

August 31, 2023

A Strategic, Tactical & Opportunistic ETF Strategist

Trailing Gross Returns

	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date	Beta	Std Dev
Taking Income Conservative Strategy	4.60	2.94	0.28	1.91	2.51	3.67	4/3/2006	0.32	6.64
Taking Income Moderate Strategy	4.70	3.15	0.46	1.96	2.69	4.30	6/1/2005	0.35	6.60
Taking Income Aggressive Strategy	4.73	3.09	0.48	2.06	2.84	4.39	1/3/2006	0.40	6.78
Benchmark	3.87	1.85	-1.77	2.01	2.87	4.08	1/1/2001	0.21	7.17
2-5 Years Conservative Strategy	5.86	4.04	1.35	2.63	3.28	4.43	4/3/2006	0.43	7.60
2-5 Years Moderate Strategy	6.12	4.45	1.48	2.63	3.51	4.90	1/3/2006	0.49	7.65
2-5 Years Aggressive Strategy	6.33	4.75	1.72	2.83	3.76	5.06	4/1/2005	0.56	7.95
Benchmark	5.06	3.21	-0.70	2.69	3.54	4.35	1/1/2001	0.30	8.06
6-10 Years Conservative Strategy	8.45	6.46	3.30	3.95	4.68	5.43	7/1/2005	0.54	9.88
6-10 Years Moderate Strategy	8.98	7.03	3.69	4.19	5.05	5.80	11/1/2004	0.64	10.20
6-10 Years Aggressive Strategy	9.20	7.06	3.72	4.27	5.22	6.02	9/1/2005	0.67	10.50
Benchmark	7.59	6.10	1.53	4.08	4.92	4.84	1/1/2001	0.48	10.18
11-19 Years Conservative Strategy	11.37	9.03	5.39	5.36	6.10	6.22	4/3/2006	0.70	12.40
11-19 Years Moderate Strategy	12.03	9.81	5.95	5.61	6.46	6.74	6/1/2005	0.78	12.96
11-19 Years Aggressive Strategy	12.54	10.29	6.28	5.76	6.66	6.89	2/1/2005	0.82	13.31
Benchmark	10.16	8.99	3.75	5.37	6.24	5.24	1/1/2001	0.67	12.48
20 Plus Years Conservative Strategy	12.66	10.07	6.25	5.81	6.88	5.90	5/1/2006	0.83	13.76
20 Plus Years Moderate Strategy	13.45	11.15	6.96	6.14	7.22	7.07	1/3/2005	0.88	14.22
20 Plus Years Aggressive Strategy	13.95	11.72	7.50	6.45	7.51	7.66	11/1/2004	0.90	14.55
Benchmark	11.39	10.37	4.80	5.96	6.85	5.40	1/1/2001	0.75	13.60

Asset allocation and diversification strategies do not protect against market risk or loss of principal. Neither do these strategies assure a profit nor do they protect against losses in declining markets. Investments in managed portfolios have additional management fees and expose the investor to the risks inherent within the portfolio and the specific risks of the underlying funds directly proportionate to their fund allocation. Investing involves risk, including the loss of principal. Investment returns, particularly over shorter time periods, are highly dependent on trends in the various investment markets. Investors should consider the investment objectives, risks, charges and expenses of the underlying funds that make up the managed portfolios carefully before investing. Information regarding the underlying funds held in client accounts is outlined in the investment's prospectus which should be read carefully to fully understand the total amount of fees being paid and other risks. CFIA does not receive any of the fees charged by the underlying funds. Further information on the fees received by CFIA is outlined in our Form ADV Part 2A Disclosure Brochure which can be found at <https://www.adviserinfo.sec.gov>. The composite figures illustrated represent the returns only for the time periods indicated. These returns reflect the actual investment results of a composite of clients participating in the strategy. Accounts are first added to the composite in the third complete month of management by CFIA. All investments, including investments in the underlying funds in the managed portfolios, involve the risk of potential investment losses as well as investment gains. The performance of the managed portfolios should be viewed in the context of the broad market and general economic conditions prevailing during the periods