

OPS Ocean Park Balanced Risk

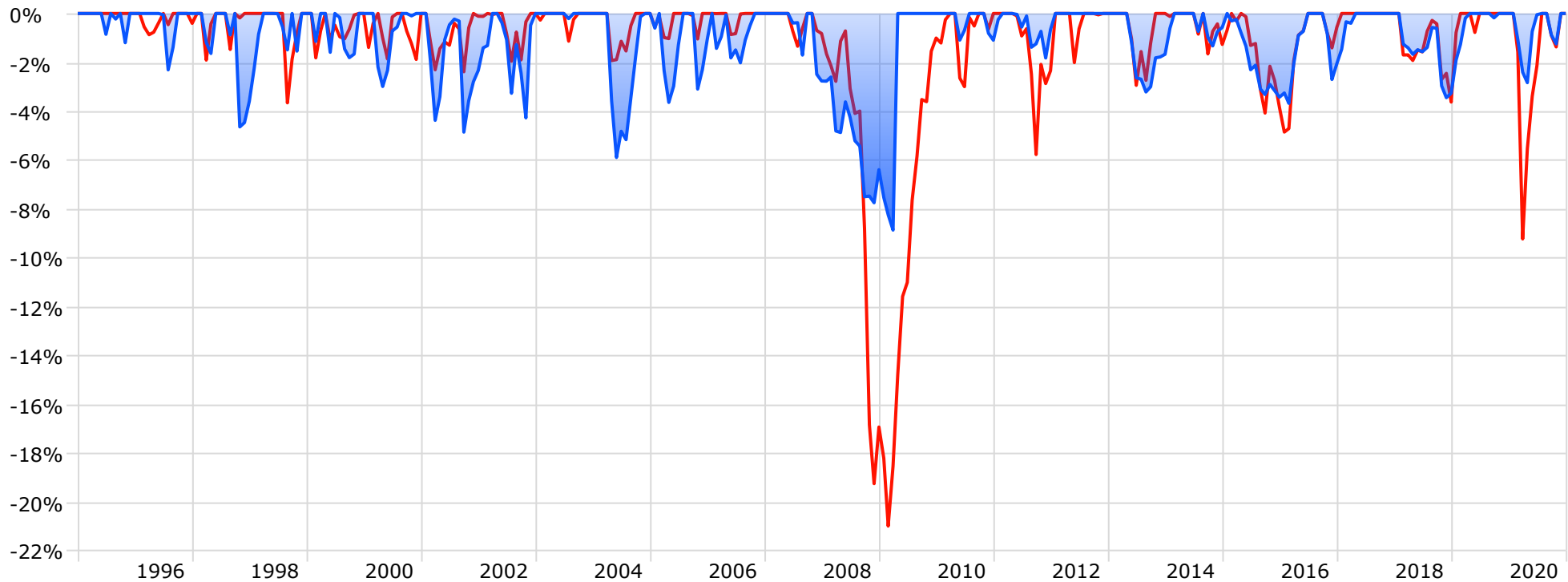
Time Period: 1/1/1995 to 12/31/2020 Source Data: Gross, Monthly Return Calculation Benchmark: USTREAS T-Bill Auction Ave 3 Mon

	Cumulative Return	Return	Std Dev	Sharpe Ratio	Downside Deviation	Sortino Ratio	Max Drawdown
OPS Ocean Park Balanced Risk	728.45%	8.47%	5.98	1.01	2.98	2.02%	-8.88%
US Fund Allocation--15% to 30% Equity	278.72%	5.26%	5.17	0.57	3.63	0.81%	-21.00%

Drawdown

Time Period: 1/1/1995 to 12/31/2020

Source Data: Gross, Monthly Return



OPS Ocean Park Balanced Risk

US Fund Allocation--15% to 30% Equity

Investment Professional Use Only

Total Return (Calendar Year)

Data Point: Return Source Data: Gross, Monthly Return

	2020	2019	2018	2017	2016	2015	2014	2013
OPS Ocean Park Balanced Risk	7.21%	8.62%	-2.93%	7.15%	4.44%	-1.29%	5.95%	0.89%
US Fund Allocation--15% to 30% Equity	6.28%	10.89%	-3.09%	6.48%	5.67%	-2.09%	3.38%	3.95%

