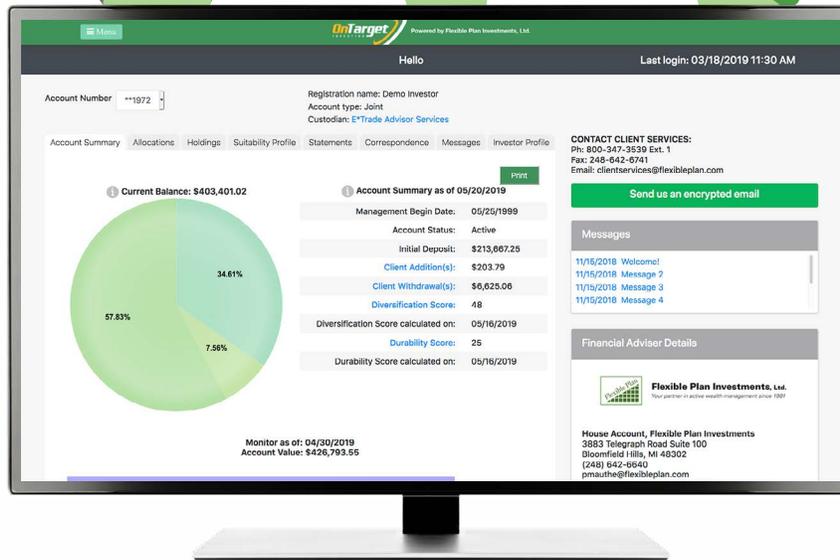


# Track your investments against your custom benchmark



**We're proud to launch the newly redesigned OnTarget Investing website with a more streamlined, modern look and expanded account detail.**

- OnTarget Monitor updated monthly on a per account basis
- See current account balances and past statements
- Increased security with two-factor authentication during log in

# NEW FEATURES AND ONTARGET REFERENCE SHEET

## Account Summary

The screenshot displays the OnTarget account summary interface. At the top, there is a navigation menu and a header with the OnTarget logo and 'Powered by Flexible Plan Investments, Ltd.'. Below the header, the user is greeted with 'Hello' and the last login time '03/18/2019 11:30 AM'. The account number is shown as '\*\*1972'. Registration details include 'Demo Investor', 'Joint' account type, and 'E\*Trade Advisor Services' as the custodian. A navigation bar includes 'Account Summary', 'Allocations', 'Holdings', 'Suitability Profile', 'Statements', 'Correspondence', 'Messages', and 'Investor Profile'. The 'Account Summary' section features a pie chart (1) showing a current balance of \$403,401.02 with three allocation categories: 57.83%, 34.61%, and 7.56%. A table (2) provides account details as of 05/20/2019, including management begin date, status, initial deposit, client additions/withdrawals, diversification score (48), and durability score (25). A 'Messages' section (3) lists recent communications from 11/15/2018. Contact information for client services is provided on the right, along with a 'Send us an encrypted email' button. The footer includes the Flexible Plan Investments logo and the text 'House Account, Flexible Plan Investments'.

### 1. Account allocations

Shows the percentage breakdown of strategies in your portfolio. Hover over pie section with your cursor to see strategy name. Click the pie section and the Selector will open to see last week's strategy holdings, allocations, and performance.

### 2. Account summary

Displays the account information in a quick-view table, including the account's diversification score (how correlated the strategies are to each other) and durability score (how robust the portfolio is likely to be in future market and economic environments). On the website, click on the blue shaded items to learn how to interpret these.

### 3. Message center

Lists messages for the account. Click link for the message.

## Account Summary continued...

**Durability Score:** 25  
Durability Score calculated on: 05/16/2019

**Financial Adviser Details**

**4.** Flexible Plan Investments, Ltd.  
Your partner in active wealth management since 1981

House Account, Flexible Plan Investments  
3883 Telegraph Road Suite 100  
Bloomfield Hills, MI 48302  
(248) 642-6640  
pmauthe@flexibleplan.com

**5.** **The OnTarget Monitor - Your Custom Benchmark**  
Monitor as of: 04/30/2019  
Account Value: \$426,793.55

Tracking in the BLUE indicates that your account is OUTPERFORMING our projections.  
In the GREEN you are OnTarget.  
In the YELLOW places your account on our watchlist; while multiple periods in the RED suggest a change in strategy. However, it is not unusual for YELLOW or RED readings to occur in the first year of service or during bear markets.

