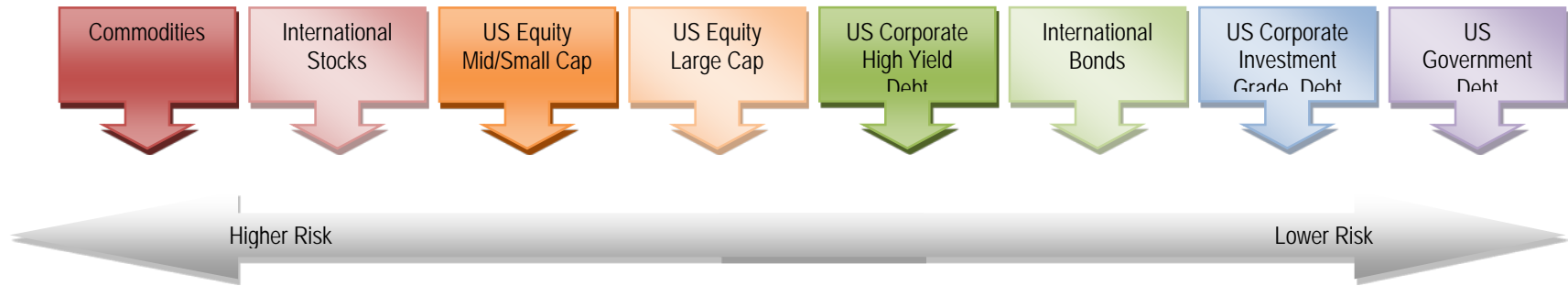




Risk Spectrum



More tactical
↑
Equities
↓
More strategic

Portfolios

- Blue Water High Yield Equity/
Blue Water Fundamental Growth (BWFG) /
Blue Water Market Growth (BWMG)
- Blue Water Balanced Income (BWBI) /
Blue Water Dividend Growth (BWDG)
- Blue Water Capital Preservation (BWCP)
- Blue Water Bond Trader (BWBT)

Blue Water High Yield/ Blue Water Fundamental Growth / Blue Water Market Growth

Blue Water Balanced Income / Blue Water Dividend Growth

Blue Water Capital Preservation

Blue Water Bond Trader

Annualized Historical Total Returns as of 12/31/14	iShares MSCI Emerging Markets Index (EEM)	iShares Russell 2000 Index (IWM)	SPDR S&P 500 (SPY)	iShares iBoxx \$ High Yield Corporate Bd (HYG)	iShares iBoxx \$ Invest Grade Corp Bond (LQD)	iShares Barclays 1-3 Year Treasury Bond (SHY)
1 Year	-2.82%	4.94%	13.54%	2.00%	8.57%	0.48%
3 Year	-3.36%	19.25%	20.22%	7.13%	5.74%	0.34%
5 Year	0.76%	15.55%	15.27%	7.85%	7.04%	0.93%
10 Year	7.70%	7.77%	7.57%	---	5.51%	2.42%

*ETF's total return is used for past performance calculations