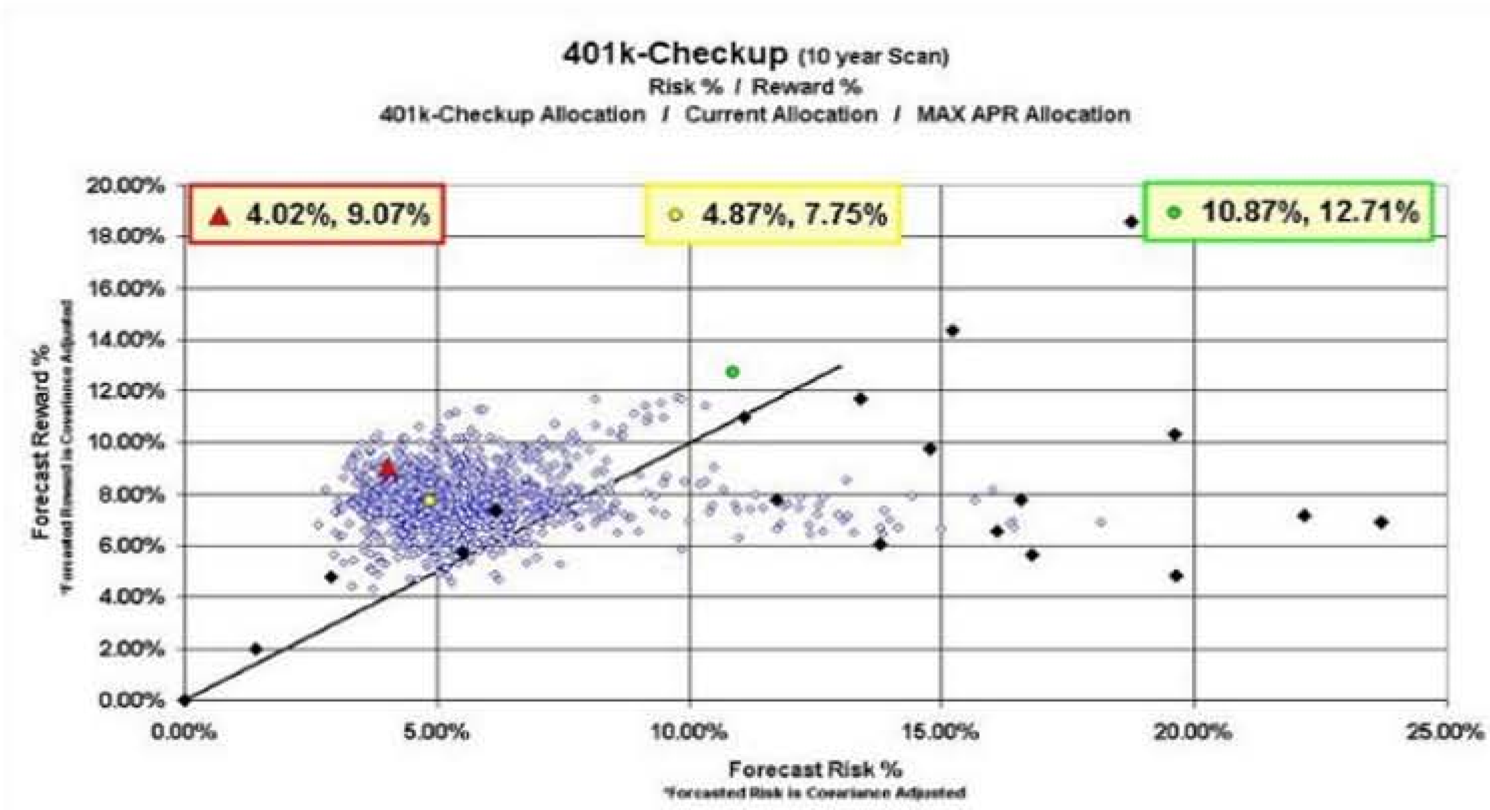
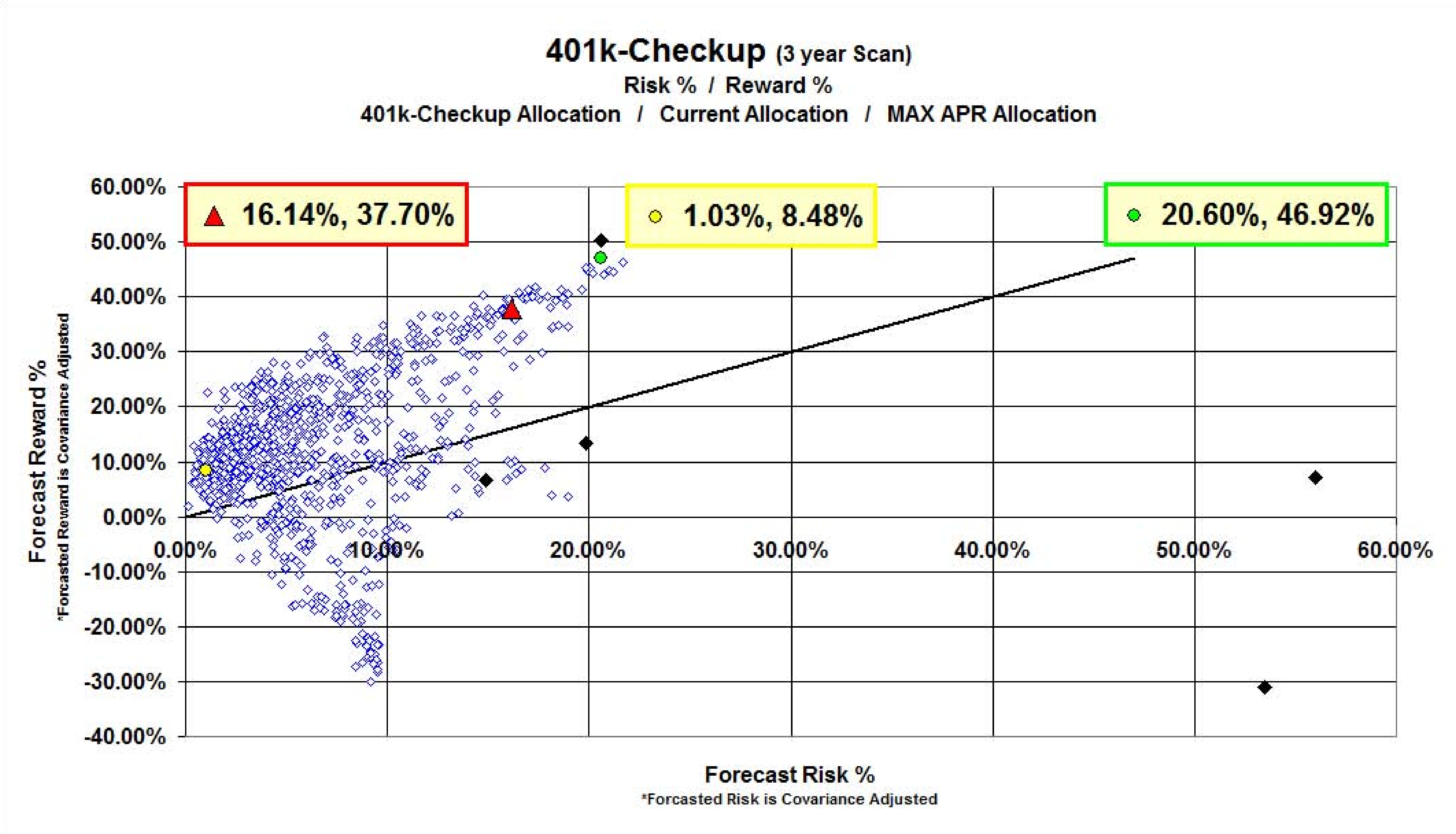
PSDS Portfolio Design, Inc.

