

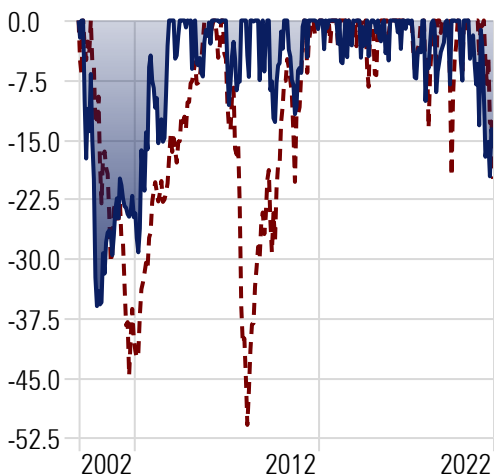
SEM Momentum Stock Model

Return Date: 6/30/2022

Benchmark: Vanguard Total Stock Mkt Idx

Hypothetical Drawdown - SEM (shaded) vs. S&P

■ SEM Momentum Stock Model ■ S&P 500 TR USD



	SEM Momentum Stock Model	Vanguard Total Stock Mkt Idx
Max Drawdown	-35.98	-50.89
Max Drawdown # of Periods	9	16
Max Drawdown Peak Date	4/1/2000	11/1/2007
Max Drawdown Valley Date	12/31/2000	2/28/2009

Hypothetical Risk/Return Statistics

Time Period: 7/1/2007 to 6/30/2022

Calculation Benchmark: S&P 500 TR USD

	SEM	Benchmark S&P	S&P 500
Annualized Return	15.51	4.92	8.54
Sharpe Ratio	0.94	0.27	0.50
Alpha	11.13	-3.19	0.00
Beta	0.44	0.97	1.00
Std Dev	15.79	15.66	15.77
Gain/Loss Ratio	2.11	1.35	1.57
Up Capture Ratio	81.31	88.98	100.00
Down Capture Ratio	37.48	103.49	100.00

Program Information

Inception Date:	4/1/2020
Category:	Aggressive Alloc.
Maximum SEM Fee:	1.12%
Max. Financial Advisor Fee:	1.00%
Minimum Investment:	\$25,000

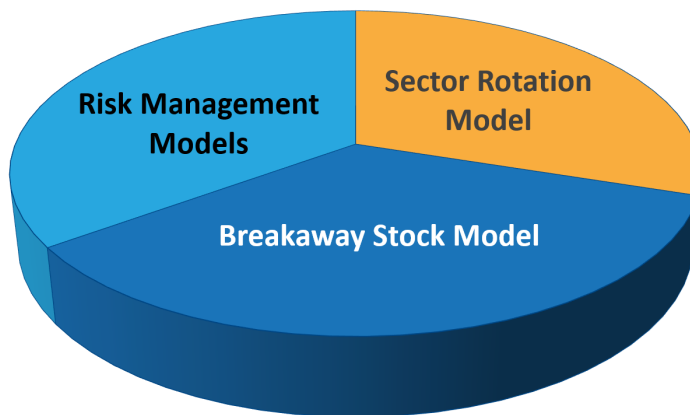
Manager(s) (start date):

Jeffrey Hybiak, CFA (1998)

