



DEVELOPING AN INVESTMENT STRATEGY

Focused On You

The Client Benefits of Our Tactical Investment Platform

FOCUS ON INVESTMENT PROCESS

The Romero Retirement Strategies Profile System allocates to Domestic Equity and Fixed Income investments. Those underlying investments utilize rule-based engines, eliminating all emotion, and relies on historical data and algorithms which can help invest when the odds are in our favor.

FOCUS ON SUITABLE RISK ALLOCATION

The Romero Retirement Strategies Profile System allocates your investment dollars to a core allocation which meets a risk level that you are comfortable with and understand.

RISK-ADJUSTED PERFORMANCE

Based on your suitable risk level and time horizon, the Romero Retirement Strategies Profile System can set achievable and realistic expectations for the investment account.

ALIGNMENT OF INTERESTS

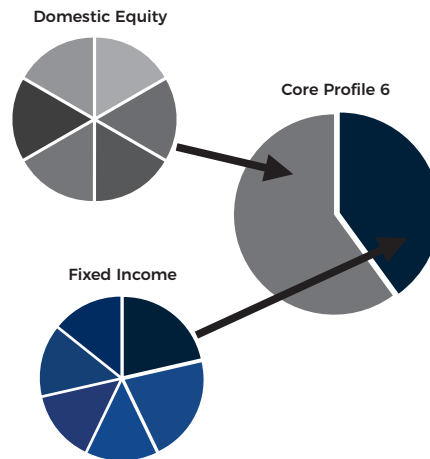
With fee-based, when you do well, your advisor does well. When you take a hit, so does your advisor. Your interests are therefore more closely aligned with those of your advisor, putting you on the same side of the table.

Core Allocation Structure

Core allocations are constructed utilizing two tactically managed strategies with a goal of matching your suitable risk level.

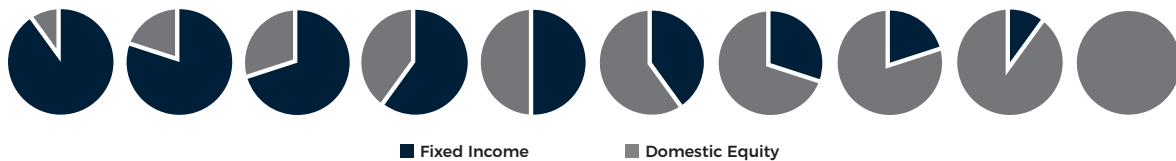
The **Domestic Equity** strategy is comprised of 7 ETFs and is invested in as many as 3 at any given time. This allocation trades quarterly using momentum-based investment methodology to determine which ETFs are the strongest performers.

The **Fixed Income** strategy is comprised of 20 ETFs and is invested in as many as 5 at any given time. This allocation trades monthly using momentum-based investment methodology to determine which ETFs are the strongest performers.



Risk Based Core Allocations

Our core platform is designed to align with your risk tolerance and rebalance accordingly to stick with that tolerance for the lifetime of the portfolio. During your annual review your advisor will work with you to determine if your risk tolerance and goals change and, if so, your profile can be adjusted to match. The ultimate goal is to capture market upside in times of growth while limiting volatility and downside risk during market declines.

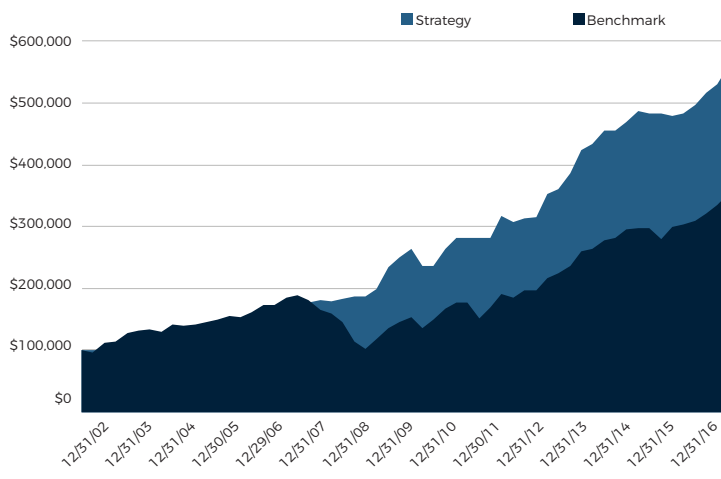


Profile 1	Profile 2	Profile 3	Profile 4	Profile 5	Profile 6	Profile 7	Profile 8	Profile 9	Profile 10
10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
90%	80%	70%	60%	50%	40%	30%	20%	10%	0%



Domestic Equity Strategy

The Domestic Equity Strategy seeks to produce returns that are better than its respective index, and/or the market as a whole. The fund strives to participate in rising markets while placing an emphasis on preserving capital during major market declines. The strategy has an investment objective of long-term capital appreciation. It aims to deliver attractive returns with lower volatility, beta, and correlation over full market cycles.

