



## EPIC Model Performance

Performance Data through January 31, 2023

Returns Posted are Net of Fees

*\*\*Please See Important Disclosures Below\*\**



**EPIC**  
ENHANCED PORTFOLIO INVESTMENT CENTRE

Strategic	Year to Date	1 Year	3 Year	5 Year	10 Year	Since Inception to Date	Inception Date
American Funds Preservation	1.12%	-5.53%	-1.85%	-0.41%	-0.68%	-0.49%	5/9/2011
American Funds Conservative Income	2.19%	-6.29%	0.09%	0.99%	N/A	1.08%	6/1/2017
American Funds Conservative Growth and Income	2.98%	-5.52%	2.37%	2.45%	3.99%	4.14%	5/9/2011
American Funds Moderate Growth and Income	4.26%	-7.65%	3.50%	3.27%	5.46%	5.40%	5/9/2011
American Funds Growth and Income	5.22%	-8.24%	4.72%	3.87%	6.39%	6.05%	5/9/2011
American Funds Moderate Growth	6.98%	-10.88%	4.26%	3.74%	N/A	5.90%	6/1/2017
American Funds Global Growth	8.20%	-12.84%	3.87%	3.22%	6.62%	6.12%	5/9/2011
American Funds Growth	8.29%	-13.43%	4.33%	3.94%	7.84%	7.13%	5/9/2011
American Funds Retirement Income - Conservative	2.91%	-7.12%	1.20%	1.80%	N/A	2.86%	8/28/2015
American Funds Retirement Income - Moderate	3.33%	-6.51%	2.22%	2.33%	N/A	3.86%	8/28/2015
American Funds Retirement Income - Enhanced	3.82%	-6.38%	2.92%	2.65%	N/A	4.69%	8/28/2015
American Funds Tax-Exempt Preservation	1.41%	-2.79%	-1.78%	-0.53%	-0.34%	0.42%	5/9/2011
American Funds Tax-Aware Conservative Income	2.36%	-4.22%	0.51%	N/A	N/A	1.15%	7/1/2019
American Funds Tax-Aware Moderate Income	3.15%	-5.10%	1.75%	N/A	N/A	2.43%	7/1/2019
American Funds Tax-Aware Conservative Growth and Income	3.57%	-5.53%	2.28%	2.85%	4.64%	5.07%	5/9/2011
American Funds Tax-Aware Moderate Growth and Income	4.78%	-7.04%	3.46%	N/A	N/A	4.30%	7/1/2019
American Funds Tax-Aware Growth and Income	5.63%	-8.02%	4.52%	N/A	N/A	5.29%	7/1/2019
Buckingham Global Tilt+ - Defensive	1.74%	-5.79%	-1.28%	-0.76%	0.18%	1.38%	9/1/1999
Buckingham Global Tilt+ - Conservative	3.02%	-5.25%	0.52%	0.16%	1.47%	2.13%	9/1/1999
Buckingham Global Tilt+ - Balanced	3.69%	-5.11%	1.57%	0.60%	2.20%	2.61%	9/1/1999
Buckingham Global Tilt+ - Moderate	4.33%	-4.91%	2.95%	1.26%	3.33%	3.23%	9/1/1999
Buckingham Global Tilt+ - Moderately Aggressive	4.97%	-4.75%	3.86%	1.72%	4.12%	4.96%	8/1/2012
Buckingham Global Tilt+ - Aggressive	5.64%	-4.71%	4.73%	2.04%	4.80%	3.91%	9/1/1999
Buckingham Global Tilt+ - Highly Aggressive	6.81%	-4.43%	5.95%	2.55%	5.73%	4.29%	9/1/1999
Fidelity Target Allocation Index-Focused 20/80 Model Portfolio	3.08%	-6.72%	-0.89%	N/A	N/A	0.82%	7/28/2018
Fidelity Target Allocation Index-Focused 40/60 Model Portfolio	4.32%	-7.76%	0.81%	N/A	N/A	2.18%	7/28/2018
Fidelity Target Allocation Index-Focused 60/40 Model Portfolio	5.45%	-8.38%	2.58%	N/A	N/A	3.53%	7/28/2018
Fidelity Target Allocation Index-Focused 70/30 Model Portfolio	5.90%	-8.41%	3.40%	N/A	N/A	4.03%	7/28/2018
Fidelity Target Allocation Index-Focused 85/15 Model Portfolio	6.52%	-8.67%	4.73%	N/A	N/A	4.95%	7/28/2018
TPFG Vanguard CRSP 20% Equity - 80% Fixed Income	3.81%	-9.88%	-2.40%	0.02%	1.16%	1.99%	12/31/2009
TPFG Vanguard CRSP 40% Equity - 60% Fixed Income	4.75%	-9.51%	-0.29%	1.18%	2.76%	3.51%	12/31/2009
TPFG Vanguard CRSP 60% Equity - 40% Fixed Income	5.69%	-9.22%	1.69%	2.24%	4.31%	4.93%	12/31/2009
TPFG Vanguard CRSP 80% Equity - 20% Fixed Income	6.62%	-8.98%	3.64%	3.22%	5.81%	6.28%	12/31/2009
TPFG Vanguard CRSP 100% Equity	7.56%	-8.84%	5.47%	4.09%	7.25%	7.54%	12/31/2009
Indexes	Year to Date	1 Year	3 Year	5 Year	10 Year		
U.S. Aggregate Bond Index	3.08%	-8.36%	-2.35%	0.86%	1.43%		
S&P 500 Index	6.28%	-8.22%	9.88%	9.54%	12.68%		
MSCI EAFE Index	8.10%	-2.83%	4.25%	2.13%	4.95%		