Investment Strategy

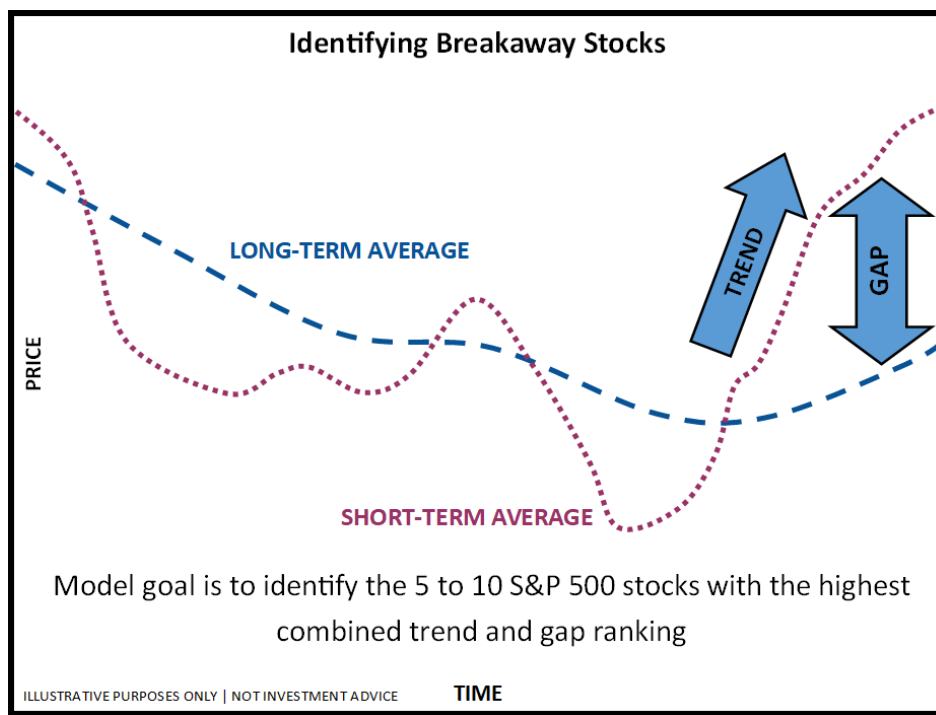
The Momentum Stock Model (MSM) is a highly focused strategy developed in the Spring of 2020 to offer clients higher exposure to individual stocks. The model consists of three components:

- 1.) A model that identifies stocks inside the Russell 1000 (the largest US based stocks) which have broken out from their longer-term trend. The goal of the model is to hold 5-10 stocks ranked highest in the breakout system. Rankings are run monthly.
- 2.) A sector rotation model that identifies the 3-5 strongest industry sectors in the market to take advantage of trends in the overall market. Rankings are run monthly.
- 3.) Two risk management systems designed to identify prolonged downturns in the market. When on a sell these systems will reduce the exposure in the stock & sector models. This model is monitored daily.



What to Expect

With its concentrated nature, the portfolio will have large fluctuations in values, especially on a daily basis. It may also be out of sync with the overall market due to the focused approach. Due to these factors, extreme caution should be taken with how much is allocated to the model.



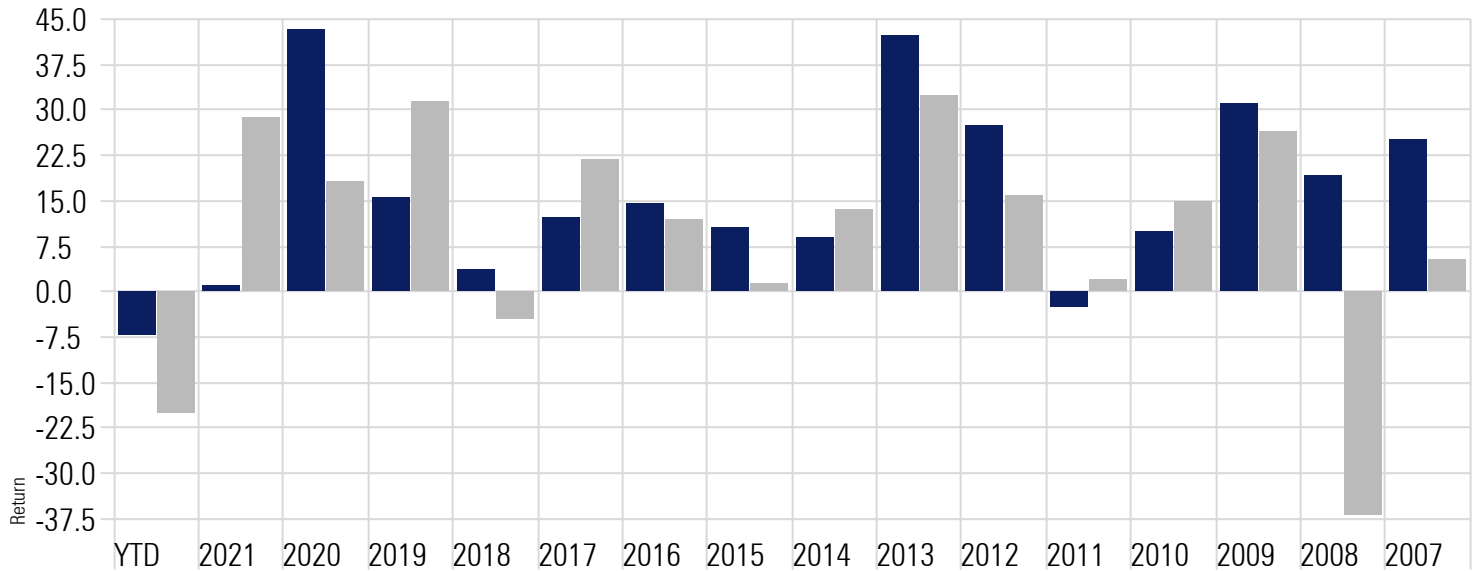
HYPOTHETICAL Trailing Returns

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years
SEM Momentum Stock Model	-7.17	-11.16	14.41	12.29	15.10	15.51
Vanguard Total Stock Mkt Idx	-21.43	-14.33	9.52	10.41	12.39	8.30

