OPTIMAL CAPITAL ADVISORS

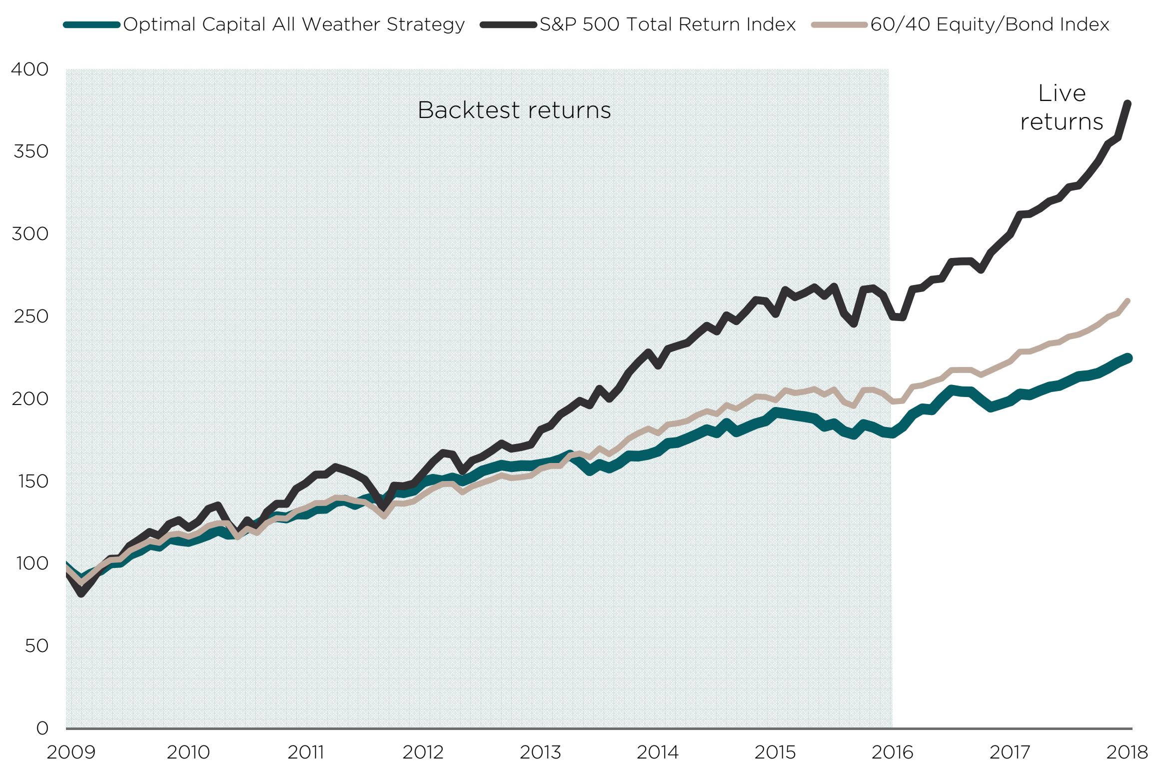
PORTFOLIO PERFORMANCE SUMMARY

INCEPTION DATE: December 31, 2008

Optimal Capital All Weather Strategy is based on the risk parity philosophy utilized by Bridgewater Associates (largest hedge fund in the world). Allocations are weighted among stocks, bonds and commodities to equalize the risk exposure among each asset class. This “risk-parity” philosophy is designed to produce consistent results in any economic environment: expansion, contraction, inflationary or deflationary. The following tables and chart represent the historical backtested returns and performance statistics for the Optimal Capital All Weather Strategy.

OPTIMAL CAPITAL ALL WEATHER STRATEGY PERFORMANCE (2008 - 2018)*

The following historical returns and performance statistics are compared to the S&P 500 Total Return Index and the 60%/40% Equity/Bond Index.



KEY STATISTICS*

(Since Inception)

ANNUALIZED RETURN
9.3%

ANNUALIZED RISK
6.3%

SHARPE RATIO
1.49

SORTINO RATIO
9.83

CORRELATION
0.54

ALPHA
4.2%

BETA
0.33

DIV. YIELD
N/A

ANNUAL PERFORMANCE*	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
BACKTESTED STRATEGY RESULTS															
OPTIMAL CAPITAL ALL WEATHER STRATEGY						**14.2%**	**14.1%**	**11.0%**	**10.3%**	**4.3%**	**12.3%**	**-3.6%**	**9.4%**	**12.8%**	**1.2%**
COMPARISON BENCHMARKS															
60/40 EQUITY/BOND INDEX						18.3%	11.7%	4.4%	11.3%	18.6%	10.6%	1.1%	8.2%	14.5%	3.0%
S&P 500 TOTAL RETURN INDEX						26.5%	15.1%	2.1%	16.0%	32.4%	13.7%	1.4%	12.0%	21.8%	5.7%