Total Return (Calendar Year)

Data Point: Return Source Data: Gross, Monthly Return

	2012	2011	2010	2009	2008	2007	2006	2005	2004
OPS Ocean Park Balanced Risk	8.66%	3.20%	9.42%	33.26%	-3.74%	2.58%	9.27%	6.37%	11.72%
US Fund Allocation--15% to 30% Equity	8.34%	1.78%	9.62%	19.19%	-16.26%	5.05%	6.80%	2.82%	5.41%

Total Return (Calendar Year)

Data Point: Return Source Data: Gross, Monthly Return

	2003	2002	2001	2000	1999	1998	1997	1996	1995
OPS Ocean Park Balanced Risk	30.13%	6.39%	-0.36%	13.99%	12.14%	10.02%	11.36%	16.83%	17.30%
US Fund Allocation--15% to 30% Equity	11.96%	3.26%	2.30%	3.32%	4.54%	8.48%	10.21%	8.21%	15.51%

Investment Professional Use Only

Standard Deviation (Calendar Year)

Data Point: Std Dev Source Data: Gross, Monthly Return

	2020	2019	2018	2017	2016	2015	2014	2013
OPS Ocean Park Balanced Risk	5.00	1.93	2.91	1.25	3.68	2.92	2.79	2.88
US Fund Allocation--15% to 30% Equity	10.91	3.31	3.37	1.16	3.79	3.77	3.51	4.04

Standard Deviation (Calendar Year)

Data Point: Std Dev Source Data: Gross, Monthly Return

	2012	2011	2010	2009	2008	2007	2006	2005	2004
OPS Ocean Park Balanced Risk	1.74	3.07	3.48	12.98	3.95	4.37	5.97	7.37	7.30
US Fund Allocation--15% to 30% Equity	3.86	6.39	5.75	8.19	10.77	2.91	2.39	2.52	3.07

Standard Deviation (Calendar Year)

Data Point: Std Dev Source Data: Gross, Monthly Return

	2003	2002	2001	2000	1999	1998	1997	1996	1995
OPS Ocean Park Balanced Risk	5.33	6.57	7.00	9.27	7.17	5.61	8.52	5.48	5.27
US Fund Allocation--15% to 30% Equity	3.92	3.30	4.10	4.48	3.65	5.30	5.37	3.89	3.10

Investment Professional Use Only

Downside Deviation (Calendar Year)

Data Point: Downside Deviation	Source Data: Gross, Monthly Return	Calculation Benchmark: USTREAS T-Bill Auction Ave 3 Mon							
	2020	2019	2018	2017	2016	2015	2014	2013	
OPS Ocean Park Balanced Risk	2.12	0.39	3.06	0.13	2.16	1.70	1.27	1.97	
US Fund Allocation--15% to 30% Equity	8.07	0.98	3.44	0.01	1.51	2.80	2.05	2.50	

Downside Deviation (Calendar Year)

Data Point: Downside Deviation	Source Data: Gross, Monthly Return	Calculation Benchmark: USTREAS T-Bill Auction Ave 3 Mon							
	2012	2011	2010	2009	2008	2007	2006	2005	2004
OPS Ocean Park Balanced Risk	0.00	1.77	1.41	1.62	3.66	3.48	3.00	4.63	4.46
US Fund Allocation--15% to 30% Equity	2.02	4.04	2.80	3.76	11.13	1.88	1.46	1.91	2.08

Downside Deviation (Calendar Year)

Data Point: Downside Deviation	Source Data: Gross, Monthly Return	Calculation Benchmark: USTREAS T-Bill Auction Ave 3 Mon							
	2003	2002	2001	2000	1999	1998	1997	1996	1995
OPS Ocean Park Balanced Risk	0.29	3.52	6.11	3.09	3.17	2.58	5.56	2.74	2.22
US Fund Allocation--15% to 30% Equity	1.27	2.08	3.09	3.44	2.83	4.11	3.11	1.75	0.27

