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FlexPlan Strategic Balanced

Multiple Layers of risk management at a low cost

ASSET CLASSES

Equities
Fixed Income
Alternatives

MARKET REGIME SCORES

Bull	70	S&P = 100
Bear	167	S&P = 0
Sideways	27	S&P = 50
AVG	65	S&P = 74

FlexPlan Strategic is a sophisticated investment solution that harnesses the power of four Quantified Funds in their advisor share class:

- Quantified Common Ground Fund (QCGAX)
- Industry-recognized Quantified STF Fund (QSTAX)
- Quantified Managed Income Fund (QBDAX)
- Quantified Eckhardt Managed Futures Strategy Fund (QETAX)—developed with legendary Turtle Trader Bill Eckhardt

This carefully curated lineup creates a portfolio engineered to pursue optimal risk-adjusted performance, offering dynamically risk-managed funds, strategic fund allocation, strong defensive capabilities, and equity-like growth potential.

HOW IT WORKS

- Each fund employs active tactical risk management.
- A proprietary mean-variance optimization (MVO) algorithm drives dynamic allocation across all four funds.
- QSTAX and QCGAX are used to capture growth potential in equity-favorable environments.
- QETAX and QBDAX provide defensive positioning when market conditions warrant.
- Strategic reallocation occurs quarterly to adjust to changing market conditions

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		●
Transaction fees		●

When the term "cash" is used, it includes other income securities as a safe haven.

DYNAMICALLY RISK-MANAGED ALLOCATIONS FOR ALL MARKETS

Bull market
Can gain equity exposure through QSTAX (up to 2X NASDAQ 100 exposure) and QCGAX (small- to large-cap equities).

Sideways market
Multi-asset diversification seeks to smooth volatility. Tactical allocation across all four funds.

Bear market
Uses QETAX for alternative market exposure and QBDAX for fixed-income opportunities. Can access inverse positions and defensive strategies.

Defensive tools
Can dynamically shift to defensive positions, hedged exposures, money market positions, and inverse positions.

How it fits within a diversified portfolio
Offers five risk profiles, from conservative to aggressive, to align with investor suitability.

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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 The funds utilized in the strategy may involve the asset class risks summarized below among others. For the funds used by the strategy, please consult the latest fund prospectus to determine those asset class and investment risks applicable to the strategy, and for a more complete description of the risks involved.

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 U.S. or foreign governments or central banks, or by currency controls or political developments.

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. Investing in high-yield (junk bonds) may be subject to greater volatility and risks as the return of principal and other income derived from these securities are not guaranteed and can fluctuate based on firm profitability and economic conditions. 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.

Leveraged Assets: Portfolio may invest in derivative investments such as futures, contracts, options, swaps, and forward currency exchange contracts as well as mutual funds, ETFs and ETNs that utilize derivative investments that may be illiquid or increase losses due to the use of leveraged positions.

Short (Inverse) Investments: The funds may also utilize inverse mutual funds and ETFs. Inverse instruments seek to increase in value when their underlying securities or indices decline. Like leveraged investments, inverse positions may be considered aggressive. Inverse positions may also be leveraged. Such instruments may experience imperfect negative correlation between the price of the investment and the underlying security or index. The use of inverse instruments may expose the fund to additional risks that it would not be subject to if it invested only in "long" 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, income investments, precious metals, and other hedging strategies may be used with the intention to help mitigate the overall risk of the portfolio and offer some downside protection. Instead, it may cause the strategy to miss out on gains that would otherwise be earned.

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 methodology presented in a white paper entitled "Bull, Bear and Sideways Markets: A Tri-state Market Classification for Evaluating Active Investment Strategies" by FPI Research. The scores shown were calculated 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.

QFC strategies are designed to blend funds using available allocation software to allocate the strategy among the Quantified Funds used. Some of the strategies and funds may use signals generated by subadvisors.

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.

FPI FLEXIBLE PLAN INVESTMENTS

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