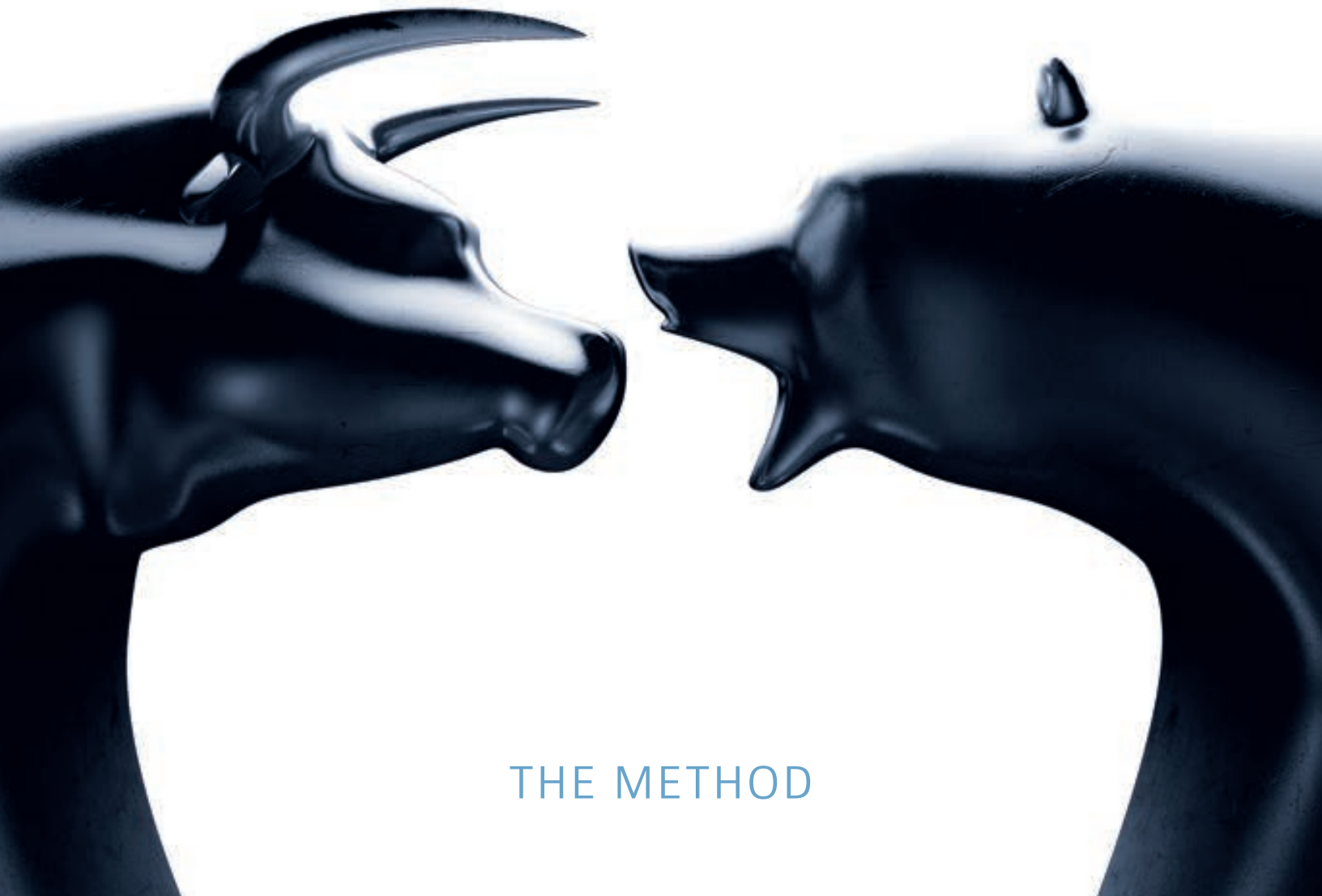


β etashield™

A MARKET RISK MANAGEMENT STRATEGY



THE METHOD



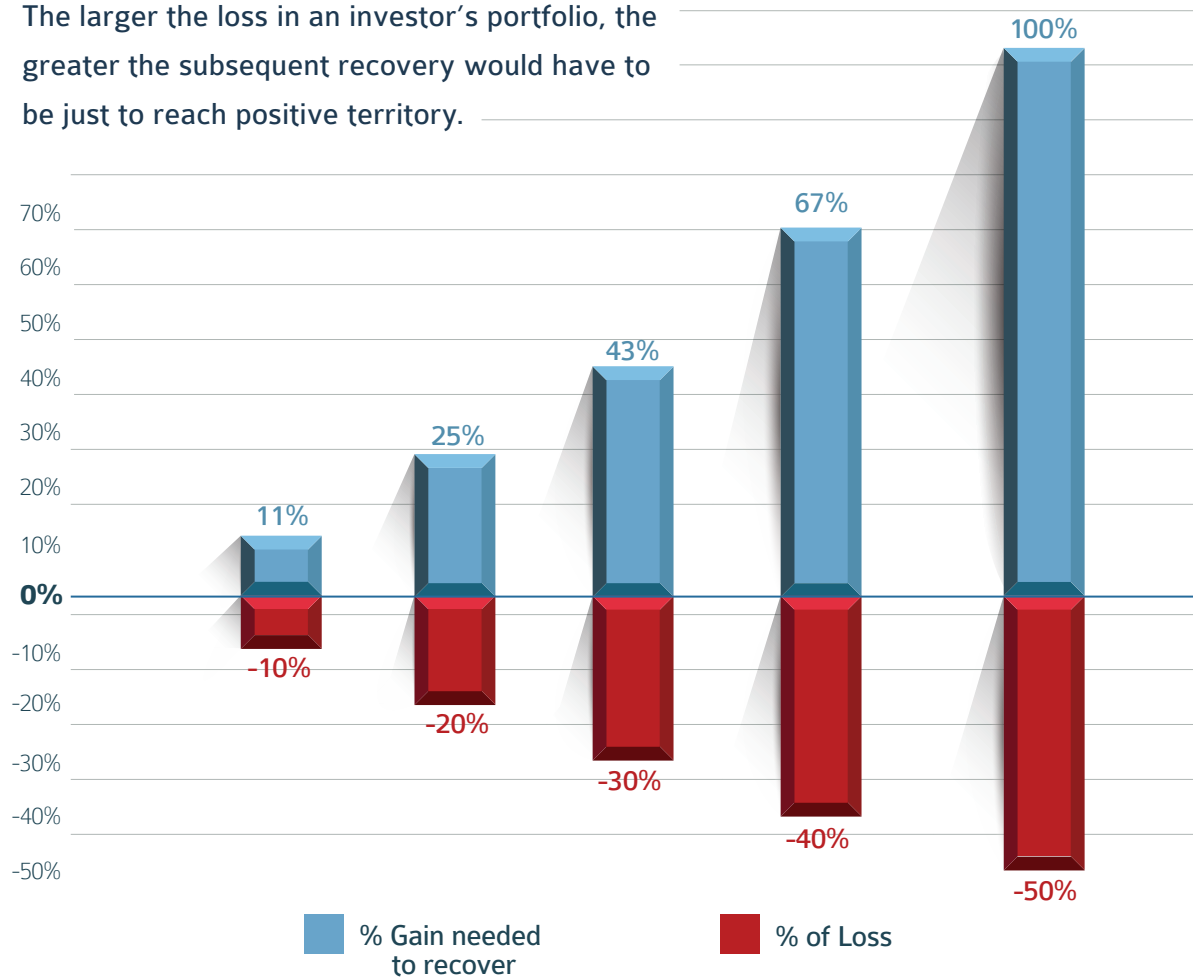
Goals and Philosophy of the BETASHIELD™ PORTFOLIO

Designed for investors who are:

- Approaching or in retirement
- Focusing on asset preservation
- Looking for a way to limit exposure to a catastrophic portfolio loss
- Reduction of losses to allow for quicker recovery
- Seeking to capture gains in long-term, up-trending markets
- Willing to accept a potentially lower return in exchange for risk reduction

Why is limiting loss SO IMPORTANT?

The larger the loss in an investor's portfolio, the greater the subsequent recovery would have to be just to reach positive territory.



This content is for illustrative purposes only. These are hypothetical numbers only and not based upon an actual client account. Past performance does not guarantee future results. Please see important disclosures at the end of this document.