Investment Professional Use Only

Maximum Drawdown (Calendar Year)

Data Point: Max Drawdown Source Data: Gross, Monthly Return

	2020	2019	2018	2017	2016	2015	2014	2013
OPS Ocean Park Balanced Risk	-2.83%	-0.18%	-3.45%	-0.06%	-2.70%	-3.43%	-1.33%	-3.22%
US Fund Allocation--15% to 30% Equity	-9.24%	-0.78%	-3.63%	—	-1.41%	-4.08%	-1.66%	-2.94%

Maximum Drawdown (Calendar Year)

Data Point: Max Drawdown Source Data: Gross, Monthly Return

	2012	2011	2010	2009	2008	2007	2006	2005	2004
OPS Ocean Park Balanced Risk	—	-1.82%	-1.10%	-2.64%	-5.29%	-2.77%	-2.02%	-3.64%	-5.90%
US Fund Allocation--15% to 30% Equity	-2.01%	-5.78%	-3.00%	-4.89%	-18.68%	-1.34%	-0.86%	-1.05%	-1.93%

Maximum Drawdown (Calendar Year)

Data Point: Max Drawdown Source Data: Gross, Monthly Return

	2003	2002	2001	2000	1999	1998	1997	1996	1995
OPS Ocean Park Balanced Risk	-0.21%	-4.28%	-4.86%	-2.99%	-1.81%	-1.54%	-4.65%	-2.31%	-1.20%
US Fund Allocation--15% to 30% Equity	-1.13%	-1.96%	-2.39%	-1.88%	-1.82%	-3.66%	-1.91%	-0.87%	—

Investment Professional Use Only

OPS Ocean Park Balanced Risk - Quarterly Returns

Source Data: Gross, Quarterly Return

	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Year
2020	-1.48%	2.41%	2.35%	3.82%	7.21%
2019	3.18%	2.29%	1.10%	1.79%	8.62%
2018	-1.06%	-0.16%	0.97%	-2.67%	-2.93%
2017	1.70%	1.70%	2.39%	1.19%	7.15%
2016	1.40%	3.24%	1.86%	-2.06%	4.44%
2015	1.96%	-2.07%	-1.04%	-0.11%	-1.29%
2014	2.96%	2.91%	-0.41%	0.40%	5.95%
2013	1.28%	-1.36%	-0.38%	1.37%	0.89%
2012	2.33%	1.34%	3.19%	1.55%	8.66%
2011	2.48%	0.81%	-0.69%	0.59%	3.20%
2010	3.76%	0.56%	4.67%	0.18%	9.42%
2009	-2.64%	21.09%	10.39%	2.40%	33.26%
2008	-2.11%	0.59%	-3.40%	1.20%	-3.74%
2007	1.50%	1.51%	0.52%	-0.96%	2.58%
2006	3.93%	-0.55%	1.00%	4.67%	9.27%
2005	1.44%	1.08%	4.88%	-1.08%	6.37%
2004	5.28%	-4.83%	3.21%	8.03%	11.72%
2003	5.25%	10.76%	2.66%	8.73%	30.13%
2002	3.62%	0.74%	-1.37%	3.34%	6.39%
2001	-2.45%	4.09%	-4.42%	2.66%	-0.36%
2000	7.22%	1.51%	1.45%	3.23%	13.99%
1999	1.97%	2.69%	-1.81%	9.06%	12.14%
1998	4.87%	0.47%	0.85%	3.54%	10.02%
1997	3.28%	5.22%	6.30%	-3.59%	11.36%
1996	5.72%	2.97%	1.50%	5.73%	16.83%
1995	4.02%	5.75%	3.20%	3.33%	17.30%