401k-Checkup



Accessing the impact of portfolio allocation and design on risk and reward

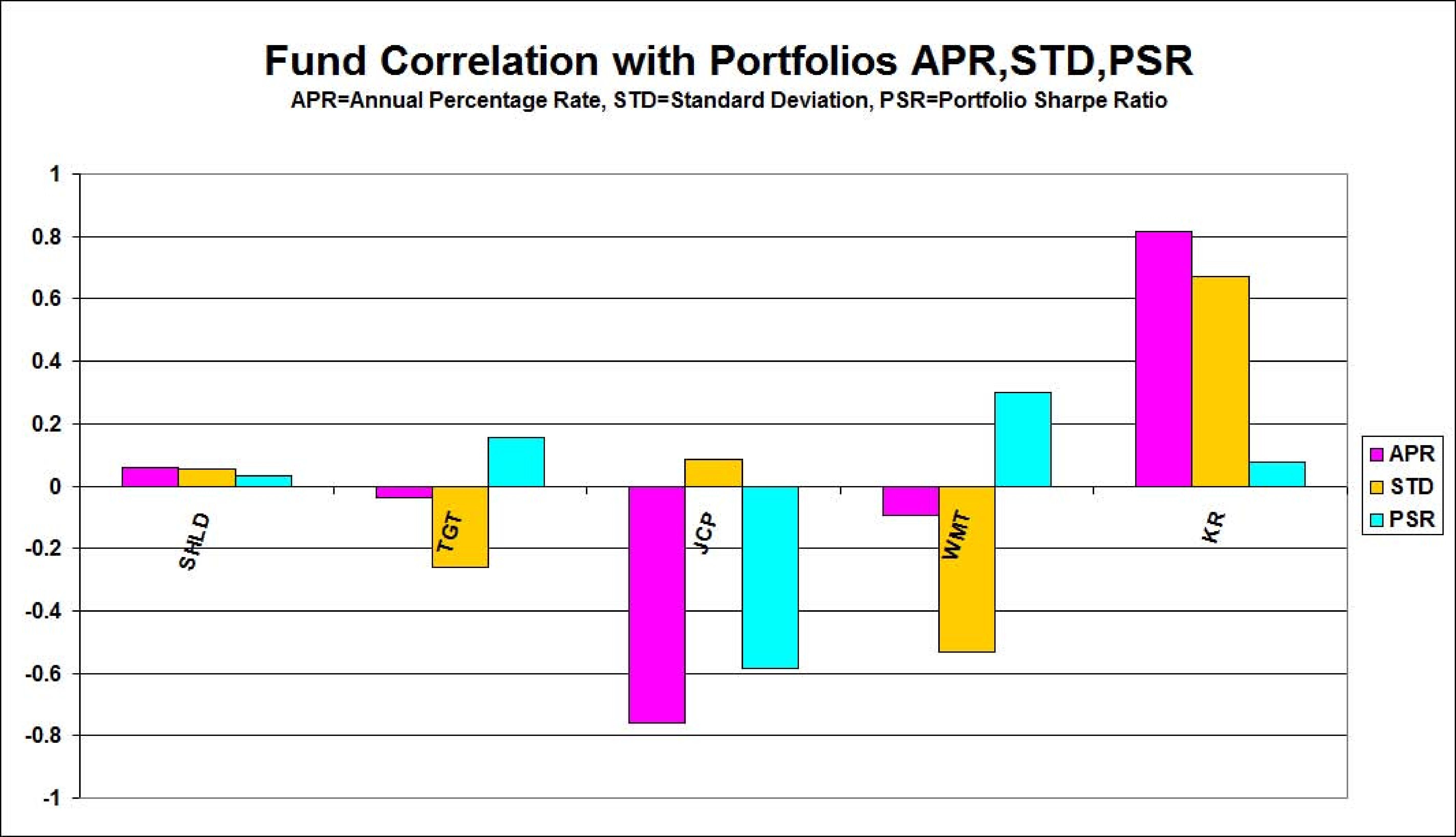
"It's a tool not a rule"



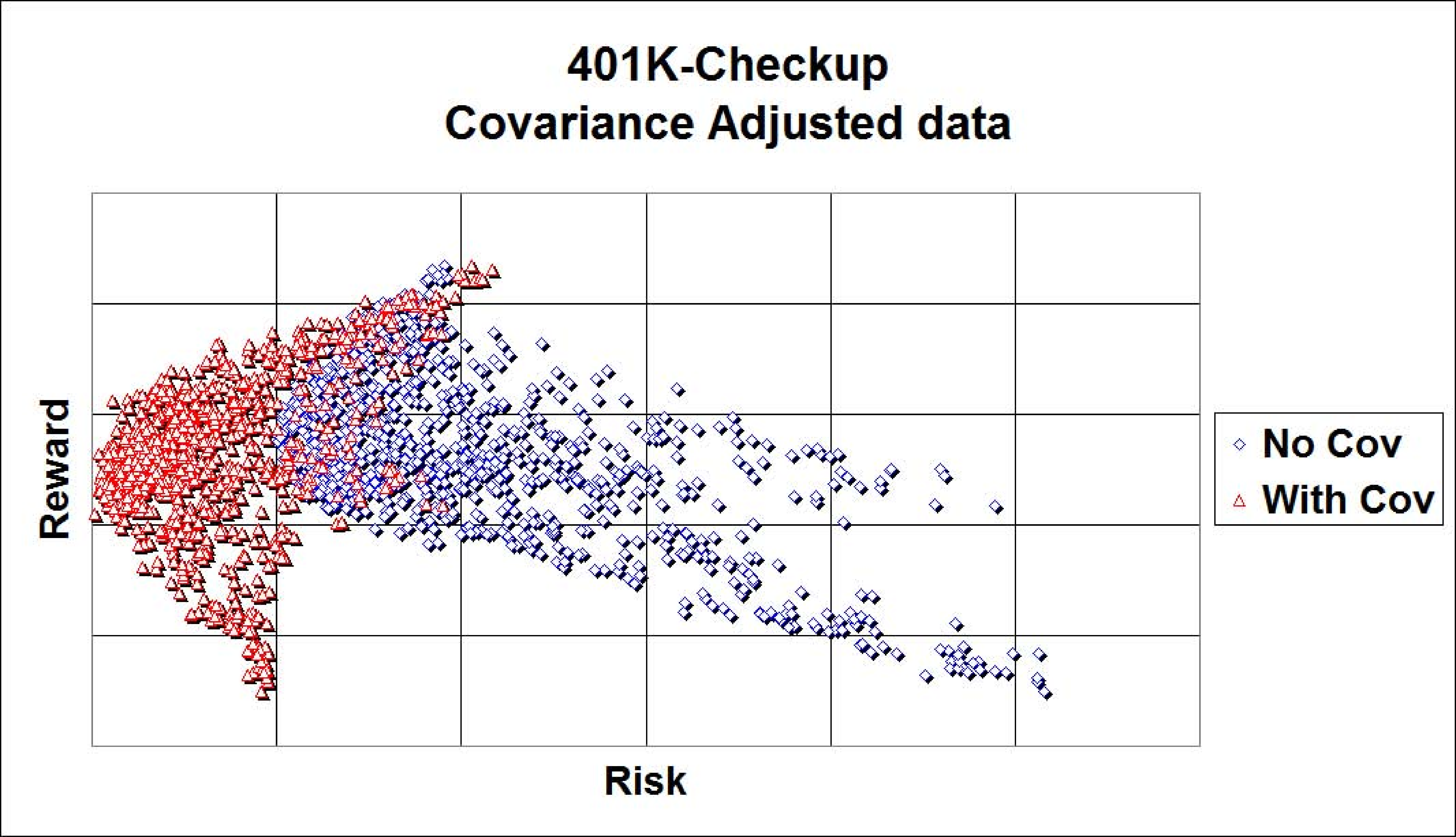
401k-Checkup (3 year Scan)
Risk % / Reward %
401k-Checkup Allocation / Current Allocation / MAX APR Allocation
16.14%, 37.70%
1.03%, 8.48%
20.60%, 46.92%
Forecast Reward %
*Forcasted Reward is Covariance Adjusted
60.00%
50.00%
40.00%
30.00%
20.00%
10.00%
0.00%
-10.00%
-20.00%
-30.00%
-40.00%
0.00%
10.00%
20.00%
30.00%
40.00%
50.00%
60.00%
Forecast Risk %
*Forcasted Risk is Covariance Adjusted