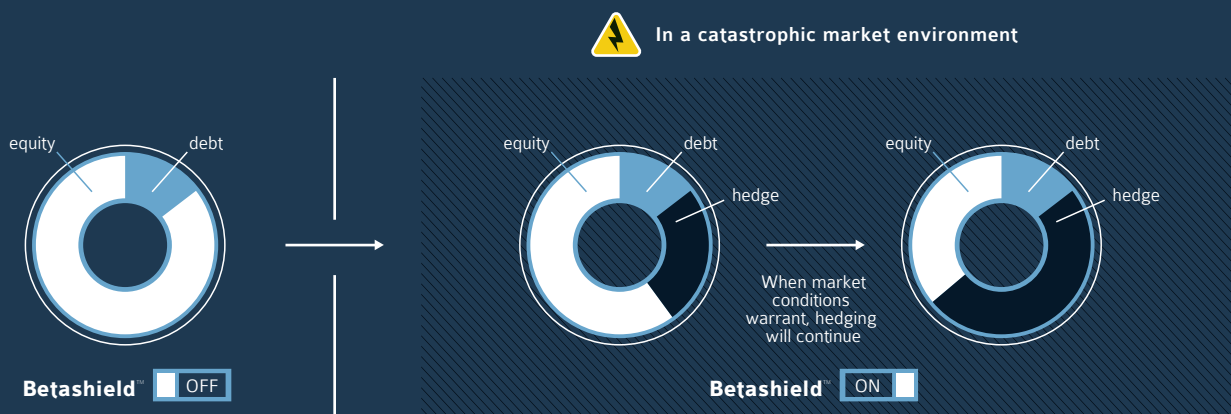
Betashield™ is a risk management strategy designed to limit downside risk in your portfolio, allowing you to sleep better at night during turbulent times. Conversely, during periods of prolonged uptrends the portfolio attempts to maintain a more aggressive allocation to better participate in growth.

Betashield™






FAMILY OF INVESTMENTS

The Betashield™ risk mitigation overlay can now be added to a select group of investment portfolios to potentially provide a layer of downside protection during volatile markets.

When the Betashield™ overlay is applied to a model, the strategy will automatically hedge the portfolio if a negative market environment begins to unfold and will increase the hedge if a market downtrend persists in an attempt to avoid any catastrophic losses.



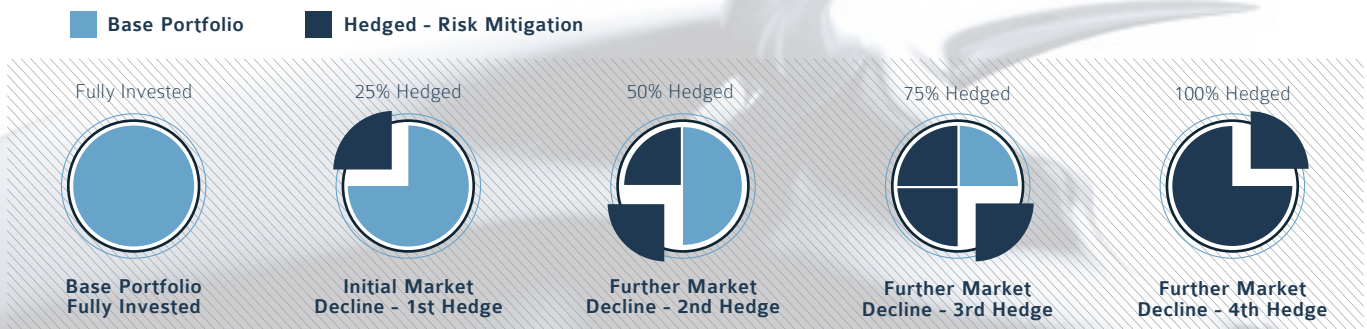
For portfolios that add Betashield™, assets will be incrementally shifted to a short-term government treasury ETF when market conditions deteriorate. As market risk eases, the portfolios will gradually shift back to their original, more aggressive, asset allocation in an effort to increase the growth potential of the portfolio.