Investment Professional Use Only

OPS Ocean Park Balanced Risk - Monthly Returns

Source Data: Gross, Monthly Return

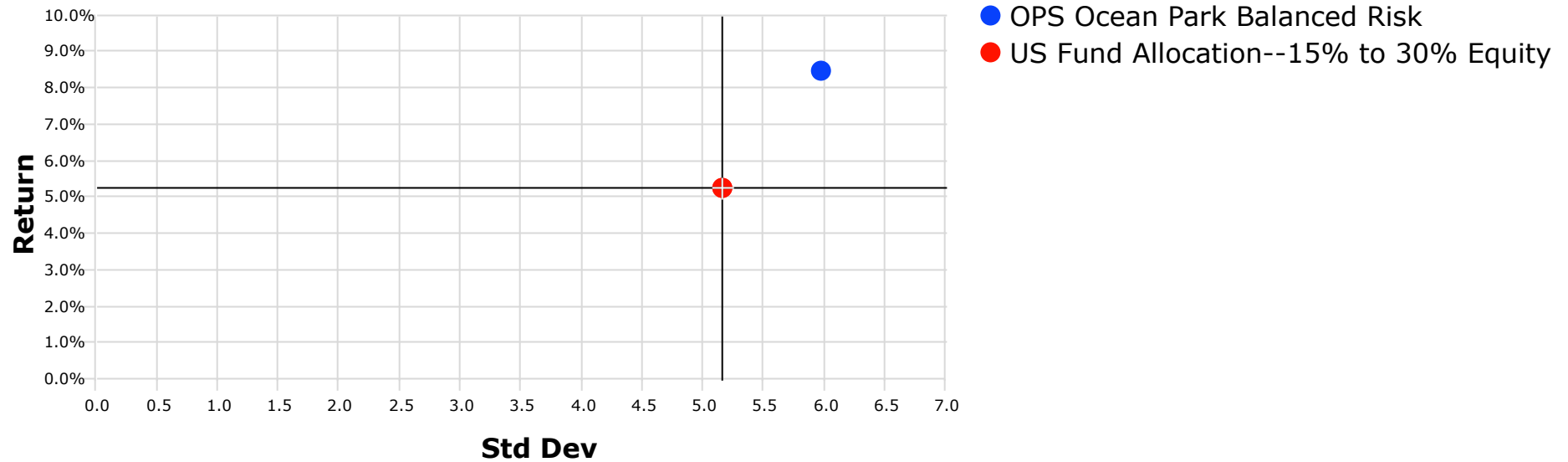
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2020	0.95%	-1.07%	-1.35%	-0.44%	2.16%	0.69%	2.63%	0.61%	-0.88%	-0.37%	2.79%	1.38%	7.21%
2019	1.40%	0.66%	1.09%	0.74%	0.02%	1.52%	0.56%	0.72%	-0.18%	0.32%	0.14%	1.32%	8.62%
2018	0.35%	-1.26%	-0.15%	-0.27%	0.19%	-0.08%	0.18%	0.83%	-0.04%	-2.37%	-0.50%	0.19%	-2.93%
2017	0.61%	1.14%	-0.06%	0.78%	0.65%	0.26%	1.06%	0.51%	0.80%	0.38%	0.11%	0.70%	7.15%
2016	0.18%	-0.44%	1.67%	1.20%	0.17%	1.84%	1.05%	0.57%	0.23%	-0.83%	-1.89%	0.66%	4.44%
2015	2.21%	-0.31%	0.06%	-0.55%	-0.55%	-0.98%	0.19%	-0.99%	-0.24%	0.43%	-0.26%	-0.28%	-1.29%
2014	1.08%	1.24%	0.61%	0.96%	1.43%	0.50%	-0.74%	1.30%	-0.97%	-0.36%	0.59%	0.18%	5.95%
2013	0.46%	0.45%	0.36%	1.31%	-1.18%	-1.48%	-0.06%	-0.54%	0.22%	1.22%	0.04%	0.11%	0.89%
2012	1.50%	0.69%	0.12%	0.87%	0.24%	0.23%	1.55%	0.71%	0.90%	0.43%	1.04%	0.08%	8.66%
2011	0.86%	1.33%	0.28%	1.37%	-0.04%	-0.52%	0.46%	-1.28%	0.14%	0.52%	-1.10%	1.18%	3.20%
2010	1.46%	0.47%	1.79%	1.26%	-1.09%	0.41%	1.69%	1.43%	1.48%	1.29%	-0.81%	-0.29%	9.42%
2009	-1.22%	-0.77%	-0.68%	10.59%	8.66%	0.77%	3.09%	2.63%	4.34%	0.17%	0.70%	1.51%	33.26%