SOURCE: Morningstar Direct | Results are net of maximum advisory fees and assumes all dividends and capital gains are reinvested. Past performance is not a guarantee of future results. Please see disclaimer on next page for additional information.



Calendar Year Returns (Results prior to 4/2020 are HYPOTHETICAL model results)



SEM Momentum Stock Model

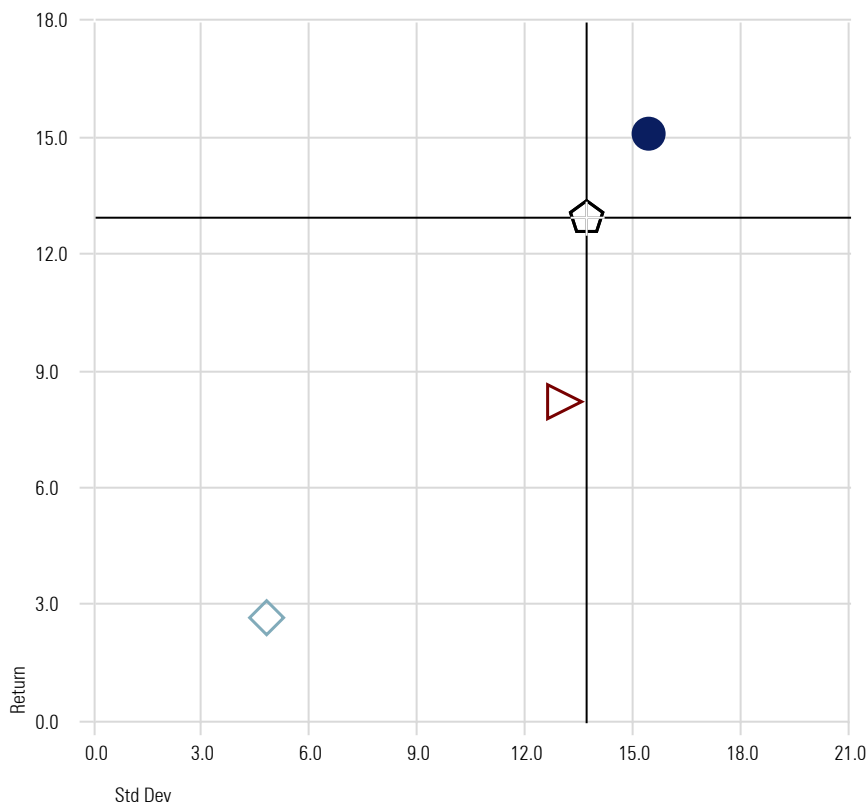
S&P 500 TR USD

	YTD	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007
SEM Momentum Stock Model	-7.17	1.19	43.21	15.71	3.65	12.25	14.56	10.59	8.86	42.51	27.66	-2.42	9.94	31.06	19.28	25.10
S&P 500 TR USD	-19.96	28.71	18.40	31.49	-4.38	21.83	11.96	1.38	13.69	32.39	16.00	2.11	15.06	26.46	-37.00	5.49

Risk-Reward

Time Period: 7/1/2012 to 6/30/2022

Calculation Benchmark: S&P 500 TR USD



- SEM Momentum Stock Model
- ◊ S&P 500 TR USD
- ▴ US Fund Allocation--85%+ Equity
- ◊ US Fund Multisector Bond

NOTE: This is a high risk model using a trading system not developed until 2020. Portfolio values WILL FLUCTUATE greatly. All hypothetical returns are for illustrative purposes only to show the potential of the model. The model is designed to be a smaller allocation for long-term investors with a high risk tolerance and is not suitable for risk adverse investors. Future returns may be lower and risks higher than the model results.