Global Equity	 <ul style="list-style-type: none"> ■ 100% Equity 	Active Risk Management that seeks to avoid significant account value loss, with an underlying strategy seeking to maximize long term capital appreciation.
Opportunity	 <ul style="list-style-type: none"> ■ 85% Equity ■ 15% Fixed Income and Alternatives 	Active Risk Management that seeks to avoid significant account value loss, with an underlying strategy seeking long term capital appreciation.
Fundamental	 <ul style="list-style-type: none"> ■ 65% Equity ■ 35% Fixed Income and Alternatives 	Active Risk Management that seeks to avoid significant account value loss, with an underlying strategy to balance capital appreciation with preservation.
US Equity	 <ul style="list-style-type: none"> ■ 100% Equity 	Active Risk Management that seeks to avoid significant account value loss, with an underlying strategy seeking to maximize long term capital appreciation in the domestic equity market.
International Equity	 <ul style="list-style-type: none"> ■ 100% Equity 	Active Risk Management that seeks to avoid significant account value loss, with an underlying strategy seeking to maximize long term capital appreciation in the international equity market.

So What Happens When THE MARKET DROPS

Should the performance of the base model begin to fall, the Betashield™ risk management overlay will engage. As a function of model performance and volatility forecasting, the proprietary algorithm will signal that defensive action be taken and client accounts will be incrementally moved into a hedge position consisting of a short-term treasury ETF.

The shift to treasuries will occur in 25% increments should performance and volatility measurements continue to decline to help protect against whipsaws and erratic market behavior. Depending on the performance of the markets the portfolio can be invested in treasuries 0%, 25%, 50%, 75% or even 100% as a hedge.

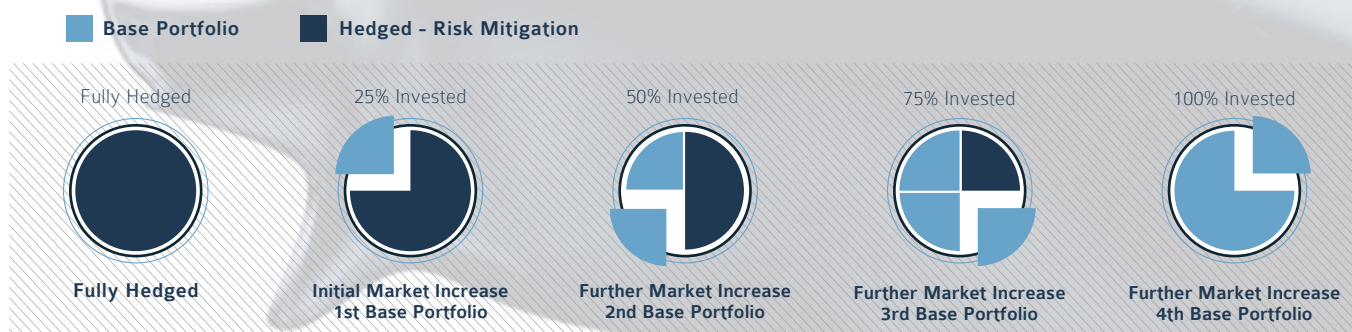


So What Happens When THE MARKET GOES UP

After the portfolio has moved funds to the hedge position, the Betashield™ overlay will begin simultaneously monitoring an un-hedge or re-investment trigger along with additional hedge triggers. Dependent upon a combination of performance and volatility, the algorithm will automatically move portions of the hedge position into the Base Model to position the assets for increased growth potential.

Should performance and volatility continue to look positive, the strategy will shift funds back to the Base Model in 25% increments. Depending on the performance and volatility of the portfolio, client accounts can be invested in the Base Model 0%, 25%, 50%, 75%, or 100%.