2008	-0.01%	0.18%	-2.27%	-0.07%	1.32%	-0.66%	-1.01%	-0.23%	-2.19%	0.03%	-0.30%	1.47%	-3.74%
2007	0.73%	0.72%	0.05%	1.05%	0.85%	-0.39%	0.02%	-1.33%	1.87%	1.86%	-2.49%	-0.28%	2.58%
2006	4.92%	-1.43%	0.49%	0.90%	-1.76%	0.33%	-0.54%	0.96%	0.59%	1.80%	1.80%	1.01%	9.27%
2005	-0.60%	4.50%	-2.34%	-1.33%	0.69%	1.74%	2.65%	0.50%	1.67%	-3.10%	0.82%	1.26%	6.37%
2004	1.60%	2.52%	1.07%	-3.59%	-2.40%	1.14%	-0.36%	1.82%	1.73%	1.68%	3.93%	2.23%	11.72%
2003	2.36%	2.37%	0.45%	4.93%	3.91%	1.58%	-0.21%	0.56%	2.31%	2.95%	1.69%	3.86%	30.13%
2002	0.95%	0.09%	2.55%	1.84%	-0.38%	-0.70%	-2.21%	2.06%	-1.18%	-1.89%	3.97%	1.31%	6.39%
2001	2.02%	-1.90%	-2.53%	1.02%	2.41%	0.62%	0.23%	-0.08%	-4.56%	1.35%	0.81%	0.47%	-0.36%
2000	0.88%	8.67%	-2.20%	-0.81%	0.68%	1.65%	0.16%	0.65%	0.63%	-0.10%	0.41%	2.91%	13.99%
1999	1.17%	-1.15%	1.96%	2.56%	-1.59%	1.75%	-0.17%	-1.29%	-0.36%	0.15%	4.04%	4.67%	12.14%
1998	1.40%	1.43%	1.97%	0.41%	0.07%	-0.01%	-0.55%	-0.94%	2.37%	-1.54%	4.35%	0.77%	10.02%
1997	2.83%	1.64%	-1.19%	-0.46%	2.57%	3.06%	3.38%	-0.88%	3.74%	-4.65%	0.18%	0.92%	11.36%
1996	3.27%	0.68%	1.68%	0.79%	2.22%	-0.05%	-2.26%	0.94%	2.87%	1.71%	3.36%	0.58%	16.83%
1995	0.98%	0.98%	2.00%	3.21%	3.34%	-0.85%	2.02%	-0.23%	1.39%	-1.20%	1.46%	3.08%	17.30%