covered by the performance information. Due to investment timing, allocation and holding periods for cash and other managed portfolio assets, performance may not completely replicate the performance of the strategy's stated benchmark. There is no assurance that any investment or strategy will achieve its investment objective, and the information provided is not intended to be a complete analysis of every material fact respecting any strategy. Returns for periods longer than one year are annualized. All returns are expressed in U.S. dollars and are net of re-investment of dividends and interest. The returns shown represent composite results gross of management fees, custodial fees, and withholding taxes but net of all trading expenses. The returns shown on this document represent composite returns of managed portfolios in this strategy. An investor's actual results may have varied. Composite benchmarks are a blend of 18% MSCI All Country World Index, 74% Bloomberg US Aggregate Bond Index, 6% Wilshire Liquid Alternative Index and 2% Bloomberg US 1-3 Month Treasury Bill Index (Taking Income Conservative, Moderate & Aggressive). 27% MSCI All Country World Index, 65% Bloomberg US Aggregate Bond Index, 6% Wilshire Liquid Alternative Index and 2% Bloomberg US 1-3 Month Treasury Bill Index (2-5 Years Conservative, Moderate & Aggressive), 46% MSCI All Country World Index, 46% Bloomberg US Aggregate Bond Index, 6% Wilshire Liquid Alternative Index and 2% Bloomberg US 1-3 Month Treasury Bill Index (6-10 Years Conservative, Moderate & Aggressive), 65% MSCI All Country World Index, 27% Bloomberg US Aggregate Bond Index, 6% Wilshire Liquid Alternative Index and 2% Bloomberg US 1-3 Month Treasury Bill Index (11-19 Years Conservative, Moderate & Aggressive), and 74% MSCI All Country World Index, 18% Bloomberg US Aggregate Bond Index, 6% Wilshire Liquid Alternative Index and 2% Bloomberg US 1-3 Month Treasury Bill Index (20 Plus Years Conservative, Moderate & Aggressive). The blended benchmarks are calculated daily and rebalanced quarterly. MSCI All Country World Index (ACWI): A free float-adjusted market capitalization-weighted index that is designed to measure the equity market performance of developed and emerging markets. The MSCI ACWI consists of 46 country indices comprising 23 developed and 23 emerging market country indices. Bloomberg US Aggregate Bond Index: A broad-based, market capitalization-weighted benchmark that measures the investment grade, US dollar denominated, fixed rate taxable bond market, which includes Treasuries, government related and Corporate securities. Wilshire Liquid Alternative Index: The Wilshire Liquid Alternative Index measures the collective performance of the strategies that make up the Wilshire Liquid Alternative Universe. The Index provides a broad measure of the liquid alternative market by combining Equity Hedge, Global Macro, Relative Value, Multi-Strategy, and Event Driven. Bloomberg US 1-3 Month Treasury Bill Index: Includes all publicly issued zero-coupon US Treasury Bills that have a remaining maturity of less than 3 months and more than 1 month, are rated investment grade, and have \$250 million or more of outstanding face value. The securities must be denominated in US dollars and must be fixed rate and non-convertible. Indices: Indices are unmanaged, do not incur management fees, costs and expenses and cannot be invested in directly. Standard Deviation: A measurement of dispersion about an average, depicting how widely a stock or portfolio's returns varied over a