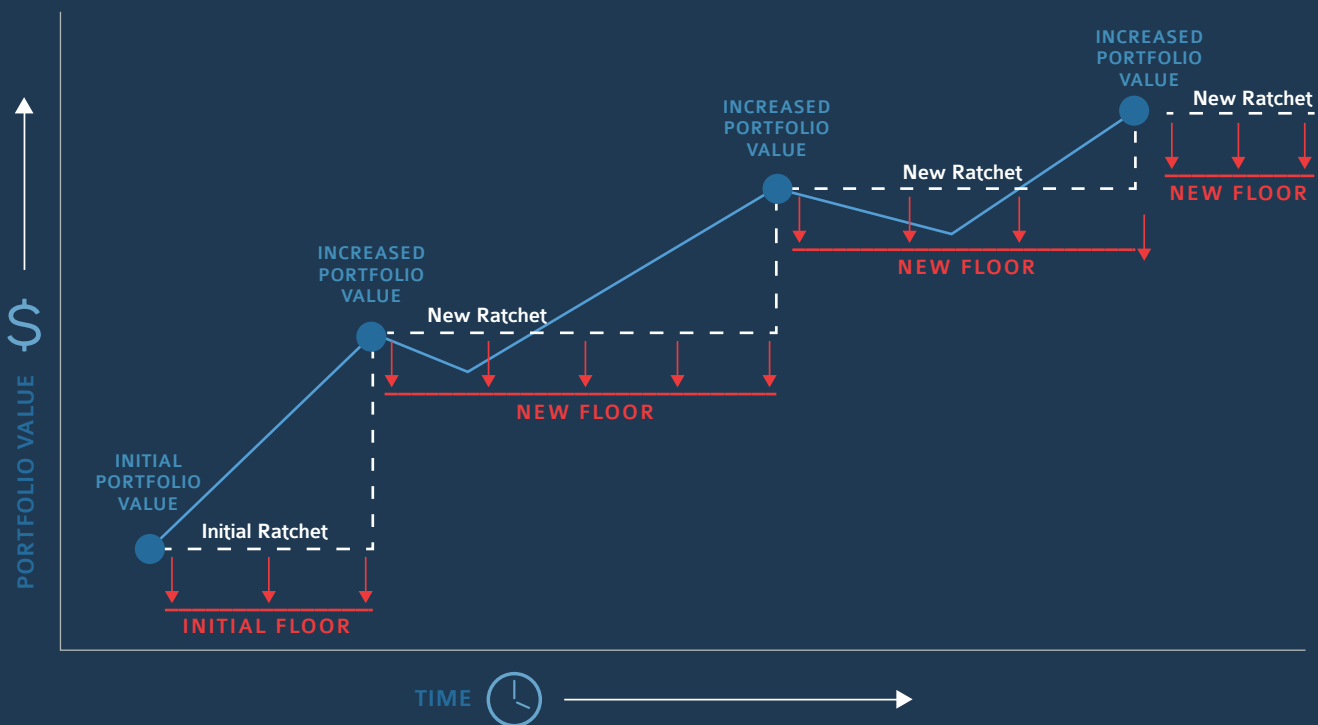
Once the portfolio has shifted into the Base Portfolio, the algorithm continues watching both the volatility of the market and the performance of the model. As the model performance begins to improve the algorithm not only tracks the underlying investments, but also the volatility of the general market. Put simply, in a low volatility market the algorithm will invest more quickly than during a high volatility market.



ESTABLISH A FLOOR

In an effort to limit the loss in a Betashield™ portfolio, our proprietary algorithm establishes a “floor” on each model. The “floor” is the basis for the algorithm’s metrics which sets the goal of maximum allowable loss in the portfolio. As illustrated below, the Global Equity, Patriot, and International Equity models used with the Betashield™ Risk Overlay have a targeted 18% maximum loss, while the Opportunity model is set at 14%, the Fundamental at 10%. This floor adds the extra layer of protection over the portfolio, and acts as a constant watchdog over your investments.