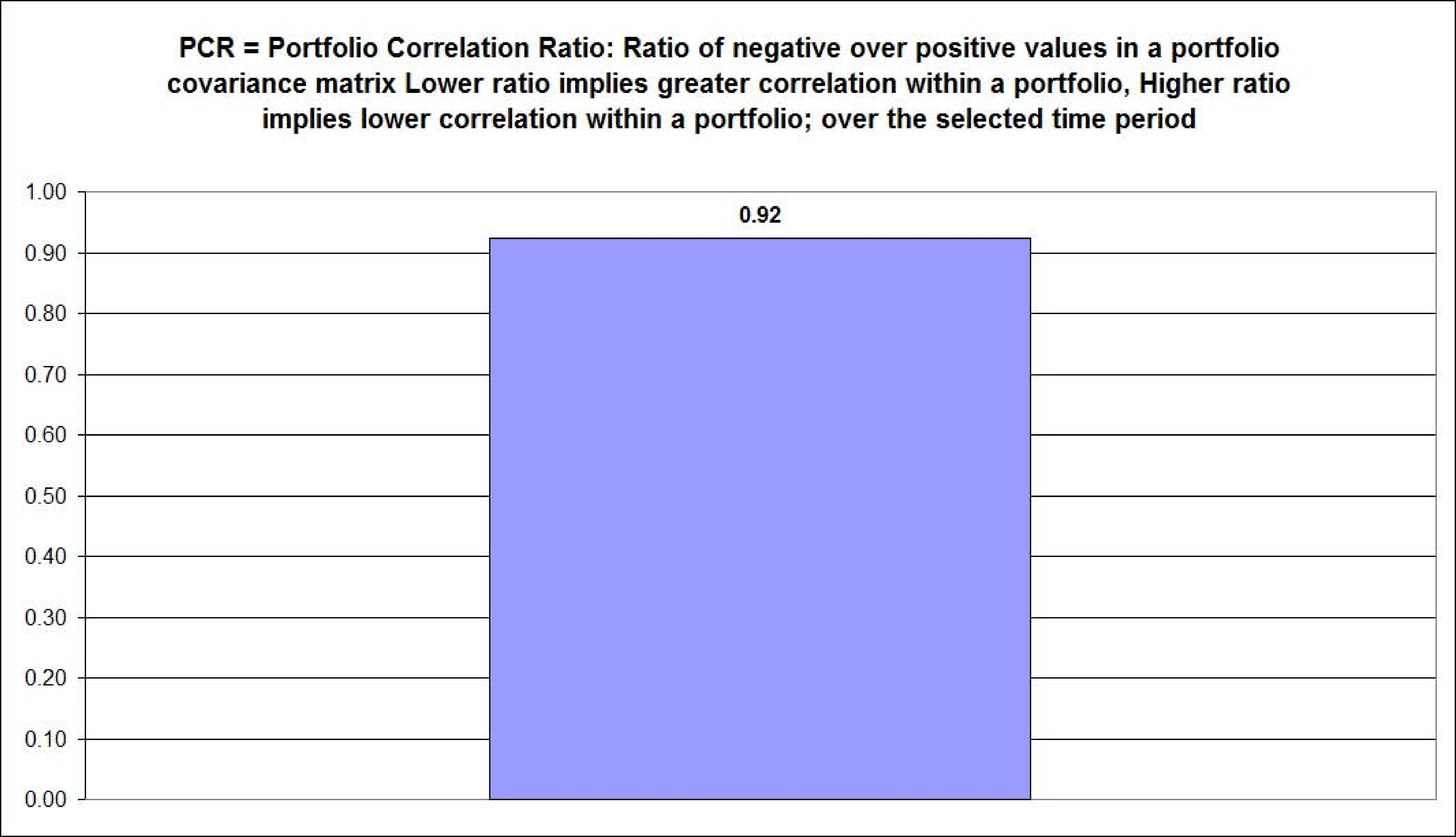
Summary of All Data

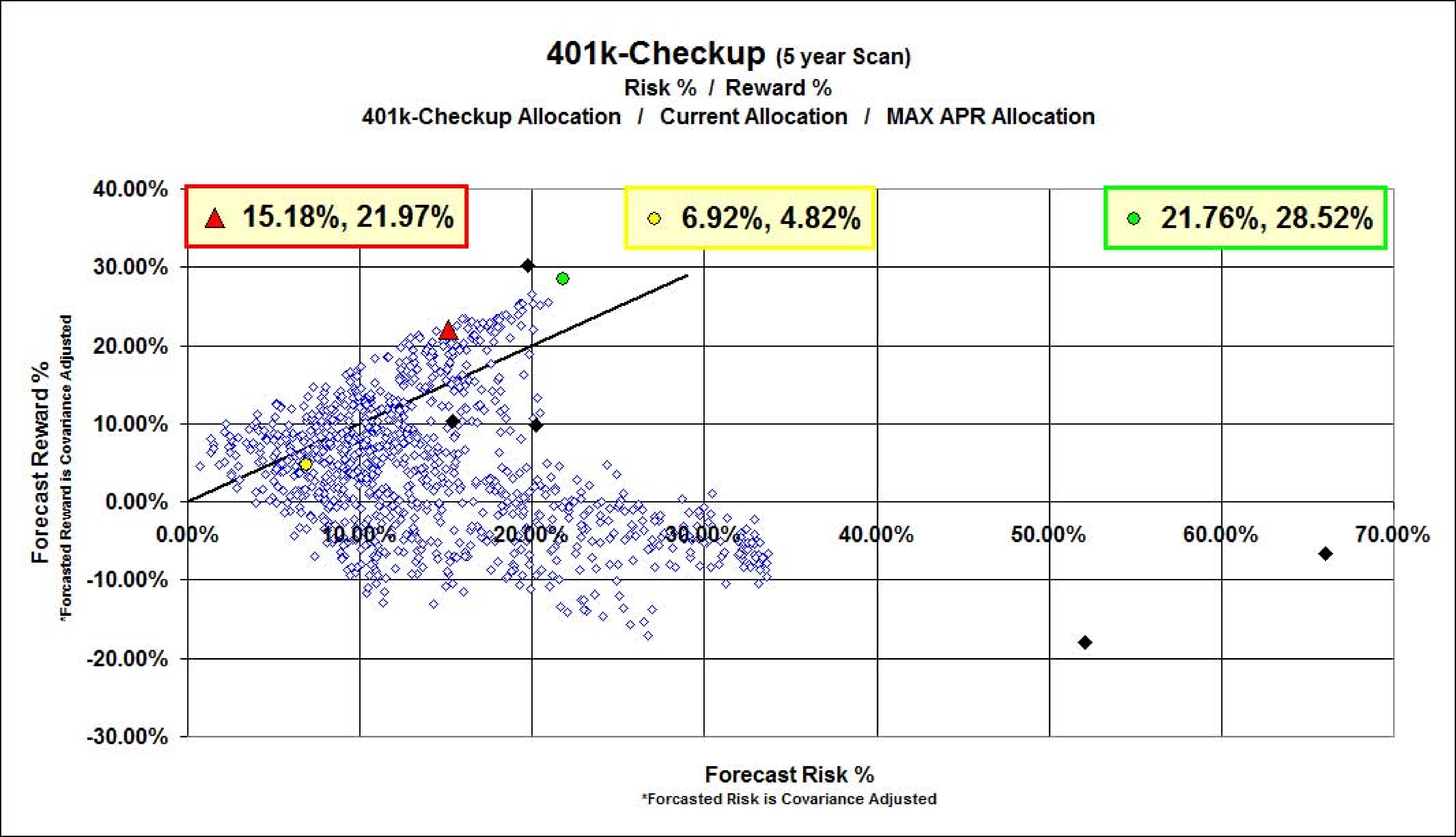
	SHLD	TGT	JCP	WMT	KR
3yr APR	7.06%	13.45%	-31.07%	6.65%	50.30%
401k-Checkup Allocation	0.00%	18.99%	0.00%	12.57%	68.44%
Current Allocation	20.00%	20.00%	20.00%	20.00%	20.00%
Max APR Allocation	6.11%	1.35%	0.39%	0.12%	92.04%