**6.** **Latest News**

**Stock Market Lessons from March Madness**  
I've been watching the basketball games of March Madness along with a good part of the nation. Since I went to both Michigan schools in the Tournament, I was, of course, especially interested in the University of Michigan (U-M) and Michigan State University (MSU)...

**Out of Sight, Out of Mind?**  
Earlier this month, Wall Street asked us to join in the celebration of the tenth anniversary of the present bull market. Many market watchers require a 20% decline in the S&P 500 to end a bull market. Since that has not happened since March 9, 2009, they consider...

**7.** **DISCLOSURES**

FPI President's Letter  
[Review the most recent active management market update.](#)

### 4. Financial adviser details

Shows the contact information of the financial adviser on the account. If there are multiple financial advisers on the account, click the dots to toggle between the information cards.

### 5. OnTarget Monitor

Updated monthly, the OnTarget Monitor displays the portfolio value (the black line) plotted against a hypothetical, color-coded projection of possible investment outcomes over the investor's stated investment time horizon (based on hundreds of Monte Carlo simulations). Based on these simulations, the top value listed on the right is reached or exceeded in 20% of the outcomes, the second value (the OnTarget goal) is reached or exceeded in 60% of the outcomes, and the bottom value is reached or exceeded in 80% of the outcomes.

### 6. Latest news

Provides the latest market and investing news from Flexible Plan Investments, including "In My Opinion," a weekly article written by president and founder Jerry Wagner, and our latest "Market Update."

### 7. President's Letter

Links to the quarterly President's Letter, featuring investing insights from Flexible Plan Investments president and founder Jerry Wagner.

# Allocations

Account Summary | **Allocations** | Holdings | Suitability Profile | Statements | Correspondence | Messages | Investor Profile

Allocations as of 05/20/2019  
 Click column header to sort ascending/descending.  
 Click again to go back to default.  
 Click the funnel on the column header to filter the grid.

**8.**

Strategy	% of Portfolio	Strategy Value	Last Quarter End Value	ROR (before fees): 12 months or since inception if less than 12 months	Begin Date
Market Leaders Strategic Growth	57.83 %	\$233,279.82	\$240,695.33	-7.79 %	06/03/2014
Market Leaders Tactical Balanced	7.56 %	\$30,487.18	\$30,840.54	-4.04 %	04/01/2008
Systematic Advantage	34.61 %	\$139,634.02	\$140,650.09	7.11 %	02/28/2005

**9.**

**CONTACT CLIENT SERVICES:**  
 Ph: 800-347-3539 Ext. 1  
 Fax: 248-642-6741  
 Email: clientservices@flexibleplan.com

[Send us an encrypted email](#)

**Messages**

- 11/15/2018 Welcome!
- 11/15/2018 Message 2
- 11/15/2018 Message 3
- 11/15/2018 Message 4

**Financial Adviser Details**

 **Flexible Plan Investments, Ltd.**  
 Your partner in active wealth management since 1981

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 3883 Telegraph Road Suite 100  
 Bloomfield Hills, MI 48302  
 (248) 642-6640

## 8. Allocations

Sortable list of strategies in the portfolio and allocations by percentage and value. The table can be sorted and filtered by fields.

## 9. Rate of return (ROR)

Rate of return for 12 months (before fees) on each of the strategies in the portfolio.

# Holdings

Menu
OnTarget Powered by Flexible Plan Investments, Ltd.