certain period of time. When an investment or portfolio has a high standard deviation, the predicted range of performance is wide, and implies greater volatility. Standard deviation is calculated for the last three-year period. Beta: The measure of an asset or portfolio's sensitivity to the market as a whole. A beta above 1 is more volatile than the market while a beta below 1 is less volatile. Beta is calculated since inception. Past performance is not indicative of future results, and there can be no assurance, and clients should not assume, that future performance of any CFIA managed portfolios will be comparable to their past performance. Investment returns and principal value will fluctuate, so that investors' shares, when sold, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data cited. Actual client results are impacted by start and end dates, withdrawals, additional deposits, and any charges imposed by the investment custodian, which may materially affect client performance returns. Investing may involve risk including loss of principal. A portion of the data and information contained in this fact sheet have been obtained from various sources believed to be reliable. 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Trailing Net Returns

	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date	Beta	Std Dev
Taking Income Conservative Strategy	3.22	0.90	-1.70	-0.11	0.48	1.61	3/31/2006	0.32	6.63
Taking Income Moderate Strategy	3.32	1.11	-1.53	-0.06	0.66	2.23	5/31/2005	0.35	6.59
Taking Income Aggressive Strategy	3.34	1.05	-1.51	0.04	0.81	2.32	12/31/2005	0.40	6.76
Benchmark	3.87	1.85	-1.77	2.01	2.87	4.08	1/1/2001	0.21	7.17
2-5 Years Conservative Strategy	4.46	1.98	-0.66	0.60	1.23	2.36	3/31/2006	0.43	7.58
2-5 Years Moderate Strategy	4.72	2.38	-0.53	0.60	1.46	2.83	12/31/2005	0.49	7.63
2-5 Years Aggressive Strategy	4.92	2.68	-0.29	0.80	1.71	2.98	3/31/2005	0.56	7.93
Benchmark	5.06	3.21	-0.70	2.69	3.54	4.35	1/1/2001	0.30	8.06
6-10 Years Conservative Strategy	7.02	4.35	1.25	1.90	2.61	3.34	6/30/2005	0.54	9.86
6-10 Years Moderate Strategy	7.54	4.91	1.64	2.13	2.97	3.71	10/31/2004	0.64	10.18
6-10 Years Aggressive Strategy	7.76	4.94	1.67	2.20	3.14	3.92	8/31/2005	0.67	10.48
Benchmark	7.59	6.10	1.53	4.08	4.92	4.84	1/1/2001	0.48	10.18
11-19 Years Conservative Strategy	9.90	6.88	3.30	3.27	4.00	4.12	3/31/2006	0.70	12.37
11-19 Years Moderate Strategy	10.55	7.63	3.86	3.52	4.36	4.63	5/31/2005	0.77	12.94
11-19 Years Aggressive Strategy	11.06	8.11	4.17	3.67	4.55	4.77	1/31/2005	0.82	13.28
Benchmark	10.16	8.99	3.75	5.37	6.24	5.24	1/1/2001	0.67	12.48
20 Plus Years Conservative Strategy	11.17	7.90	4.15	3.71	4.76	3.80	4/30/2006	0.82	13.73
20 Plus Years Moderate Strategy	11.95	8.95	4.84	4.04	5.10	4.94	12/31/2004	0.87	14.19
20 Plus Years Aggressive Strategy	12.45	9.51	5.37	4.34	5.38	5.53	10/31/2004	0.90	14.52
Benchmark	11.39	10.37	4.80	5.96	6.85	5.40	1/1/2001	0.75	13.60

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Calendar Year Gross Returns

	YTD	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	Since Inception	Inception Date	Beta	Std Dev
Taking Income Conservative Strategy	4.60	-10.65	3.92	5.89	10.24	-2.94	4.45	6.89	-1.19	2.02	5.94	3.67	4/3/2006	0.32	6.64
Taking Income Moderate Strategy	4.70	-10.46	4.12	6.04	9.89	-2.99	4.68	7.16	-1.26	2.21	7.41	4.30	6/1/2005	0.35	6.60
Taking Income Aggressive Strategy	4.73	-10.66	4.23	6.04	10.75	-3.05	5.34	6.85	-1.26	2.47	7.83	4.39	1/3/2006	0.40	6.78
Benchmark	3.87	-13.14	2.30	9.10	11.64	-1.83	7.02	3.60	-0.09	5.30	2.53	4.08	1/1/2001	0.21	7.17