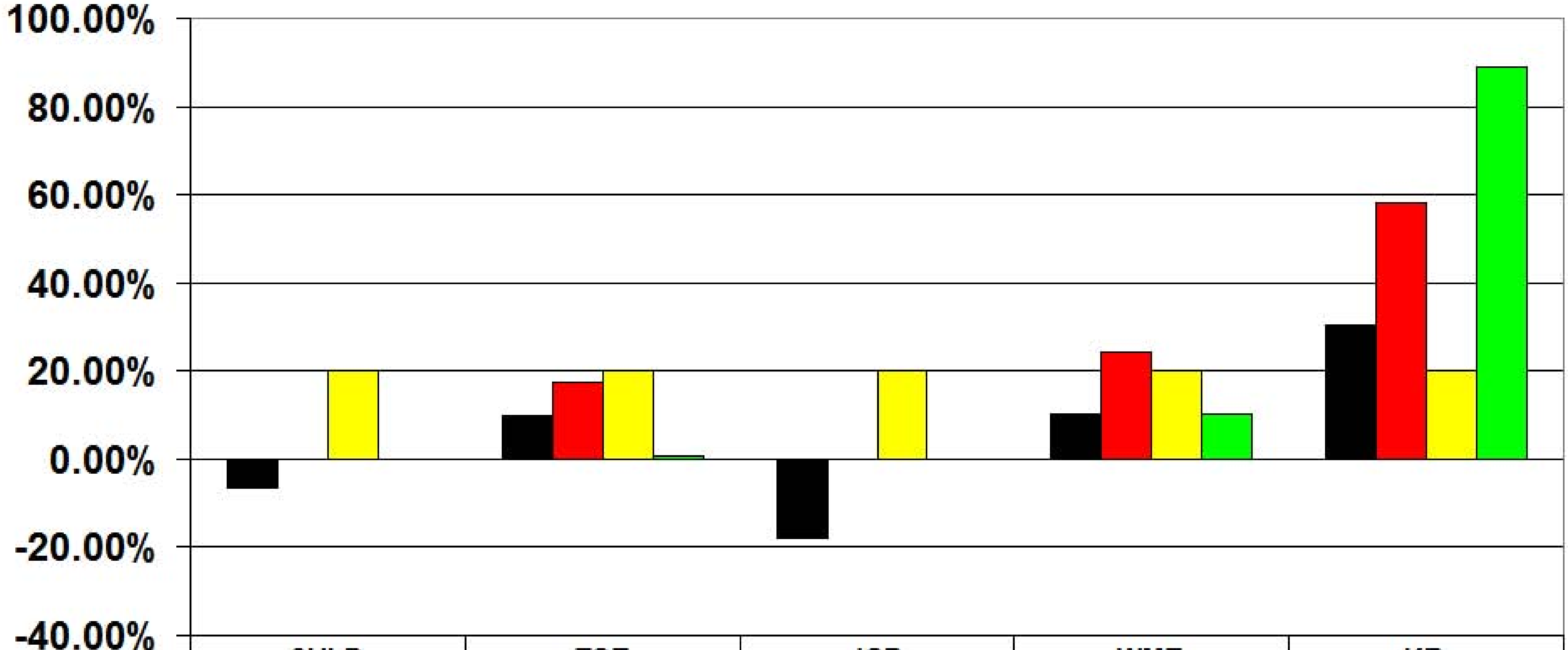
Fund Correlation with Portfolios APR,STD,PSR
APR=Annual Percentage Rate, STD=Standard Deviation, PSR=Portfolio Sharpe Ratio
1
0.8
0.6
0.4
0.2
0
-0.2
-0.4
-0.6
-0.8
-1
SHLD
TGT
JCP
WMT
KR
APR
STD
PSR


401K-Checkup
Covariance Adjusted data
Reward
Risk
No Cov
With Cov

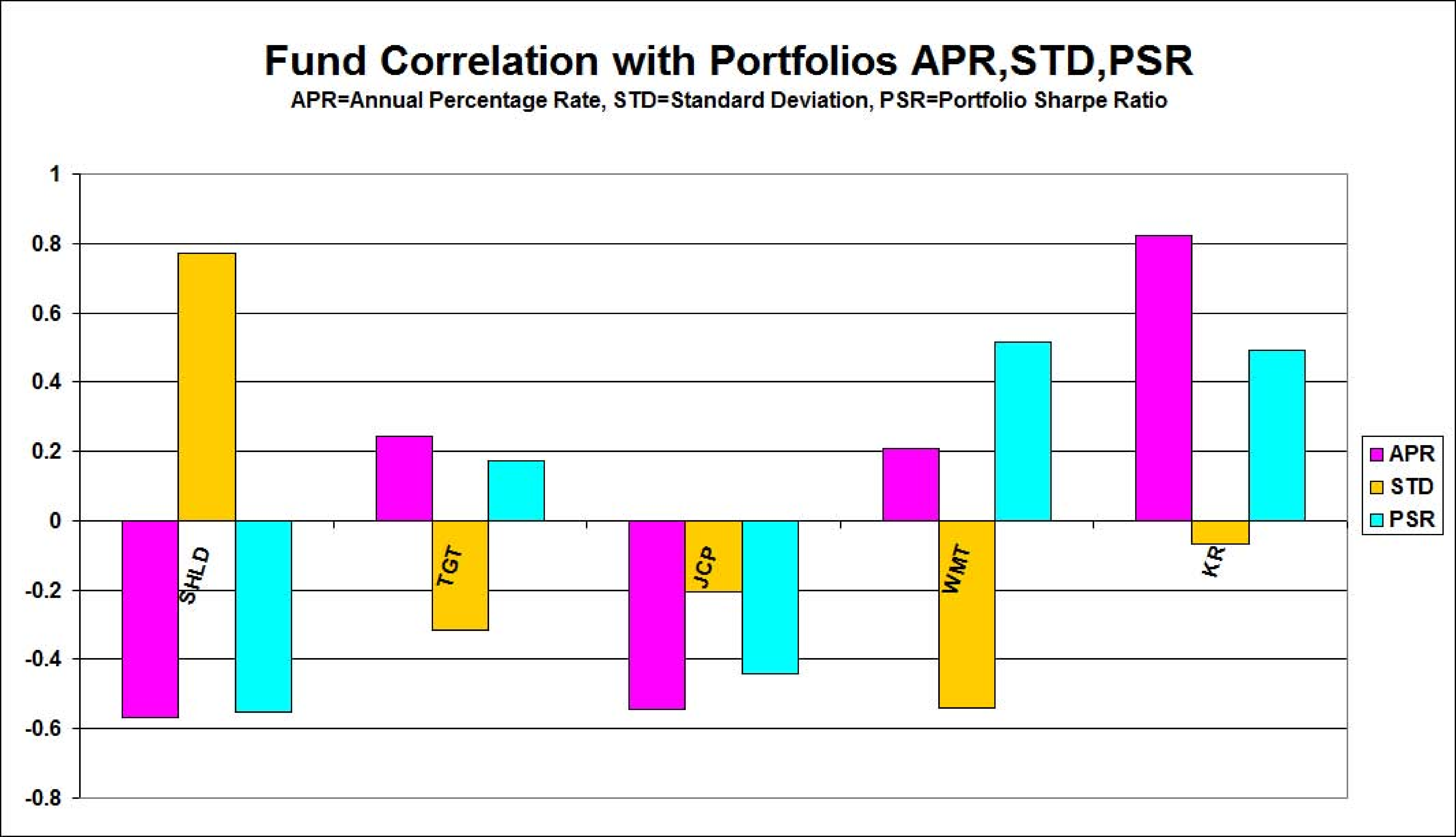

PCR = Portfolio Correlation Ratio: Ratio of negative over positive values in a portfolio covariance matrix Lower ratio implies greater correlation within a portfolio, Higher ratio implies lower correlation within a portfolio; over the selected time period
1.00
0.90
0.80
0.70
0.60
0.50
0.40
0.30
0.20
0.10
0.00
0.92