Hello
Last login: 03/18/2019 11:30 AM

Account Number: \*\*1972

Registration name: Demo Investor  
 Account type: Joint  
 Custodian: [E\\*Trade Advisor Services](#)

Account Summary | Allocations | **Holdings** | Suitability Profile | Statements | Correspondence | Messages | Investor Profile

Account Values as of 05/20/2019

	Fund Name	% of Total	Shares	Market Value	As Of
<b>10.</b>	<b>Strategy: Market Leaders Strategic Growth</b>	<b>57.83 %</b>		<b>\$233,279.82</b>	
	EAS-Money Market	1.82 %	7,329.14	\$7,329.14	N/A
	<a href="#">Quantified-Managed Income Fund Inv</a>	5.36 %	2,263.127	\$21,612.86	05/20/2019
	<a href="#">Quantified-Market Leaders Inv</a>	25.26 %	11,171.689	\$101,885.80	05/20/2019
	Rydex-Electronics H	3.56 %	132.132	\$14,372.00	05/20/2019
	Rydex-Emerging Markets 2x Strategy H	2.68 %	181.986	\$10,819.07	05/20/2019
	Rydex-Financial Services H	3.98 %	250.056	\$16,066.10	05/20/2019
	Rydex-Internet H	3.84 %	146.616	\$15,473.85	05/20/2019
	Rydex-Real Estate H	4.05 %	400.557	\$16,318.69	05/20/2019
	Rydex-S&P 500 Pure Growth H	2.12 %	130.65	\$8,569.33	05/20/2019
	Rydex-S&P MidCap 400 Pure Growth H	4.14 %	381.306	\$16,716.46	05/20/2019
	Rydex-S&P MidCap 400 Pure Value H	1.02 %	82.035	\$4,116.52	05/20/2019
	<b>Subtotal</b>	<b>57.83 %</b>		<b>\$233,279.82</b>	
	<b>Total Market Value:</b>			<b>\$403,401.02</b>	

ACCOUNT EXPLANATION

DISCLOSURES

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Messages

- [11/15/2018 Welcome!](#)
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Latest News

[Stock Market Lessons from March Madness](#)

I've been watching the basketball games of March Madness along with a good part of the nation. Since I went to both Michigan schools in the Tournament, I was, of

## 10. Holdings

Holdings of each strategy within the account by percentage and shares owned. Provides the market value of each holding. To view the underlying holdings of a strategy, click the arrow to the left of the strategy name.

# Suitability profile

Menu
OnTarget Powered by Flexible Plan Investments, Ltd.

Hello
Last login: 03/18/2019 11:30 AM

Account Number: **\*\*1972**

Registration name: Demo Investor  
 Account type: Joint  
 Custodian: [E\\*Trade Advisor Services](#)

Account Summary | Allocations | Holdings | **Suitability Profile** | Statements | Correspondence | Messages | Investor Profile

### My Suitability Profile

*Based on data provided 03/31/2008*

Conservative   Moderate   Growth   **Aggressive**

**Time Horizon: 15 yrs**

*11 Years, 1 Months and 22 days since profile has been updated.*

#### Financial ability to handle risk

**Less than 10%** of my gross household income is spent on debts like credit cards, car payments and rent or mortgage payments.

**5 months or more of living expenses** would be available to pay from household savings in case of an emergency.

**Less than 25% of my total investments** is represented in this managed portfolio.

#### Willingness to take risk

I am unlikely to change to another investment **because the investment drops in value. Since prices are lower, buying more may be in order.**

**Stocks from large corporations, mutual funds that are pretty reliable, high-quality corporate bonds, or assets of similar volatility** represent the greatest concentration of current household investments.

Investment objectives:  
**Preference for investments that show steady long-term growth, assuming some risk for the potential of long-term gain.**

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#### Messages

- [11/15/2018 Welcome!](#)
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Shows the date and responses to the investor's most recent suitability questionnaire. A new suitability questionnaire should be completed if (1) the investor's financial situation has changed; (2) the investor's investment objectives have changed; (3) the investor wishes to impose any reasonable restrictions on the management of the account; or (4) the investor wishes to modify an existing restriction in a reasonable manner.