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Tactical	Year to Date	1 Year	3 Year	5 Year	10 Year	Since Inception to Date	Inception Date
AAMA ETF 5-14	1.45%	-5.06%	-0.67%	0.56%	1.31%	1.23%	5/16/2008
AAMA ETF 13-20	2.33%	-5.96%	0.98%	1.74%	3.70%	2.73%	5/16/2008
AAMA ETF 18-28	2.69%	-6.37%	1.55%	2.19%	4.46%	2.80%	5/16/2008
AAMA ETF 21-34	3.22%	-7.06%	2.39%	2.81%	5.81%	3.90%	5/16/2008
AAMA ETF 25-41	4.03%	-8.25%	3.09%	3.55%	7.88%	4.99%	5/16/2008
AAMA Tactical SRHYT Model Portfolio	4.02%	-4.13%	4.66%	3.79%	N/A	5.24%	12/19/2016
BlackRock 40-60 Target Allocation ESG	4.97%	-9.43%	0.19%	N/A	N/A	2.68%	4/3/2018
BlackRock 60-40 Target Allocation ESG	5.86%	-9.59%	1.98%	2.84%	N/A	4.40%	4/28/2017
BlackRock 80-20 Target Allocation ESG	6.75%	-9.64%	3.81%	3.96%	N/A	5.96%	4/28/2017
BlackRock Equity Target Allocation ESG	7.48%	-9.65%	5.29%	4.81%	N/A	7.20%	4/28/2017
Fidelity Multi-Asset Business Cycle Model Portfolio	6.03%	-11.95%	0.91%	N/A	N/A	2.66%	6/13/2019
Fidelity Sector Equity Business Cycle Model Portfolio	6.20%	1.31%	7.20%	N/A	N/A	7.59%	6/30/2019
J.P. Morgan Conservative 0-15	3.83%	-8.91%	-1.29%	0.32%	1.45%	1.76%	2/29/2012
J.P. Morgan Moderate 20-30	5.32%	-9.17%	2.77%	2.27%	4.64%	4.92%	2/29/2012
J.P. Morgan Aggressive Growth 30+	7.00%	-9.84%	5.91%	3.97%	6.84%	6.98%	2/28/2012
Meeder Conservative 0-15	2.15%	-6.63%	-0.75%	0.25%	1.32%	1.40%	12/27/2006
Meeder Balanced Income 0-20	3.39%	-5.20%	1.87%	1.87%	2.68%	2.24%	12/27/2006
Meeder Moderate Conservative 0-25	2.45%	-6.56%	0.45%	0.75%	2.54%	1.94%	12/27/2006
Meeder Balanced 0-30	2.78%	-6.69%	1.46%	1.08%	3.77%	2.47%	12/27/2006
Meeder Moderate Growth 0-40	3.48%	-5.98%	3.45%	1.96%	5.69%	3.16%	12/27/2006
Meeder Aggressive Growth 30+	6.49%	-5.81%	4.95%	2.62%	6.08%	3.63%	12/27/2006
PIMCO - Taxable Fixed Income - Enhanced Core	3.00%	-9.24%	-2.72%	-0.38%	N/A	-0.48%	12/11/2017
Toews High Income	1.89%	-4.29%	-1.23%	-0.41%	0.86%	2.02%	9/30/2009
Toews Hedged Balanced	3.66%	-4.70%	1.16%	0.22%	0.96%	2.04%	9/1/2007
Toews Hedged Growth	4.77%	-4.87%	2.29%	0.59%	1.50%	3.86%	3/31/1996
TPFG Dynamic Income 0-15	3.12%	-6.32%	-3.86%	-1.04%	N/A	-0.25%	10/21/2016
Diversifier	Year to Date	1 Year	3 Year	5 Year	10 Year	Since Inception to Date	Inception Date
BNY Alternative 0-15	2.98%	-4.37%	1.03%	N/A	N/A	2.86%	12/7/2018
Multi-Mandate	Year to Date	1 Year	3 Year	5 Year	10 Year	Since Inception to Date	Inception Date
MMS Conservative	2.52%	-2.08%	N/A	N/A	N/A	1.21%	9/30/2020
MMS Moderate Conservative	3.40%	-3.64%	N/A	N/A	N/A	2.87%	9/30/2020
MMS Moderate	4.39%	-5.80%	N/A	N/A	N/A	4.33%	9/30/2020
MMS Moderate Growth	5.53%	-7.12%	N/A	N/A	N/A	5.03%	9/30/2020
MMS Aggressive	6.52%	-8.96%	N/A	N/A	N/A	4.90%	9/30/2020
Indexes	Year to Date	1 Year	3 Year	5 Year	10 Year		
U.S. Aggregate Bond Index	3.08%	-8.36%	-2.35%	0.86%	1.43%		
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## DISCLOSURES