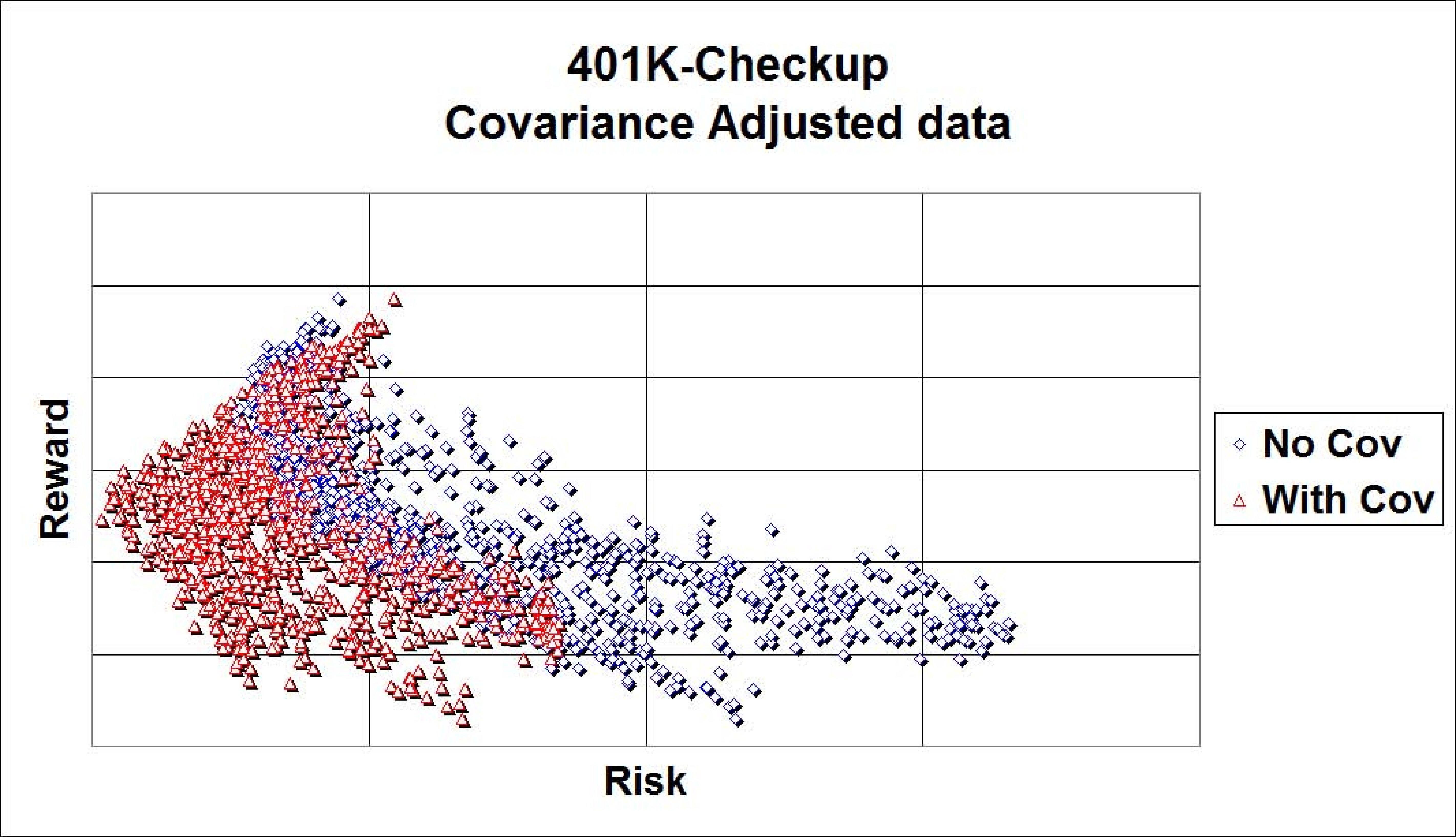

401k-Checkup (5 year Scan)
Risk % / Reward %
401k-Checkup Allocation / Current Allocation / MAX APR Allocation
15.18%, 21.97%
6.92%, 4.82%
21.76%, 28.52%
40.00%
30.00%
20.00%
10.00%
0.00%
-10.00%
-20.00%
-30.00%
0.00%
10.00%
20.00%
30.00%
40.00%
50.00%
60.00%
70.00%
Forecast Reward %
*Forcasted Reward is Covariance Adjusted
Forecast Risk %
*Forcasted Risk is Covariance Adjusted