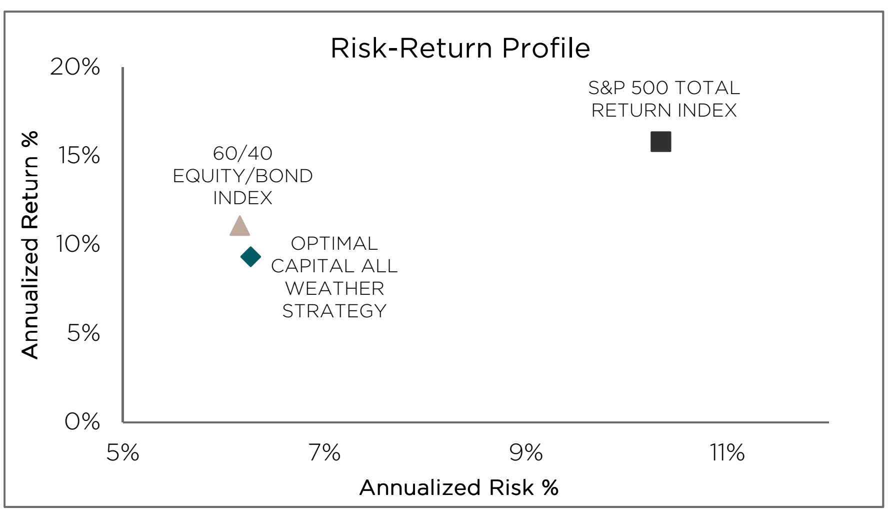
** Dec. 31, 2008, through Jan. 31, 2018. Index returns are backtested returns and do not include transactions costs, borrowing costs, and management fees.*

PERFORMANCE	1Y*	3Y	5Y	7Y	10Y	SINCE INCEPTION DEC. 2008 - JAN. 2018 ANNUALIZED	CUMULATIVE
BACKTESTED STRATEGY RESULTS							
OPTIMAL CAPITAL ALL WEATHER STRATEGY	13.1%	5.4%	7.0%	8.1%		9.3%	124.8%
COMPARISON BENCHMARKS							
60/40 EQUITY/BOND INDEX	16.5%	9.2%	10.5%	9.9%		11.1%	159.6%
S&P 500 TOTAL RETURN INDEX	26.4%	14.6%	15.9%	14.3%		15.8%	279.3%

MONTHLY PERFORMANCE

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	ANN.	SPX TOT. RET.
2018	1.2%												1.2%	5.7%
2017	1.0%	2.1%	-0.3%	1.2%	1.1%	0.4%	1.3%	1.3%	0.3%	0.7%	1.4%	1.6%	12.8%	21.8%
2016	-0.4%	2.3%	4.0%	1.8%	-0.3%	3.4%	2.7%	-0.4%	-0.1%	-2.4%	-2.2%	1.0%	9.4%	12.0%
2015	2.8%	-0.4%	-0.6%	-0.4%	-0.6%	-2.5%	0.9%	-2.6%	-0.9%	3.3%	-0.9%	-1.6%	-3.6%	1.4%
2014	1.2%	2.8%	0.3%	1.3%	1.5%	1.6%	-1.1%	3.2%	-2.8%	1.4%	1.4%	0.9%	12.3%	13.7%
2013	0.6%	0.6%	1.1%	1.6%	-2.4%	-3.4%	2.5%	-1.4%	1.8%	2.8%	-0.1%	0.7%	4.3%	32.4%
2012	3.6%	1.0%	-0.6%	1.2%	-1.2%	1.6%	2.4%	1.1%	1.2%	-0.6%	0.4%	0.0%	10.3%	16.0%
2011	-0.1%	2.5%	0.1%	3.1%	0.6%	-1.9%	2.0%	1.1%	-1.6%	4.2%	-0.5%	1.0%	11.0%	2.1%
2010	-0.6%	1.6%	2.1%	2.3%	-2.2%	0.3%	2.9%	1.8%	2.9%	0.9%	-0.6%	1.9%	14.1%	15.1%
2009	-5.4%	-4.6%	3.9%	2.6%	4.5%	0.4%	4.6%	2.4%	3.4%	-1.0%	4.3%	-1.0%	14.2%	26.5%
2008														
2007														
2006														
2005														
2004														
2003														
2002														

STATISTICS (SINCE INCEPTION)*	ALPHA[1]	BETA[2]	CORR.[3]	SHARPE RATIO[4]	SORTINO RATIO[5]	R^2[6]	RISK (ANN.)	UPSIDE CAPTURE[7]	DOWNSIDE CAPTURE[8]
STATISTICS (SINCE INCEPTION)*				1.49	9.83		6.27%		
VS 60/40 EQUITY/BOND INDEX	1.8%	0.69	0.68	1.76	31.42	0.46	6.2%	71.7%	47.8%
VS S&P 500 TOTAL RETURN INDEX	4.2%	0.33	0.54	1.52	23.76	0.29	10.3%	44.4%	24.6%



** Dec. 31, 2008, through Jan. 31, 2018. Index returns are backtested returns and do not include transactions costs, borrowing costs, and management fees. **YTD performance. Alpha, Beta, Correlation, and R2 are relative to the S&P 500 Total Return Index. 1 Alpha: A measure of performance on a risk-adjusted basis. The excess return relative to the S&P 500 Total Return Index. 2 Beta: A measure of the volatility, or systematic risk, relative to the S&P 500 Total Return Index. 3 Correlation: A statistical measure of how the S&P 500 Total Return Index and the respective index move in relation to each other. Calculated based on rolling 1Y returns. 4 Sharpe Ratio: A measure of risk-adjusted performance. 5 Sortino Ratio: A modification of the Sharpe Ratio that differentiates harmful volatility from general volatility by taking into account the standard deviation of negative asset returns. 6 R2: Calculated based on rolling 1Y returns. 7 Upside Capture: A measure of performance relative to the S&P 500 Total Return Index during periods of positive returns for the benchmark. 8 Downside Capture: A measure of performance relative to the S&P 500 Total Return Index during periods of negative returns for the benchmark.*