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**Hypothetical Return Performance:** The performance returns noted are based on a model portfolio and are therefore hypothetical. Hypothetical returns are inherently limited given they do not reflect trading in actual client accounts and do not reflect the impact that material economic and market factors may have had on TPFG's decision-making. Hypothetical performance represents the performance of the underlying holdings within the model for the performance period and includes the reinvestment of dividends, interest, and capital gains. Though the models have been managed by the strategists as of the inception date, performance returns noted do not reflect the real money returns of investment accounts but instead, represent the performance of the model as it was managed by the model's strategist for the period of time noted. As such, model performance will differ from the performance a client investing in the model will experience. Factors that will result in differences between model performance and actual results of any particular client include but are not limited to: (i) client-directed holdings or restrictions within the Model Portfolio, (ii) timing of when trades are placed in actual accounts, (iii) contributions or withdrawals to the client's account, and (iv) the actual amount of transaction expenses charged to the client account. The Model Portfolios are rebalanced quarterly. Hypothetical performance does not represent actual performance and should not be interpreted as an indication of such performance. Hypothetical performance is for informational purposes only and should not be relied upon in making investment decisions.

**Model Performance Calculation:** Model Portfolio performance represents the performance of the underlying holdings within the model for the performance period and includes the reinvestment of dividends, interest and capital gains. Though the models have been managed by the strategists as of the inception date, performance returns noted do not reflect the real money returns of investment accounts but instead, represent the performance of the model as it was managed by the model's strategist for the period of time noted. As such, model performance will differ from the performance a client investing in the model will experience. Factors that will result in differences between model performance and actual results of any particular client include but are not limited to: (i) client-directed holdings or restrictions within the Model Portfolio, (ii) timing of when trades are placed in actual accounts, (iii) contributions or withdrawals to the client's account, and (iv) the actual amount of transaction expenses charged to the client account. The Model Portfolios are rebalanced quarterly.

**Net of Fees:** Performance returns for each model are net of fees which assume the maximum annual management fee of 2.0%. Actual fees charged are negotiable and may vary based on a variety of factors, including the size of a client's account, services rendered, or investments within the model. Actual fees charged are disclosed and agreed to by the client at the time of entering into an investment management agreement or in the fund's prospectus as applicable. TPFG's fees do not include the internal expenses which may be assessed by a fund or investment vehicle held within the model.

**Index Disclosures:** The indexes are presented as broad-based measures of the equity, fixed income and consumer markets. The indexes are provided for comparative and illustrative purpose to provide a comparison of the model against the broader based equity, fixed income and consumer market. The indexes are not intended to reflect the investment objectives of the model as the securities held within the model will differ in market volatility, concentration, investment objectives and diversification among others from those of the indexes. The indexes are not managed, and returns do not reflect the deduction of fees, expenses, transaction costs or taxes that actual client accounts are subject to. Investors cannot invest directly in an index.

The S&P 500 Total Return Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies by market value. It is one of the most common benchmarks for the broader U.S. equity markets. The Index includes the reinvestment of dividends, interest and capital gains.

MSCI EAFE Index is an equity index which captures large and mid-cap representation across 21 Developed Markets countries around the world, excluding the US and Canada. With 896 constituents, the index covers approximately 85% of the free float-adjusted market capitalization in each country.

U.S. Aggregate Bond Total Return Index measures the performance of investment grade, U.S. dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM pass-throughs), ABS, and CMBS.