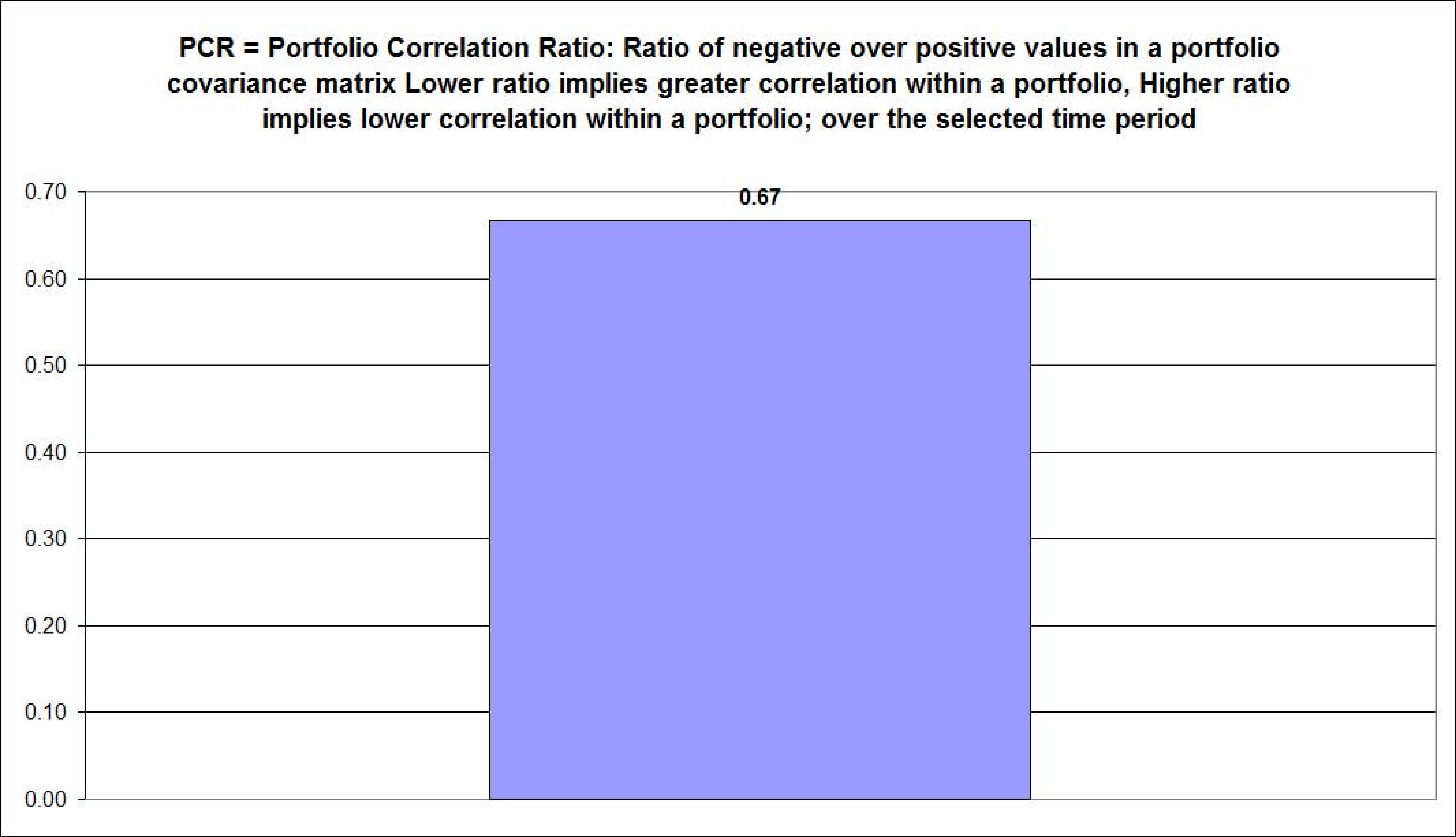
Summary of All Data

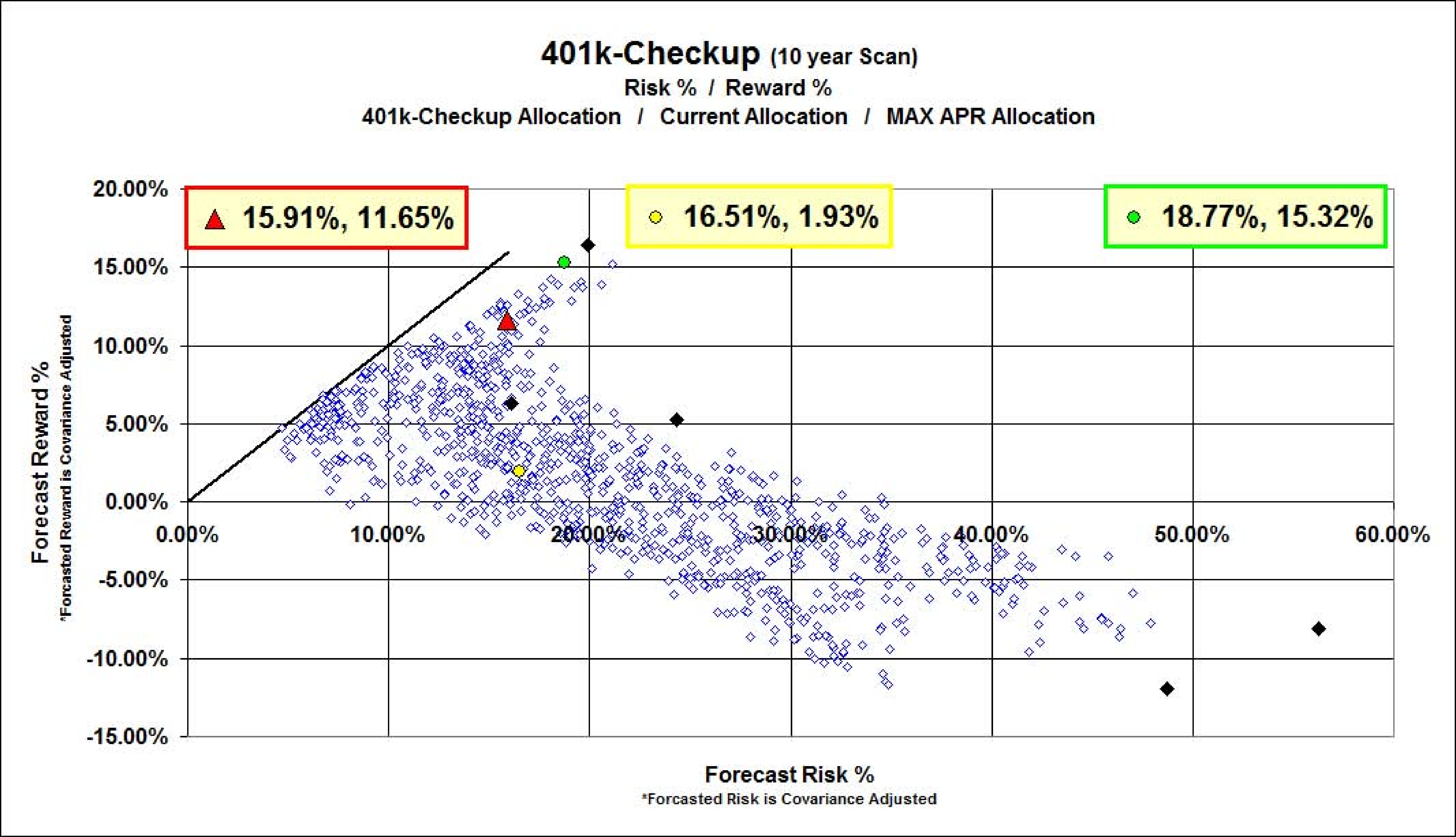


	SHLD	TGT	JCP	WMT	KR
5yr APR	-6.61%	9.73%	-18.00%	10.34%	30.29%
401k-Checkup Allocation	0.00%	17.44%	0.00%	24.42%	58.14%
Current Allocation	20.00%	20.00%	20.00%	20.00%	20.00%
Max APR Allocation	0.01%	0.72%	0.01%	10.16%	89.10%

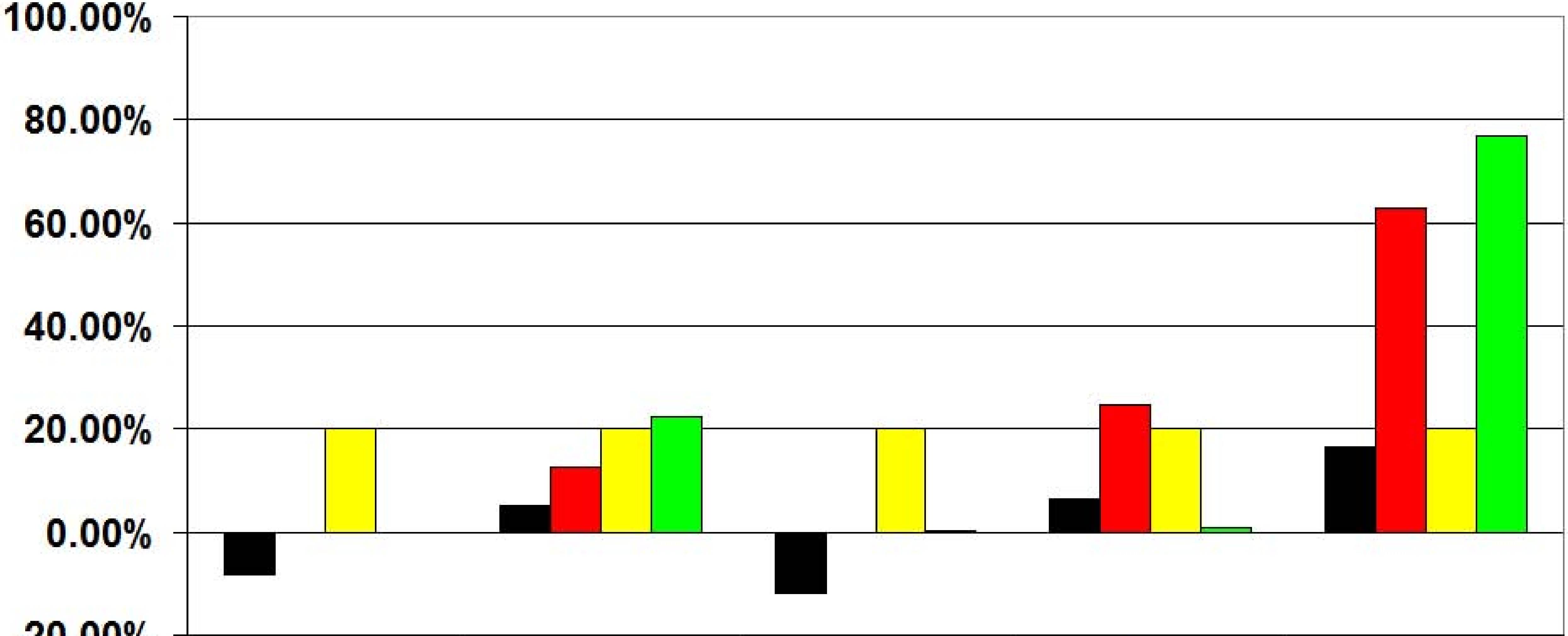

Fund Correlation with Portfolios APR,STD,PSR
APR=Annual Percentage Rate, STD=Standard Deviation, PSR=Portfolio Sharpe Ratio
1
0.8
0.6
0.4
0.2
0
-0.2
-0.4
-0.6
-0.8
SHLD
TGT
JCP
WMT
KR
APR
STD
PSR