Investment Professional Use Only

Risk-Reward

Time Period: 1/1/1995 to 12/31/2020

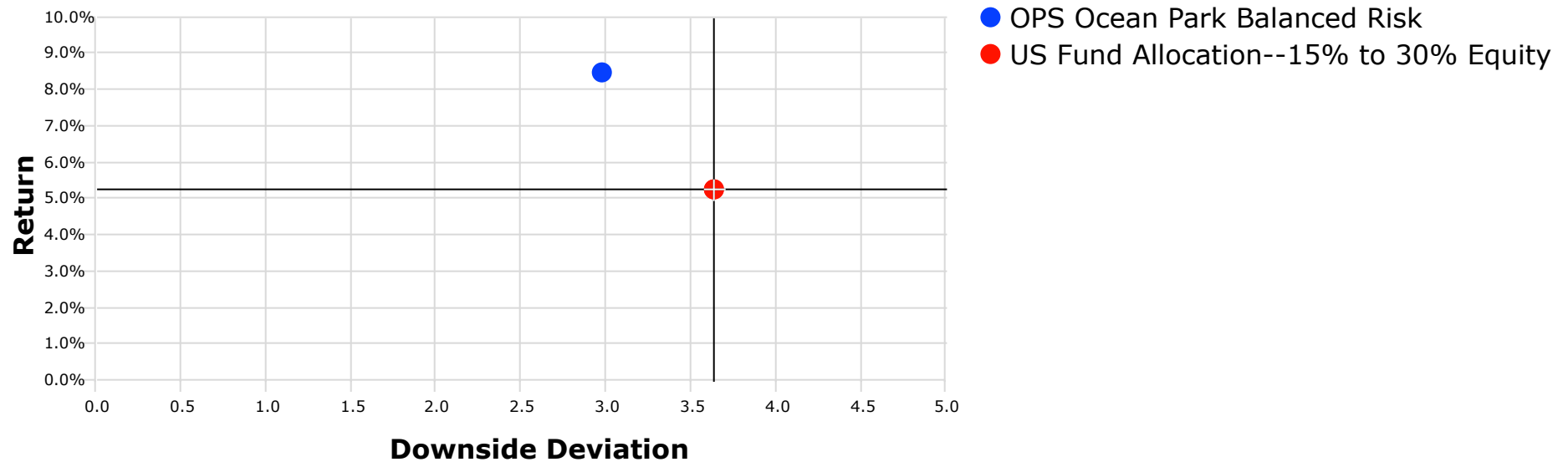
Source Data: Gross, Monthly Return



Risk-Reward

Time Period: 1/1/1995 to 12/31/2020

Source Data: Gross, Monthly Return

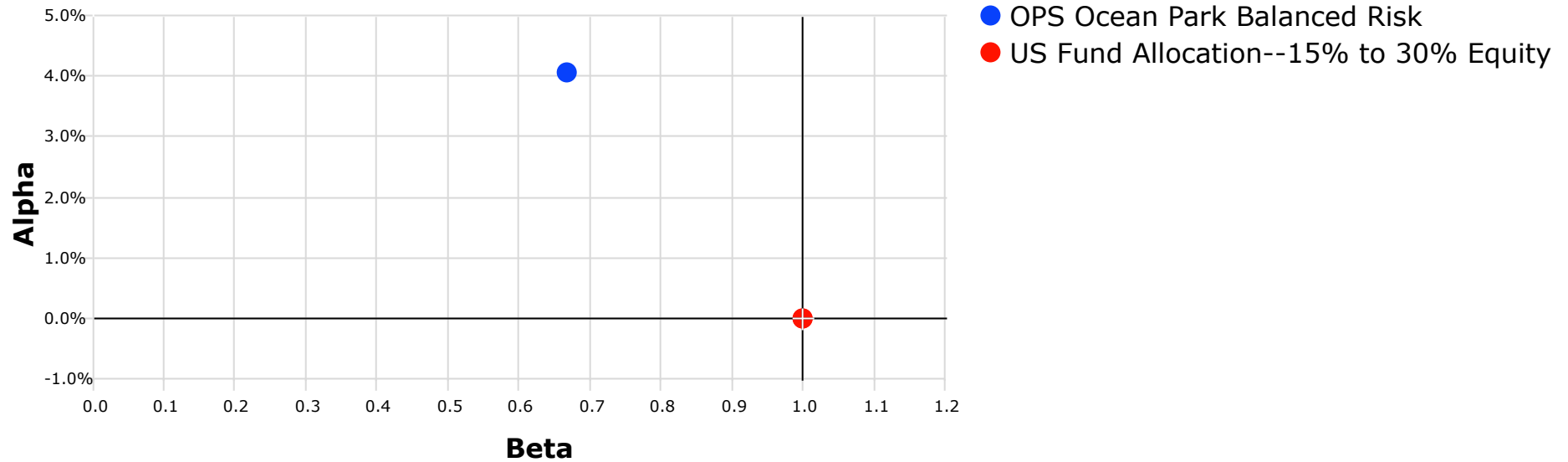


Investment Professional Use Only