# Statements and Correspondence

Account Number: \*\*1972

Registration name: Demo Investor  
Account type: Joint  
Custodian: [E\\*Trade Advisor Services](#)

Account Summary | Allocations | Holdings | Suitability Profile | **Statements** | Correspondence | Messages | Investor Profile

Year	Quarter	Period Ending
2019	1	3/31/19
2018	4	12/31/18
2018	3	9/30/18
2018	2	6/30/18
2018	1	3/31/18
2017	4	12/31/17
2017	3	9/30/17

**Questions about your statement?**  
[Calculating fees and how to read your statement](#)  
[OnTarget Investing Report explanation](#)

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**Messages**

- 11/15/2018 Welcome!
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A statement archive is available for reference. Click link to download the statement.

Account Number: \*\*1972

Registration name: Demo Investor  
Account type: Joint  
Custodian: [E\\*Trade Advisor Services](#)

Account Summary | Allocations | Holdings | Suitability Profile | Statements | **Correspondence** | Messages | Investor Profile

Date	Description
------	-------------

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**Messages**

- 11/15/2018 Welcome!
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Under the Correspondence section, investors will find a copy of their welcome letter.

# Messages

Menu
OnTarget Powered by Flexible Plan Investments, Ltd.

Hello
Last login: 03/18/2019 11:30 AM

Account Number       Registration name: Demo Investor  
 Account type: Joint  
 Custodian: [E\\*Trade Advisor Services](#)

Account Summary   Allocations   Holdings   Suitability Profile   **Statements**   Correspondence   Messages   Investor Profile

11/15/2018	Welcome!	Message 1
11/15/2018	Message 2	Message 2
11/15/2018	Message 3	Message 3
11/15/2018	Message 4	Message 4
11/15/2018	Message 5	Message 5
11/15/2018	Message 6	Message 6
11/15/2018	It's the economy. Or are we stupid?	Back in 1992, in the early days of a presidential election year, Bill Clinton's campaign manager, James Carville, famously wrote on the campaign's office whiteboard, "The economy, stupid!" He was reminding the campaign staff that the economy, then deep in a recession,...

**DISCLOSURES**

**Send us an encrypted email**

**Messages**

[11/15/2018 Welcome!](#)  
[11/15/2018 Message 2](#)  
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**Latest News**

[Stock Market Lessons from March Madness](#)

I've been watching the basketball games of March Madness along with a good part of the nation. Since I went to both Michigan schools in the Tournament, I was, of

Account messages archive is available for reference.

## Investor profile

The screenshot shows the OnTarget investor profile page. At the top, there is a green header with the OnTarget logo and the text "Powered by Flexible Plan Investments, Ltd.". Below the header, there is a navigation bar with a "Menu" button and the text "Hello" and "Last login: 03/18/2019 11:30 AM". The main content area includes an "Account Number" field with a dropdown menu showing "\*\*1972". To the right, there is a "Registration name: Demo Investor", "Account type: Joint", and "Custodian: E\*Trade Advisor Services". Below this, there are navigation tabs: "Account Summary", "Allocations", "Holdings", "Suitability Profile", "Statements", "Correspondence", "Messages", and "Investor Profile". The "Investor Profile" tab is selected. On the left side of the "Investor Profile" section, there are five numbered callouts: 11. Mailing Address, 12. Email Address, 13. Phone Number, 14. Electronic Delivery, and 15. Change Password. The "Mailing Address" section has a green header and a "Send us an encrypted email" button. Below it, there is a "Messages" section with a list of messages: "11/15/2018 Welcome!", "11/15/2018 Message 2", "11/15/2018 Message 3", and "11/15/2018 Message 4".

### 11. Mailing address

Mailing address on file which users can update or add an address to the account.

### 12. Email address

Shows the email address(es) on file and allows users to update or add an email address to the account.

### 13. Phone number

Phone number(s) on file. Users can update or add a phone number to the account.

### 14. Electronic delivery

Elect electronic delivery of statements with an email address on record.

### 15. Change password

Easily change the password for the account to log in to [ontargetinvesting.com](http://ontargetinvesting.com).

Log in to see what's new, or create a username and password if you aren't already registered. All users must register the first time they visit the new website.

For questions about [www.ontargetinvesting.com](http://www.ontargetinvesting.com), contact [clientservices@flexibleplan.com](mailto:clientservices@flexibleplan.com) or 800-347-3539, ext. 1.