** The floor is not a guarantee, but the basis for our proprietary algorithm to act upon.



RATCHET UP

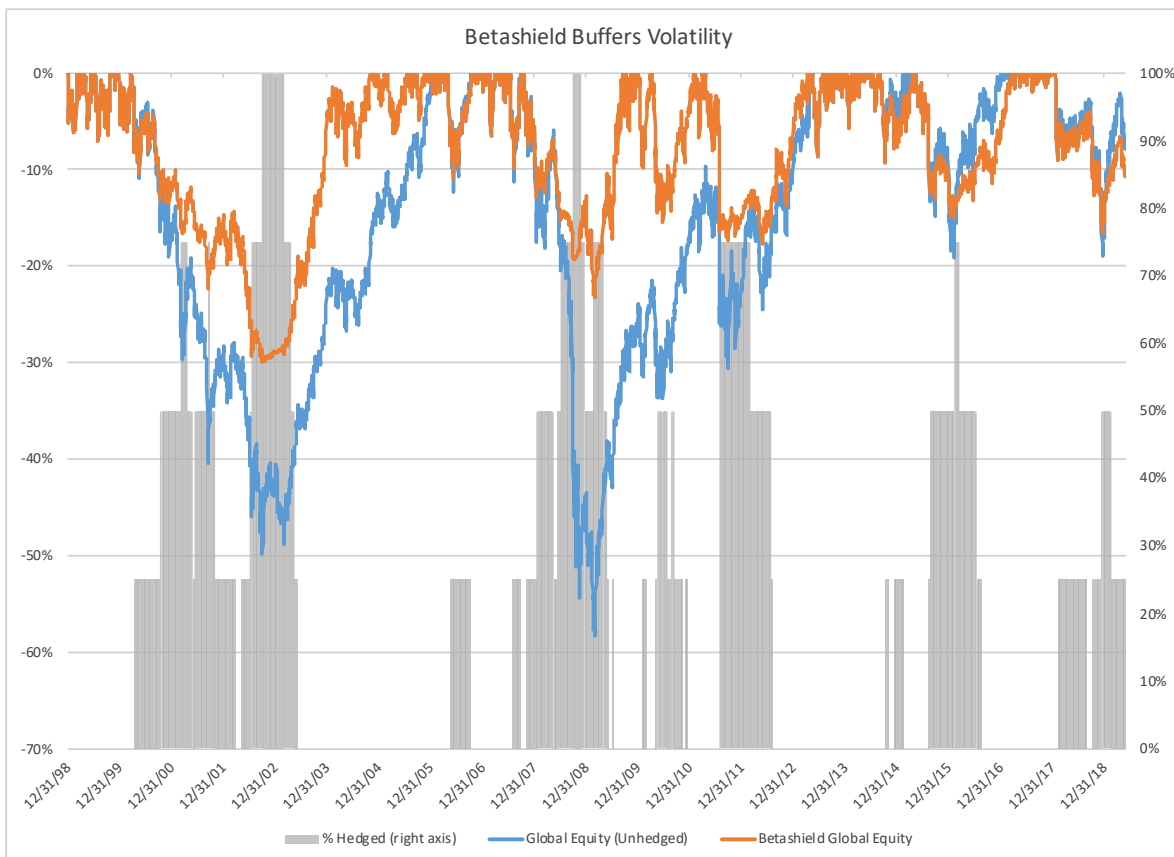
The Betashield™ model values are monitored on a daily basis and include a "ratchet up" function that applies when a portfolio reaches a new high value at market close. This means the portfolio’s maximum allowable loss will be based on the highest value that the model achieves. For example, if the initial investment of \$100,000 is invested in the Betashield™ Global Equity, Patriot, or International versions you would have a targeted 18% maximum allowable loss on the \$100,000. Should the portfolio investment value go up to \$120,000, the maximum allowable loss would be “ratcheted up,” reestablishing the floor at roughly 18% below the \$120,000 value, instead of the \$100,000 value.

So What Happens

LONG TERM IN THE MARKET

The goal of the Betashield strategy is to reduce the possibility of a catastrophic loss like those that occurred during the Technology Bubble between 2000 through 2002 and the Financial Crisis between October 2007 through March 2009.

On the chart below, the shaded bars in the background indicate when the model portfolio was in a hedged position. For example, in 2007 there was no hedge in place in the beginning of the year. As you follow the bars through 2009, the Betashield Global Equity model portfolio moves 25% into treasuries and then eventually up to 100% treasuries. It re-enters back to 100% invested in the global equity markets by the end of 2009.



The performance is presented net of fees, including 0.7% for Betashield Global Equity and 0.5% for Global Equity.

Disclosure

Investment advisory services provided by Alphastar Capital Management, LLC ("Alphastar") as investment adviser.

Important Notes

This illustration is presented for educational purposes only and is not an offer or solicitation for the sale or purchase of any security or other financial instrument or to adopt a particular investment strategy. All charts and graphs are shown for illustrative purposes only. For purposes of this illustration, hypothetical performance results are net of the annual advisory fee percentage (disclosed above) and reflect the reinvestment of dividends, the reinvestment of capital gains, stock splits and other earnings when appropriate and applicable. Total fees and expenses, including advisor, platform, brokerage and custody fees for an invested account will vary and yield different results; ask your advisor (who chose the applicable fee rate disclosed above) how these fees apply to your account. Tax considerations are not taken into account. Investors should consult their financial and tax professionals before implementing any strategy. All analyses and information contained herein are based on sources believed to be reliable, including information received from third-party sources, but no representation or warranty of any kind, expressed or implied, is made including but not limited to any representation or warranty concerning accuracy, completeness, correctness, timeliness or appropriateness. The information contained herein is as of the date referenced above, and Alphastar does not undertake any obligation to update such information in any form or format.