Risk-Reward

Time Period: 1/1/1995 to 12/31/2020

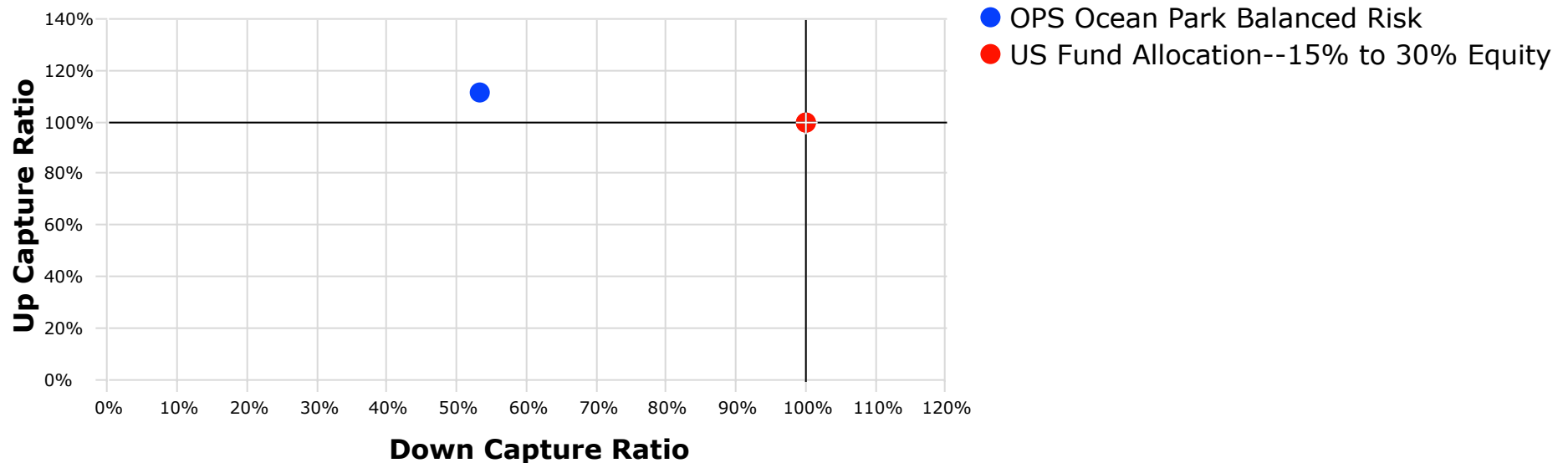
Source Data: Gross, Monthly Return Calculation Benchmark: US Fund Allocation--15% to 30% Equity



Risk-Reward

Time Period: 1/1/1995 to 12/31/2020

Source Data: Gross, Monthly Return Calculation Benchmark: US Fund Allocation--15% to 30% Equity

