REASONS TO USE
DYNAMIC ALLOCATION

Provide common-sense market exposure.

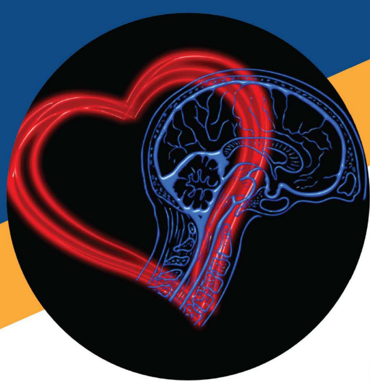
1 TAKE ADVANTAGE OF LONG-TERM ECONOMIC GROWTH. Over the long term, stocks will appreciate based on economic growth. Riskier assets tend to do better when growth is rising, offering opportunities to enhance returns by allocating to those assets during the growth phase of the cycle.

2 REDUCE RISK DURING ECONOMIC DOWNTURNS. Recessions are disturbing. Stocks tend to lose a significant amount of money just before and during a recession. Our dynamic models are designed to reduce exposure to risky assets when the growth rate begins to decline.

3 USE DATA, NOT OPINIONS TO ADJUST ALLOCATIONS. We all have our opinions about how strong the economy is performing. Our data-driven economic model is designed to look at changes in various economic indicators to measure the trend in growth.

WHY SEM?

Since 1992, SEM Wealth Management has helped clients overcome the emotions that arise during prolonged bull markets and the subsequent crashes. The focus of SEM is to provide Scientifically Engineered Models that seek to find the best return vs. risk investments across the financial landscape.



SEM
WEALTH MANAGEMENT ™

For more information on Dynamic Allocation go to SEMWealth.com/models

How the Dynamic models work

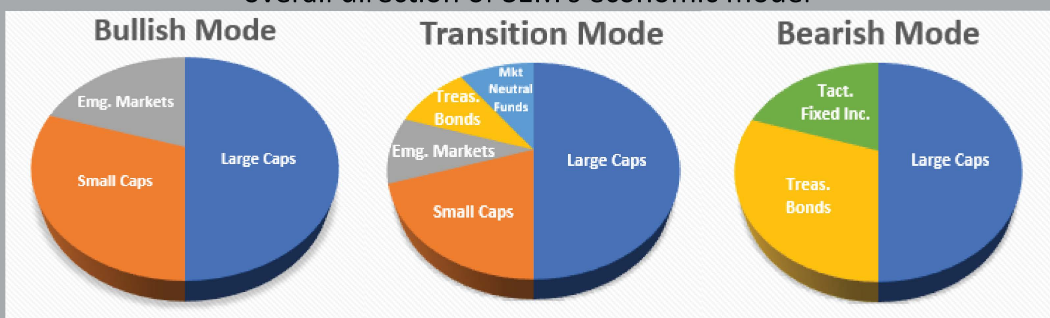
Monitored MONTHLY -- based on SEM's Economic Models

DYNAMIC INCOME ALLOCATION (DIA)

allocates to a wide-range of income assets based on the overall direction of SEM's economic model

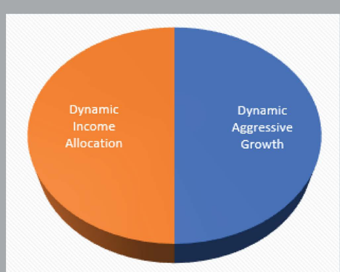
DYNAMIC AGGRESSIVE GROWTH (DAG)

increases or decreases investments to riskier segments of the stock market based on the overall direction of SEM's economic model



DYNAMIC BALANCED ALLOCATION (DBA)

50/50 DIA and DAG



DYNAMIC ASSET ALLOCATION (DAA)

A long/short alternative strategy, DAA utilizes a similar allocation as DAG, except rather than selling certain assets, it uses inverse funds.^

Note: long positions make money when the index goes up, short positions make money when the market goes down.

ILLUSTRATIVE PURPOSES ONLY: Allocations and investment model rules are general explanations of how the various models were designed. Actual implementation may vary based on the available funds, how those funds are allocated, the readings of the individual economic indicators, or other factors. Investors should consult with their advisor before selecting an SEM investment model.

^ due to the design of DAA, performance will not track the overall direction of the stock market; therefore, SEM recommends allocations no more than 20% of a clients portfolio.