401K-Checkup
Covariance Adjusted data
Reward
Risk
No Cov
With Cov

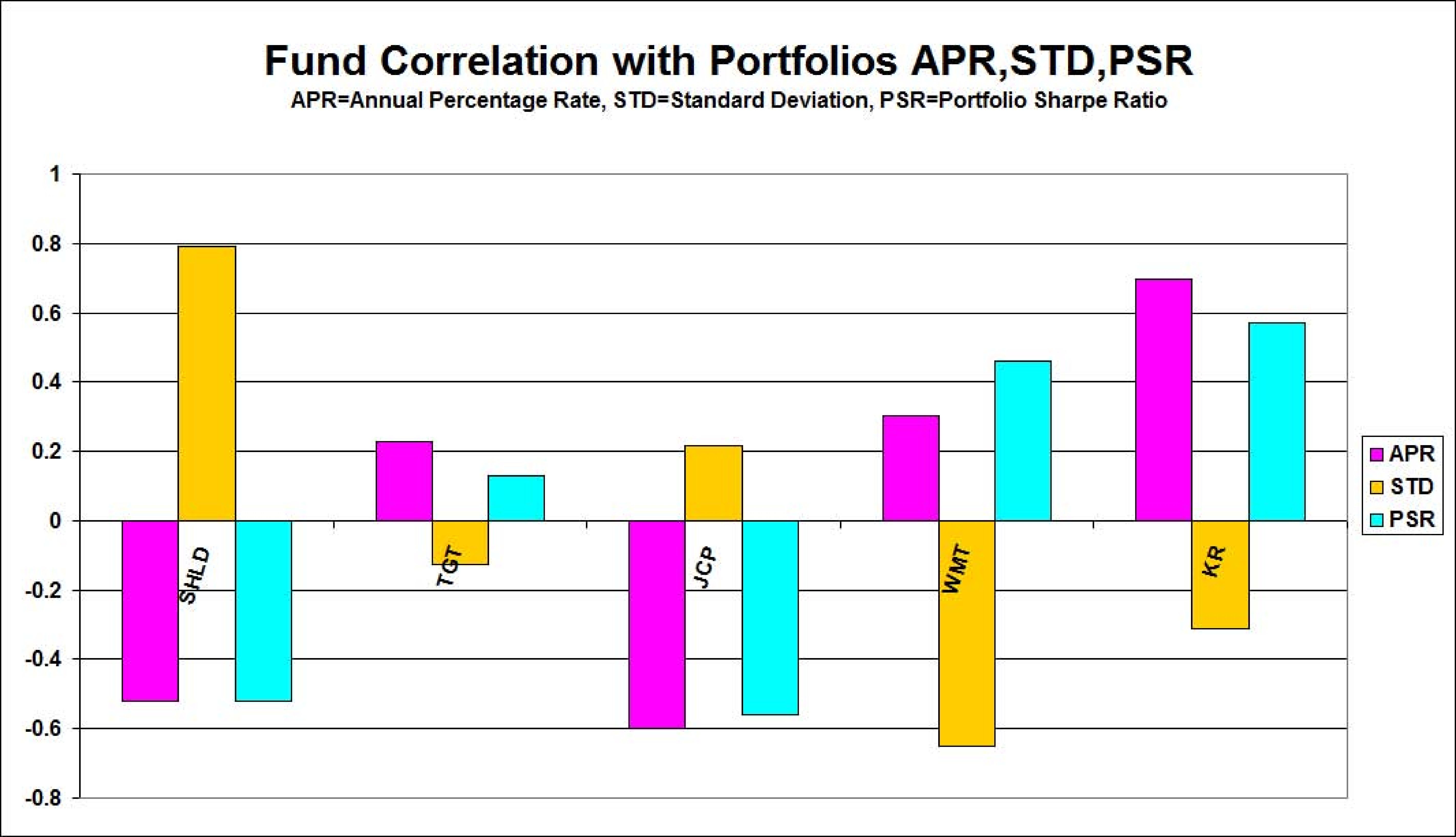

PCR = Portfolio Correlation Ratio: Ratio of negative over positive values in a portfolio covariance matrix Lower ratio implies greater correlation within a portfolio, Higher ratio implies lower correlation within a portfolio; over the selected time period
0.67
0.70
0.60
0.50
0.40
0.30
0.20
0.10
0.00


401k-Checkup (10 year Scan)
Risk % / Reward %
401k-Checkup Allocation / Current Allocation / MAX APR Allocation
15.91%, 11.65%
16.51%, 1.93%
18.77%, 15.32%
20.00%
15.00%
10.00%
5.00%
0.00%
-5.00%
-10.00%
-15.00%
0.00%
10.00%
20.00%
30.00%
40.00%
50.00%
60.00%
Forecast Reward %
*Forcasted Reward is Covariance Adjusted
Forecast Risk %
*Forcasted Risk is Covariance Adjusted