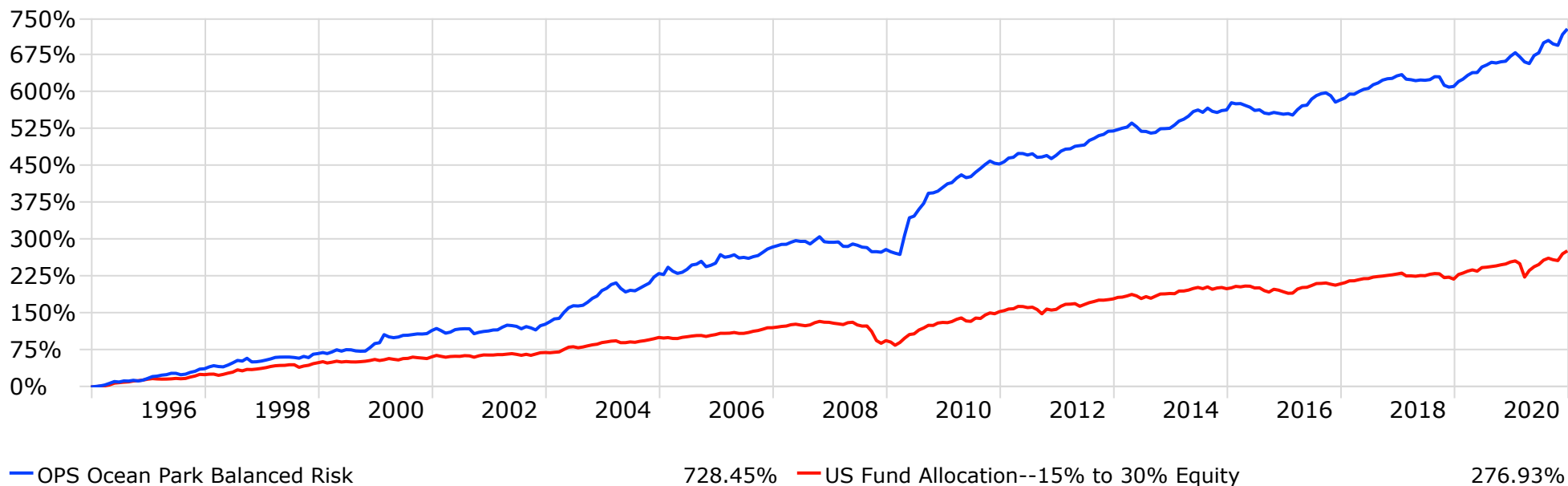


Investment Professional Use Only

Investment Growth

Time Period: 1/1/1995 to 12/31/2020

Source Data: Gross Return



Trailing Returns

Data Point: Return Source Data: Gross, Monthly Return

	1 Year	3 Years	5 Years	7 Years	10 Years	15 Years	20 Years	1/1/1995 - 12/31/2020
OPS Ocean Park Balanced Risk	7.21%	4.17%	4.81%	4.08%	4.12%	5.88%	6.99%	8.47%
US Fund Allocation--15% to 30% Equity	6.28%	4.53%	5.15%	3.83%	4.08%	4.11%	4.36%	5.26%

Downside Deviation (Trailing Periods)

Data Point: Downside Deviation Source Data: Gross, Monthly Return Calculation Benchmark: USTREAS T-Bill Auction Ave 3 Mon

	1 Year	3 Years	5 Years	7 Years	10 Years	15 Years	20 Years	1/1/1995 - 12/31/2020
OPS Ocean Park Balanced Risk	2.12	2.16	1.94	1.82	1.74	2.15	2.83	2.98
US Fund Allocation--15% to 30% Equity	8.07	5.09	4.00	3.63	3.45	4.25	3.83	3.63

Investment Professional Use Only

Disclosures

Performance data quoted represent past performance and are not a guarantee of future returns. Current performance may be lower or higher than the performance data quoted. Current performance information to the most recent month is available as demonstrated in this report. Investment return and principal value will fluctuate so that an investor's portfolio, when redeemed, may be worth more or less than their original principal cost.

The performance data is gross of fees charged for the specific investment strategy for the performance period represented. The gross performance presented herein does reflect the reinvestment of dividends, but not the deduction of investment advisory fees and other expenses it may occur in the management of the account which will reduce overall returns. Actual advisory fees may vary among clients with the same investment strategy; US Dollars are the currency used to express performance.

All investments involve risk, including loss of principal. Further, the investment return and principal value of an investment will fluctuate; thus investor's equity, when liquidated, may be worth more or less than the original cost. This document provides only impersonal advice and/or statistical data and is not intended to meet objectives or suitability requirements of any specific individual or account. In examining account performance clients are cautioned to consider other factors including relative risk, time horizon, and individual risk tolerance among other factors.

Ocean Park Asset Management, Inc., is an SEC registered investment adviser located in California.

Registration does not imply a certain level of skill or training.

The adviser's fee schedules are available in Form ADV Part 2A or upon request. For more information, call 1-844-727-1813 or visit oceanparkam.com.

Benchmarks

US Fund Allocation—15% to 30% Equity, Funds in allocation categories seek to provide both income and capital appreciation by investing in multiple asset classes, including stocks, bonds, and cash. These portfolios are dominated by domestic holdings and have equity exposures between 15% and 30%.

Investors cannot directly invest in an index and unmanaged index returns do not reflect any fees, expenses or sales charges.

Investment Professional Use Only