DISCLAIMER:

Unless otherwise stated, all performance numbers are net of all maximum fees which would have been incurred by investors including any fees incurred inside a manager's model portfolio. Actual advisory fees may vary among clients with the same investment strategy. SEM's fee schedules are available in Form ADV Part 2 or upon request. All dividends and capital gains were reinvested. Past performance is not indicative of future results. All investments involve risk including those managed by SEM or the underlying managers. Clients are encouraged to consider the investment objectives, risks, fees, and other factors prior to investing. Unless otherwise stated, data was supplied by Morningstar and was deemed to be reliable. SEM has not independently verified the data provided by Morningstar or the calculations.

Prior to April 1, 2020 results are hypothetical results of the quantitative investment systems being utilized in the investment model. These systems look at the overall trends in the market and the various asset classes using mathematical formulas. From there they allocate in the available asset classes using available mutual funds and ETFs. Some of the sector ETFs were not available until 2005, making the HYPOTHETICAL results unattainable during that time. Prior to inception of the ETFs, sector mutual funds were utilized. Actual mutual fund and ETF prices are utilized where available. SEM did subtract an additional 5% from returns during the testing period to account for model slippage, but that may not be enough to reflect future performance changes. While the use of mechanical systems removes most subjectivity, it should not be assumed the past market environment will be repeated, which could cause the models to have significantly different performance in the future. The underlying models were assembled by retroactively applying the investment strategy against historic market data with the benefit of hindsight. The model or strategy could have been changed in an attempt to obtain the desired performance results. The results are for illustrative purposes only and are not indicative of the manager or financial advisor's ability to select winning strategies. There is no guarantee future performance will continue to exhibit good return to risk. While blending multiple trading systems into single portfolios should help reduce risk, not all risk can be eliminated. Hypothetical performance does not represent actual performance or the impact of market factors. Real time results WILL deviate from the hypothetical results due to several factors such as mutual fund expenses, differences between the time the trade was placed and the actual market closing price, tracking differences between the fund and the index, the fact that material economic and market factors might have an impact on the investment advisor's decision-making process, and the fact that tested results occurred in an unusually strong market environment. Advisor reserves the right to add or replace trading systems during real time without restating model performance results if they believe the return/risk profile will not change substantially. Material changes in market and economic conditions from the past could result in higher risks and lower returns. Clients should expect future volatility and losses to exceed the hypothetical results. The use of a particular investment is not an endorsement by SEM of that investment or a recommendation for investments with that fund/ETF outside of the model.

Beginning on April 1, 2020 results are an asset weighted composite of all accounts in the program for the entire period. For more details on the composite construction, please contact SEM. Individual client results may vary from the performance of the composite. Some or all of the following may occur: There could be cash flows into or out of the account. The advisor could select a different fund in the same asset class for different client accounts. Different custodians could have different fund availability, annual costs, and fees. The advisor may use different trading systems or system allocations at different custodians. Clients in the same program can be charged different fees. Fee schedules are available in SEM's Firm Brochure, which is available at SEMWealth.com or upon request. Benchmark results were provided by Morningstar or the index provider and include dividends unless otherwise indicated. Past performance is no guarantee of future results. There is potential for loss as well as gain in security investments of any type, including those managed by SEM. The investments discussed in this presentation may not be suitable for all investors.

Benchmark Descriptions and Comparison to SEM Programs

There are material differences between the programs SEM manages and the benchmarks selected that impact performance. The objective of the benchmark is to represent a passive investment in similar asset classes to this program. The objective of SEM's Momentum Stock Model is to provide targeted exposure to the high-growth stocks. The returns should be expected to vary from the returns of the benchmark due to our active management style, which utilizes money market funds and inverse funds or sub-accounts with the goal of reducing volatility. The following is a description of the benchmark used in the performance materials:

Vanguard Total Stock Market Index: Allocation to all portion to small, mid, and large cap US companies. Designed to replicate the entire US stock market.

S&P 500 Index: The S&P 500 index is an unmanaged capitalization weighted group of 500 stocks as selected by Standard & Poor's. They are usually the 500 largest companies in terms of market capitalization and are chosen to represent the entire market's value. The S&P 500, while not a benchmark for any specific SEM program, is often used by institutional investors to compare performance of the overall "stock market". The index is not available for direct investment and therefore does not include any management fees, transaction costs, or other expenses.

There is no representation made as to the future results of SEM's programs or if they will be profitable.

CONTACT Information can be found at www.semwealth.com