-correlated strategies or asset classes.

STRATEGY SPECIFICS

	YES	NO
Can go to 100% cash		
Diversified among asset classes		
Uses equities		
Uses bonds		
Uses leveraged funds		
Uses inverse/short funds		
Uses alternatives		
Ability to choose risk profile		
Index based		
No-load funds		
Transaction fees		

Flexible Plan Investments, Ltd. is a federally registered investment adviser. This is provided for information purposes only and should not be used or construed as an indicator of future performance, an offer to sell, a solicitation of an offer to buy, or a recommendation for any security. Advisor may predicate some strategies on trading signals furnished by non-affiliated firms. In such instances, the non-affiliated firm is under contract to Advisor to provide, and in certain instances, implement management of Client accounts in such strategies. Read Flexible Plan Investments' Brochure Form ADV Part 2A carefully before investing.

PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS. Inherent in any investment is the potential for loss as well as profit. A list of all recommendations made within the immediately preceding twelve months is available upon written request.

ASSET CLASS RISK CONSIDERATIONS

US and Global Bonds: All investments involve risk. Special risks associated with investing in bonds include fluctuations in interest rates, inflation, declining markets, duration, call and credit risk. Special risks are associated with foreign investing, including currency fluctuations, economic instability and political developments. Investments in developing markets involve heightened risks related to the same factors, in addition to those associated with these markets' smaller size and lesser liquidity.

Commodities: Concentrating investments in natural resources industries can be affected significantly by events relating to those industries, such as variations in the commodities markets, weather, disease, embargoes, international, political and economic developments, the success of exploration projects, tax and other government regulations and other factors.

US and Global Real Estate: Investments in Real Estate are subject to changes in economic conditions, credit risk and interest rate fluctuations

Global Currencies: Foreign currency exchange rates may fluctuate significantly over short periods of time. They generally are determined by supply and demand in the foreign exchange markets and relative merits of investments in different countries, actual or perceived changes in interest rates, and other complex factors. Currency exchange rates also can be affected unpredictably by intervention (or the failure to intervene) by US or foreign governments or central banks, or by currency controls or political developments.

Long / Short Directional: Portfolio may invest in derivative investments such as futures, contracts, options, swaps, and forward currency exchange contracts that may be illiquid or increase losses due to the use of leveraged positions.

US and Global Equities: In addition to the foreign investment risks noted above, the principal risks associated with equities include market, portfolio management, and sector risks.

Downside Protection: The use of cash, short-term investments, inverse funds and other hedging strategies may help mitigate the overall risk of the portfolio and offer some downside protection.

BULL / BEAR / SIDEWAYS SCORES

The Bull / Bear / Sideways scores may assist in assessing a strategy's behavior in various market regimes. The scores are based on research presented in a 2014 white paper entitled "Bull, Bear and Sideways Markets: A Tri-state Market Classification for Evaluating Active Investment Strategies" by Jerry C. Wagner and Z. George Yang, Ph.D. The scores shown were calculated for the period January 1998 through September 2014, using hypothetical performance for the strategy, and the S&P 500 Index as the benchmark. Scores will only change substantially after a 20% decline in the S&P 500 Index. The scores are defined mathematically as:

- Bull score: the percentage of upside return capture of the strategy, with the benchmark's score defined as 100.
- Bear score: the percentage of downside loss avoidance of the strategy, with the benchmark's score defined as zero.
- Sideways score: both the excess return of the strategy and its maximum drawdown reduction, with the benchmark's score defined as 50.
- The average ("AVG") score shown is weighted by the number and duration of bull, bear, and sideways segments over the multi-year calibration period.

The parameters defining bull, bear, and sideways markets were:

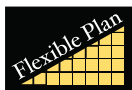
- Bull market: a minimum 20% rise from the last market bottom.
- Bear market: a minimum 20% fall from the last market top.
- Sideways: fluctuation of at least 10%, ending the period unchanged.
- Each period must endure for at least 42 days.

For suitability-based strategies, the range of maximum and minimum scores are for all suitability profiles of the strategy; the maximum score and minimum score may not necessarily be for the most aggressive or most conservative risk profile.

Information generated by bull, bear, and sideways analysis regarding the likelihood of investment outcomes is hypothetical in nature and does not reflect actual investment results, and is not a guarantee of future results. The Bull/Bear/Sideways scores are calculated with mutual funds. It is assumed that the mutual fund and Exchange Traded Funds (ETF) research results are similarly close.

Investors should carefully consider information contained in the prospectus, including investment objectives, risks, charges and expenses. You can request a prospectus by contacting your financial advisor. Please read the prospectus carefully before investing. Investment value will fluctuate, and shares, when redeemed, may be worth more or less than original cost.

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Flexible Plan Investments, Ltd.
Your partner in active wealth management

800-347-3539 | 248-642-6741 FAX | flexibleplan.com
3883 Telegraph Road, Suite 100, Bloomfield Hills, MI 48302