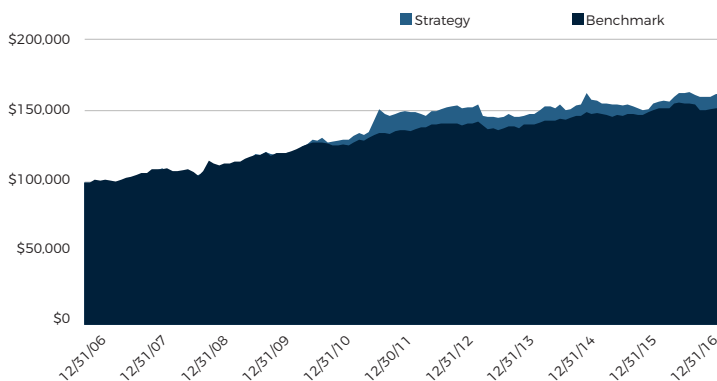


	Total Return (Net 1.90%)	Benchmark Return (SPY)	Difference
2003	16.80%	28.20%	-11.40%
2004	11.10%	10.70%	0.30%
2005	7.00%	4.80%	2.10%
2006	15.70%	15.80%	-0.20%
2007	10.10%	5.10%	5.00%
2008	6.00%	-36.80%	42.80%
2009	33.30%	26.40%	6.90%
2010	6.00%	15.10%	-9.00%
2011	6.08%	1.90%	4.90%
2012	11.50%	16.00%	-4.50%
2013	34.40%	32.30%	2.10%
2014	11.00%	13.50%	-2.50%
2015	2.10%	1.30%	0.80%
2016	10.70%	12.00%	-1.40%
2017	19.50%	17.30%	2.20%

Results prior to 8/31/2015 are hypothetical in nature & are derived by using backtesting analysis software.

Fixed Income Strategy

The Fixed Income Strategy seeks to achieve long-term positive returns in diverse market environments over full market cycles. The fund invests broadly across global fixed income markets and is not constrained by benchmark specific guidelines. The unconstrained nature of the strategy allows us to fully express our high-conviction active views and avoid areas of the market where we see greater downside risk.



	Total Return (Net 1.90%)	Benchmark Return (AGG)	Difference
2007	4.80%	6.60%	-1.80%
2008	6.30%	7.90%	-1.60%
2009	7.80%	3.00%	4.80%
2010	6.80%	6.40%	0.50%
2011	15.00%	7.70%	7.30%
2012	4.00%	3.80%	0.30%
2013	-5.10%	-2.00%	-3.20%
2014	5.90%	6.00%	-0.10%
2015	-2.50%	0.50%	-3.00%
2016	6.40%	2.40%	4.00%
2017	0.90%	3.70%	-2.80%

Results prior to 12/31/2015 are hypothetical in nature & are derived by using backtesting analysis software.



Romero Retirement Strategies

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Any posted performance numbers before 8/31/2015 for Domestic Equity and 12/21/2015 for Fixed Income are hypothetical in nature and are derived by using backtesting analysis software. Due to this fact, there are many reporting restriction guidelines that must be followed. Whenever performance numbers are posted, it must clearly state that these are hypothetical results.

Hypothetical performance results have many inherent limitations, some of which are described below. No representation is being made that any account will or is likely to achieve profits or losses similar to those shown. In fact, there are frequently sharp differences between hypothetical performance results and the actual results subsequently achieved by means of the retroactive application of a back-tested model and, as such, the corresponding results have inherent limitations, including: (1) the model results do not reflect the results of actual trading using client assets, but were achieved by means of the retroactive application of each of the above referenced models, certain aspects of which may have been designed with the benefit of hindsight; (2) back-tested performance may not reflect the impact that any material market or economic factors might have had on the adviser's use of the model if the model had been used during the period to actually manage client assets; (3) for various reasons (including the reasons indicated above), clients may have experienced investment results during the corresponding time periods that were materially different from those portrayed in the model.

There are numerous other factors related to the markets in general or to the implementation of any specific trading program which cannot be fully accounted for in the preparation of hypothetical performance results and all of which can adversely affect actual trading results. Performance results reflect hypothetical results that were achieved by means of the retroactive application of a back-tested model and, as such, the corresponding results have inherent limitations, including: (1) the model results do not reflect the results of actual trading using client assets, but were achieved by means of the retroactive application of each of the above referenced models, certain aspects of which may have been designed with the benefit of hindsight; (2) back-tested performance may not reflect the impact that any material market or economic factors might have had on the adviser's use of the model if the model had been used during the period to actually manage client assets; (3) for various reasons (including the reasons indicated above), clients may have experienced investment results during the corresponding time periods that were materially different from those portrayed in the model.

Past performance may not be indicative of future results. Therefore, no current or prospective client should assume that future performance will be profitable, or equal to any corresponding historical index. The historical performance results for indices and index funds used as proxies for indices are provided exclusively for comparison purposes only, so as to provide general comparative information to assist an individual client or prospective client in determining whether the performance of the portfolio meets, or continues to meet, his/her investment objective(s). It should not be assumed that any portfolio holdings will correspond directly to any such comparative index.

All investment strategies have the potential for profit or loss. There is no guarantee that a specific investment or strategy will be suitable or profitable for an investor's portfolio. Asset allocation and diversification do not ensure or guarantee better performance and cannot eliminate the risk of investment losses. Different types of investments and/or investment strategies involve varying levels of risk, and there can be no assurance that any specific investment or investment strategy (including the investment strategies devised or undertaken by IAMS Wealth Management) will be profitable for a client's or prospective client's portfolio. All performance results have been compiled solely by IAMS Wealth Management in conjunction with Fusion Capital Management and have not been independently verified.