2-5 Years Conservative Strategy	5.86	-11.65	6.09	7.32	11.75	-3.80	6.00	7.63	-1.62	2.03	8.71	4.43	4/3/2006	0.43	7.60
2-5 Years Moderate Strategy	6.12	-11.61	6.34	6.65	12.11	-4.11	6.38	7.64	-1.85	2.99	12.36	4.90	1/3/2006	0.49	7.65
2-5 Years Aggressive Strategy	6.33	-11.70	6.77	7.40	12.29	-4.42	6.56	7.90	-2.03	3.25	14.37	5.06	4/1/2005	0.56	7.95
Benchmark	5.06	-13.58	4.05	10.03	13.24	-2.65	8.78	4.10	-0.31	5.15	4.66	4.35	1/1/2001	0.30	8.06
6-10 Years Conservative Strategy	8.45	-13.79	10.14	9.95	15.63	-6.37	9.29	9.07	-1.81	3.42	11.28	5.43	7/1/2005	0.54	9.88
6-10 Years Moderate Strategy	8.98	-13.87	10.78	10.05	16.12	-6.43	9.76	9.12	-2.03	3.97	14.82	5.80	11/1/2004	0.64	10.20
6-10 Years Aggressive Strategy	9.20	-14.40	10.96	10.68	16.62	-6.91	10.06	9.21	-2.20	4.24	16.94	6.02	9/1/2005	0.67	10.50
Benchmark	7.59	-14.57	7.81	11.83	16.61	-4.42	12.57	5.11	-0.82	4.83	9.27	4.84	1/1/2001	0.48	10.18
11-19 Years Conservative Strategy	11.37	-15.83	14.38	12.60	19.76	-8.77	12.64	10.23	-2.26	3.61	16.32	6.22	4/3/2006	0.70	12.40
11-19 Years Moderate Strategy	12.03	-16.15	15.55	12.61	20.33	-9.11	13.03	10.75	-2.30	4.31	18.77	6.74	6/1/2005	0.78	12.96
11-19 Years Aggressive Strategy	12.54	-16.38	16.05	12.72	21.03	-9.73	13.51	10.48	-2.27	4.73	20.32	6.89	2/1/2005	0.82	13.31
Benchmark	10.16	-15.61	11.66	13.41	20.00	-6.23	16.49	6.09	-1.40	4.48	14.05	5.24	1/1/2001	0.67	12.48
20 Plus Years Conservative Strategy	12.66	-17.28	16.65	13.73	21.37	-9.94	14.27	10.71	-2.50	5.39	19.66	5.90	5/1/2006	0.83	13.76
20 Plus Years Moderate Strategy	13.45	-17.14	17.69	13.33	22.11	-10.44	14.63	11.03	-2.52	5.84	23.07	7.07	1/3/2005	0.88	14.22
20 Plus Years Aggressive Strategy	13.95	-17.09	18.46	13.65	22.99	-10.98	15.10	11.00	-2.31	5.87	24.60	7.66	11/1/2004	0.90	14.55
Benchmark	11.39	-16.12	13.52	14.08	21.61	-7.10	18.38	6.53	-1.70	4.30	16.37	5.40	1/1/2001	0.75	13.60

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Taking Income Moderate Strategy	3.32	-12.23	2.06	3.94	7.72	-4.91	2.61	5.03	-3.21	0.19	5.28	2.23	5/31/2005	0.35	6.59
Taking Income Aggressive Strategy	3.34	-12.43	2.17	3.93	8.56	-4.97	3.25	4.73	-3.22	0.44	5.69	2.32	12/31/2005	0.40	6.76
Benchmark	3.87	-13.14	2.30	9.10	11.64	-1.83	7.02	3.60	-0.09	5.30	2.53	4.08	1/1/2001	0.21	7.17
2-5 Years Conservative Strategy	4.46	-13.40	3.99	5.19	9.54	-5.71	3.90	5.49	-3.57	0.01	6.56	2.36	3/31/2006	0.43	7.58
2-5 Years Moderate Strategy	4.72	-13.36	4.24	4.53	9.90	-6.01	4.27	5.50	-3.79	0.95	10.14	2.83	12/31/2005	0.49	7.63
2-5 Years Aggressive Strategy	4.92	-13.44	4.66	5.27	10.07	-6.31	4.45	5.76	-3.97	1.21	12.11	2.98	3/31/2005	0.56	7.93
Benchmark	5.06	-13.58	4.05	10.03	13.24	-2.65	8.78	4.10	-0.31	5.15	4.66	4.35	1/1/2001	0.30	8.06
6-10 Years Conservative Strategy	7.02	-15.50	7.96	7.77	13.35	-8.22	7.13	6.90	-3.75	1.37	9.08	3.34	6/30/2005	0.54	9.86
6-10 Years Moderate Strategy	7.54	-15.58	8.59	7.86	13.83	-8.28	7.58	6.95	-3.97	1.91	12.55	3.71	10/31/2004	0.64	10.18
6-10 Years Aggressive Strategy	7.76	-16.09	8.77	8.48	14.31	-8.76	7.88	7.04	-4.14	2.18	14.63	3.92	8/31/2005	0.67	10.48
Benchmark	7.59	-14.57	7.81	11.83	16.61	-4.42	12.57	5.11	-0.82	4.83	9.27	4.84	1/1/2001	0.48	10.18
11-19 Years Conservative Strategy	9.90	-17.50	12.12	10.37	17.39	-10.58	10.41	8.05	-4.20	1.56	14.02	4.12	3/31/2006	0.70	12.37
11-19 Years Moderate Strategy	10.55	-17.81	13.26	10.38	17.95	-10.91	10.79	8.56	-4.24	2.25	16.42	4.63	5/31/2005	0.77	12.94
11-19 Years Aggressive Strategy	11.06	-18.03	13.76	10.48	18.63	-11.51	11.26	8.29	-4.20	2.66	17.94	4.77	1/31/2005	0.82	13.28
Benchmark	10.16	-15.61	11.66	13.41	20.00	-6.23	16.49	6.09	-1.40	4.48	14.05	5.24	1/1/2001	0.67	12.48