Risk Disclosures

All investments involve the risk of potential investment losses as well as potential for investment gains. Past performance is not a guarantee or predictor of future results of any particular investment, benchmark or indices nor a guarantee of achieving overall financial objectives. Investments offering the potential for higher rates of return also involve a higher degree of risk. The risk algorithm ("Algorithm") used in the BetaShield portfolios is NOT A GUARANTEE against loss or declines in the value of a portfolio. While the algorithm was designed with the goal of limiting account drawdowns in declining markets, Alphastar is not able to predict market conditions or ensure that the Algorithm will limit drawdown as designed. Portfolios are subject to general market risk and risks related to economic conditions. The portfolios' underlying investments fluctuate in price and may be sold at a price lower than the purchase price resulting in a loss of principal. The BetaShield portfolios have no principal guarantees, no guarantee that the account will grow, no guarantee the account will not lose value, could lose more than the stop-loss ranges of each portfolio based on extreme market conditions such as a "Flash Crash" or "back-to-back significant losses", or "other unplanned economic, world, or negative event", and do not have guaranteed lifetime income. During the time the funds are out of the stock market they will not participate in any stock market gains and the BetaShield performance may be lower than market performance in markets with positive performance. It is understood that the underlying BetaShield portfolio could be considered aggressive by itself, but a portfolio strategy which employs the risk management overlay, the assumed risk is lessened. The BetaShield portfolio is not designed to act like the S&P; 500 Index, nor the Dow, nor the NASDAQ, it is designed to decrease the volatility historically exhibited in those indexes. The technical goal of each BetaShield portfolio is to potentially reduce portfolio standard deviation (risk) and potentially increase return opportunities as compared to risk (Alpha). Risk reduction and increased performance is not guaranteed. The underlying investments are neither FDIC-insured nor guaranteed by the U.S. Government. There may be economic times where all investments are unfavorable and decline in value. Please evaluate your clients' circumstances and risk tolerance to understand if these investments are right for them. Clients may lose money.

Hypothetical Performance Disclosure

Information presented here is based from back-tested research on historical data applied to a model portfolio. The nature of back-tested models creates the potential for a financial professional to select superior performance results in order to get the desired model results. Back-tested performance does not represent actual performance and should not be interpreted as an indication of such performance. Actual performance for client accounts may be materially lower than that of the model portfolios. The hypothetical or simulated performance results of the model portfolios have certain inherent limitations. Unlike an actual performance record, simulated results do not represent actual trading and may not be impacted by brokerage transactional costs, other advisory fees and order execution slippage. Also, since the trades have not been actually executed with capital, the results may have under-or-over compensated for the impact, if any, of certain market factors, such as liquidity. Simulated trading programs in general are also subject to the fact that are designed with the benefit of hindsight. No representation is being made that any account will or is likely to achieve profits or losses similar to those shown. Such results do not represent the impact that material economic and market factors might have on an investment adviser's decision-making process if the adviser were actually managing client money. Back-tested performance also differs from actual performance because it is achieved through the retroactive application of model portfolios designed with the benefit of hindsight. As a result, the models theoretically may be changed from time to time and the effect on performance results could be either favorable or unfavorable. Individual client account results will vary from the results portrayed of the model due to timing of investment, contributions, withdrawals.





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The information presented herein is for informational purposes only. Investing involves risk, including the loss of principal. Betashield® is available only on certain model portfolios and is NOT A GUARANTEE against loss or declines in the value of a client's portfolio; it is a risk management algorithm designed to mitigate market risk to an investment portfolio. No investment policy strategy, such as asset allocation or diversification, can guarantee a profit or protect against a loss in periods of declining values. Changes in investment strategies, contributions or withdrawals, and economic conditions, may materially alter the performance of an investment portfolio. Active management does not ensure gains or protect against market declines. Investors should carefully consider the investment objectives, risk, charges, and expenses of any model portfolio. Review the investment policy statement and firm disclosure brochure before investing. Contact your financial professional before implementing any investment strategy.

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