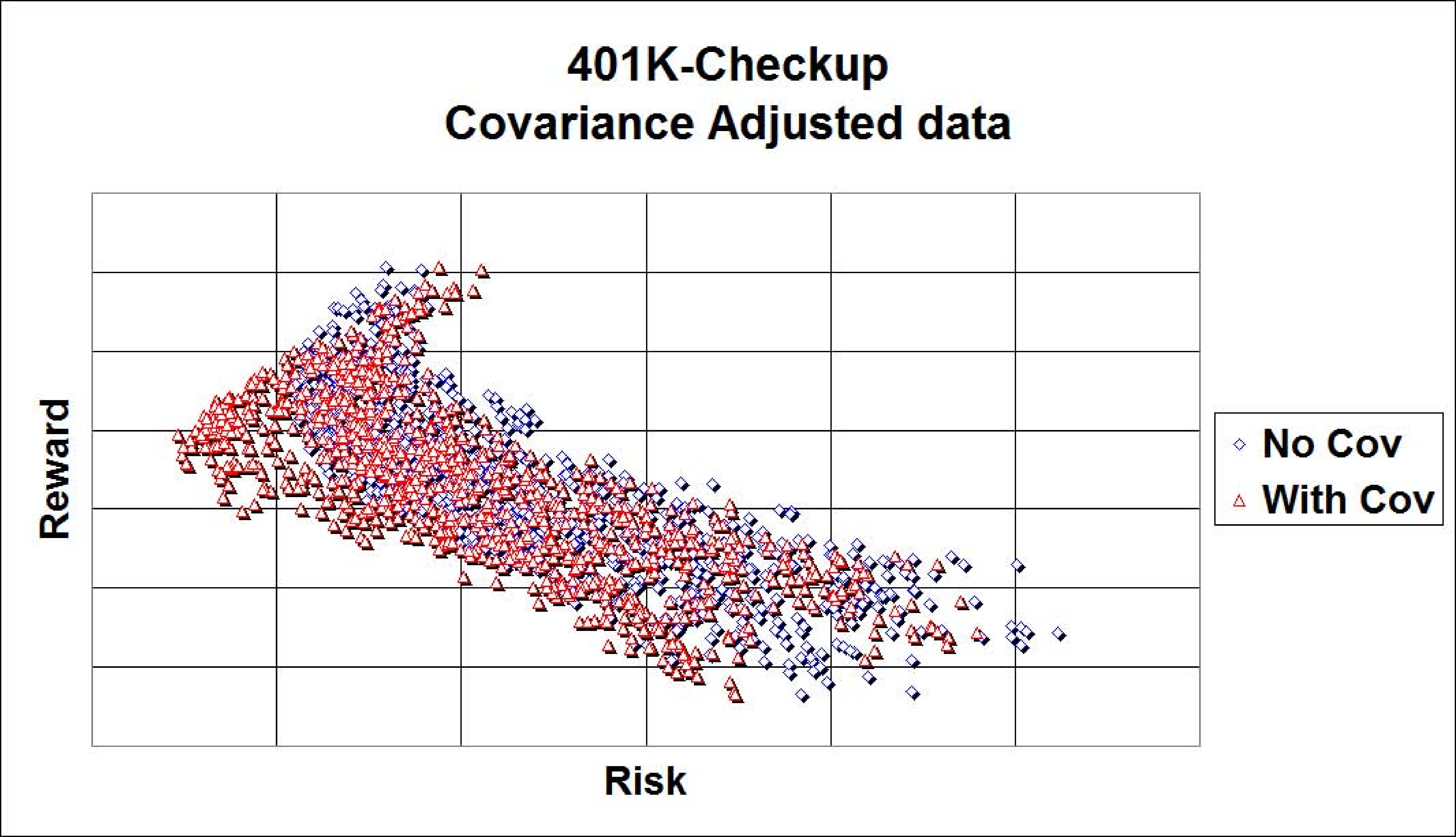
Summary of All Data

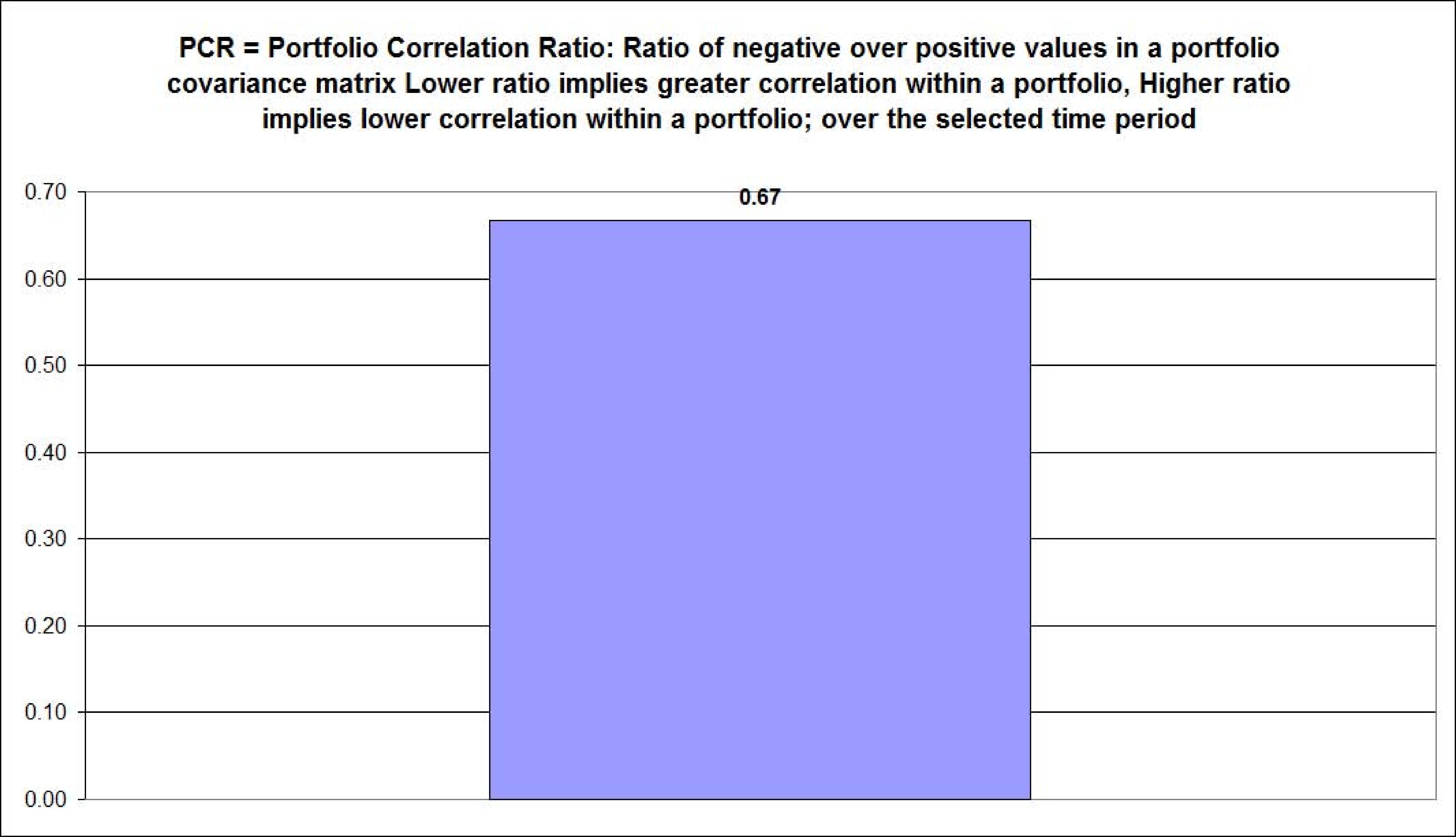


	SHLD	TGT	JCP	WMT	KR
10yr APR	-8.13%	5.24%	-11.98%	6.32%	16.46%
401k-Checkup Allocation	0.00%	12.71%	0.00%	24.58%	62.71%
Current Allocation	20.00%	20.00%	20.00%	20.00%	20.00%
Max APR Allocation	0.03%	22.38%	0.10%	0.74%	76.75%



Fund Correlation with Portfolios APR,STD,PSR
APR=Annual Percentage Rate, STD=Standard Deviation, PSR=Portfolio Sharpe Ratio
1
0.8
0.6
0.4
0.2
0
-0.2
-0.4
-0.6
-0.8
SHLD
TGT
JCP
WMT
KR
APR
STD
PSR


401K-Checkup
Covariance Adjusted data
Reward
Risk
No Cov
With Cov


PCR = Portfolio Correlation Ratio: Ratio of negative over positive values in a portfolio covariance matrix Lower ratio implies greater correlation within a portfolio, Higher ratio implies lower correlation within a portfolio; over the selected time period
0.67
0.70
0.60
0.50
0.40
0.30
0.20
0.10
0.00

Key:

● Represents your current investment allocation in the PSDS trial*.

▲ Represents the PSDS allocation; the risk adjusted point the PSDS trial* identifies mathematically**.

■ Represents the Maximum APR allocation in the PSDS trial.

◇ Represents a random allocations average in a 1000x Monte Carlo Simulation.

◆ Represents the actual return and standard deviation for the time period selected for a single "part".

Represents line where one unit of risk (standard deviation) = one unit of reward (return)

Forecasted portfolio risk for the allocation = F-Risk; expressed in %'s and scaled to a $1,000,000.00 portfolio value.

Forecasted portfolio reward for the allocation = F-Reward; expressed in %'s and scaled to a $1,000,000.00 portfolio value.

Covariance Adjusted: risk in a portfolio allocation taking into account the correlation between each portfolio "part" and its' relationship to each other "part". This better reflects a portfolios potential standard deviation.

***PSDS trial: a 1000x1000 portfolio stochastic design simulation ** Our proprietary scanner allocation algorithm.**

*Red ▲ = PSDS allocation, 1000x Monte Carlo Simulation ≈ mean and standard deviation / **Yellow • = Current Allocation, 1000x Monte Carlo Simulation / ***Green • = Max APR allocation, 1000x Monte Carlo Simulation / ****Blue ♦ = Random Investment Allocation, 1000x Monte Carlo Simulation / ****Black ◆ = Single Manager Allocation actual / F-Risk = Forecasted Risk / F-Reward = Forecasted Reward.

PSDS Portfolio Design, Inc.

401k-Checkup
DISCLAIMER

Disclaimer: 401k-Checkups™ are designed to allow plan sponsors, plan advisors, other financial services professionals, and individual investors to demonstrate and evaluate various allocation strategies in order to help achieve their clients', or their own financial goals. Investment allocations, results and any other information presented on the website are for education and research purpose only. There are no guarantees that any of the software will perform this function. The services on this site are provided as general information only, and are not intended to provide investment, tax, legal, financial planning, or other advice. This site is for information purposes only and does not constitute an offer to sell or a solicitation of an offer to buy any security, which may be referred herein. No investment recommendations are made, and customers should evaluate the suitability of each investment for their own holdings on their own or seek professional advice. They are generic in nature and do not take into account your detailed and complete personal financial facts and needs. You alone are responsible for evaluating the information provided and to decide which securities and strategies are suitable for your own financial risk profile and expectations. Consult with your financial, legal, or tax adviser with regard to your individual situation. 401k-Checkup.com™ is not engaged in rendering legal, accounting, tax, or other professional advice. In no event shall 401k-Checkup.com™ be liable to customers for any damages whatsoever, including lost profits or savings, missed gains, or other incidental or consequential damages arising out of the use, or inability to use, any of the software or information obtained from this website. Financial estimates are generated by using many assumptions made by the program, clients, advisers, and the user. No person or software program can predict the future with any degree of certainty. No warranty as to correctness is given and no liability is accepted for any error, or omission, or any loss which may arise from relying upon data generated from reports produced by these programs. 401k-checkup.com™ makes no warranty of any kind regarding our site and/or any contents, strategies, portfolios, materials, information, products and services provided on our site, all of which are provided on an 'as is' basis. We disclaim any representation and warranty that our site and its contents, strategies, portfolios, materials, information, products and services are error-free, secure or uninterrupted. We further disclaim any warranty to the accuracy, completeness and timeliness of any content, information and services provided by our site. In no event shall 401k-Checkup.com™ be liable to you or any other party, for any special, consequential or incidental damages suffered by you or such other party as a result of any problems that may arise because of the improper use of this software or presentation of reports produced by this software. Furthermore, in no event shall 401k-Checkup.com™ be liable for any damages or injury caused by any failure of performance, error, omission, interruption, deletion, defect, delay in operation or transmission, computer virus, communication line failure, theft or destruction or unauthorized access to, alteration of, or use of record, whether for breach of contract, tortuous behavior, negligence, or under any other cause of action. Before investing in an ETF or mutual fund, carefully consider the investing objectives, risks, charges and expenses. For a prospectus containing this and other important information, contact the mutual fund / ETF and read the prospectus carefully before investing. Information provided by the website could be time sensitive and out of date. There is no guarantee for accuracy and completeness for the contents on the website. Contents are subject to change without notice. There is no guarantee for future results in your investment and any other actions based on the information provided on the website including but not limited strategies, portfolios, articles, performance data and results of any tools.

Accessing the impact of portfolio allocation and design on risk and reward

"It's a tool not a rule"