20 Plus Years Conservative Strategy	11.17	-18.91	14.34	11.48	18.97	-11.72	12.01	8.51	-4.43	3.31	17.30	3.80	4/30/2006	0.82	13.73
20 Plus Years Moderate Strategy	11.95	-18.78	15.37	11.08	19.70	-12.22	12.37	8.83	-4.45	3.75	20.63	4.94	12/31/2004	0.87	14.19
20 Plus Years Aggressive Strategy	12.45	-18.73	16.12	11.40	20.55	-12.74	12.82	8.80	-4.24	3.78	22.13	5.53	10/31/2004	0.90	14.52
Benchmark	11.39	-16.12	13.52	14.08	21.61	-7.10	18.38	6.53	-1.70	4.30	16.37	5.40	1/1/2001	0.75	13.60

Asset allocation and diversification strategies do not protect against market risk or loss of principal. Neither do these strategies assure a profit nor do they protect against losses in declining markets. Investments in managed portfolios have additional management fees and expose the investor to the risks inherent within the portfolio and the specific risks of the underlying funds directly proportionate to their fund allocation. Investing involves risk, including the loss of principal. Investment returns, particularly over shorter time periods, are highly dependent on trends in the various investment markets. Investors should consider the investment objectives, risks, charges and expenses of the underlying funds that make up the managed portfolios carefully before investing. Information regarding the underlying funds held in client accounts is outlined in the investment's prospectus which should be read carefully to fully understand the total amount of fees being paid and other risks. CFIA does not receive any of the fees charged by the underlying funds. Further information on the fees received by CFIA is outlined in our Form ADV Part 2A Disclosure Brochure which can be found at <https://www.adviserinfo.sec.gov>. The composite figures illustrated represent the returns only for the time periods indicated. These returns reflect the actual investment results of a composite of clients participating in the strategy. Accounts are first added to the composite in the third complete month of management by CFIA. All investments, including investments in the underlying funds in the managed portfolios, involve the risk of potential investment losses as well as investment gains. The performance of the managed portfolios should be viewed in the context of the broad market and general economic conditions prevailing during the periods covered by the performance information. Due to investment timing, allocation and holding periods for cash and other managed portfolio assets, performance may not completely replicate the performance of the strategy's stated benchmark. There is no assurance that any investment or strategy will achieve its investment objective, and the information provided is not intended to be a complete analysis of every material fact respecting any strategy. Returns for periods longer than one year are annualized. All returns are expressed in U.S. dollars and are net of re-investment of dividends and interest. Returns are presented net of the highest possible management fee, custodial fees, withholding taxes and all trading expenses. The returns shown on this document represent composite returns of managed portfolios in this strategy. An investor's actual results may have varied. Composite benchmarks are a blend of 18% MSCI All Country World Index, 74% Bloomberg US Aggregate Bond Index, 6% Wilshire Liquid Alternative Index and 2% Bloomberg US 1-3 Month Treasury Bill Index (Taking Income Conservative, Moderate & Aggressive). 27% MSCI All Country World Index, 65% Bloomberg US Aggregate Bond Index, 6% Wilshire Liquid Alternative Index and 2% Bloomberg US 1-3 Month Treasury Bill Index (2-5 Years Conservative, Moderate & Aggressive), 46% MSCI All Country World Index, 46% Bloomberg US Aggregate Bond Index, 6% Wilshire Liquid Alternative Index and 2% Bloomberg US 1-3 Month Treasury Bill Index (6-10 Years Conservative, Moderate & Aggressive), 65% MSCI All Country World Index, 27% Bloomberg US Aggregate Bond Index, 6% Wilshire Liquid Alternative Index and 2% Bloomberg US 1-3 Month Treasury Bill Index (11-19 Years Conservative, Moderate & Aggressive), and 74% MSCI All Country World Index, 18% Bloomberg US Aggregate Bond Index, 6% Wilshire Liquid Alternative Index and 2% Bloomberg US 1-3 Month Treasury Bill Index (20 Plus Years Conservative, Moderate & Aggressive). The blended benchmarks are calculated daily and rebalanced quarterly. MSCI All Country World Index (ACWI): A free float-adjusted market capitalization-weighted index that is designed to measure the equity market performance of developed and emerging markets. The MSCI ACWI consists of 46 country indices comprising 23 developed and 23 emerging market country indices. Bloomberg US Aggregate Bond Index: A broad-based, market capitalization-weighted benchmark that measures the investment grade, US dollar denominated, fixed rate taxable bond market, which includes Treasuries, government related and Corporate securities. Wilshire Liquid Alternative Index: The Wilshire Liquid Alternative Index measures the collective performance of the strategies that make up the Wilshire Liquid Alternative Universe. The Index provides a broad measure of the liquid alternative market by combining Equity Hedge, Global Macro, Relative Value, Multi-Strategy, and Event Driven. Bloomberg US 1-3 Month Treasury Bill Index: Includes all publicly issued zero-coupon US Treasury Bills that have a remaining maturity of less than 3 months and more than 1 month, are rated investment grade, and have \$250 million or more of outstanding face value. The securities must be denominated in US dollars and must be fixed rate and non-convertible. Indices: Indices are unmanaged, do not incur management fees, costs and expenses and cannot be invested in directly. Standard Deviation: A measurement of dispersion about an average, depicting how widely a stock or portfolio's returns varied over a certain period of time. When an investment or portfolio has a high standard deviation, the predicted range of performance is wide, and implies greater volatility. Standard deviation is calculated for the last three-year period. Beta: The measure of an asset or portfolio's sensitivity to the market as a whole. A beta above 1 is more volatile than the market while a beta below 1 is less volatile. Beta is calculated since inception. Past performance is not indicative of future results, and there can be no assurance, and clients should not assume, that future performance of any CFIA managed portfolios will be comparable to their past performance. Investment returns and principal value will fluctuate, so that investors' shares, when sold, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data cited. Actual client results are impacted by start and end dates, withdrawals, additional deposits, and any charges imposed by the investment custodian, which may materially affect client performance returns. Investing may involve risk including loss of principal. A portion of the data and information contained in this fact sheet have been obtained from various sources believed to be reliable. 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