

Ocean Park Asset Management, Inc. Verification Report

June 30, 2021





Verification Report

Management

We have verified whether Ocean Park Asset Management, Inc. (the “Firm”) has, for the periods from January 1, 2015 through June 30, 2021, established policies and procedures for complying with the Global Investment Performance Standards (GIPS®) related to composite and pooled fund maintenance and the calculation, presentation, and distribution of performance that are designed in compliance with the GIPS standards, as well as whether these policies and procedures have been implemented on a firm-wide basis. GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.

The Firm’s management is responsible for its claim of compliance with the GIPS standards and the design and implementation of its policies and procedures. Our responsibilities are to be independent from the Firm and to express an opinion based on our verification. We conducted this verification in accordance with the required verification procedures of the GIPS standards, which includes testing performance on a sample basis. We also conducted such other procedures as we considered necessary in the circumstances.

In our opinion, for the periods from January 1, 2015 through June 30, 2021, the Firm’s policies and procedures for complying with the GIPS standards related to composite and pooled fund maintenance, as well as the calculation, presentation, and distribution of performance, have been, in all material respects:

- Designed in compliance with the GIPS standards, and
- Implemented on a firm-wide basis.

This report does not relate to or provide assurance on any specific performance report of the Firm or on the operating effectiveness of the Firm’s controls or policies and procedures for complying with the GIPS standards.

ACA Group

ACA Group, Performance Services Division

November 16, 2021

Year End	Total Firm Assets (USD) (Millions)	Composite Assets (USD) (Thousands)	Number of Accounts	Composite Returns Gross	Composite Returns Net	Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Benchmark 3-Yr Std Dev
2021**	186.33	58.86	≤5	2.53%	1.79%	3.14%	N/A ¹	3.44%	6.69%
2020	186.04	57.41	≤5	7.91%	6.35%	6.28%	N/A ¹	N/A ²	N/A ²
2019	163.50	53.20	≤5	8.57%	7.01%	10.89%	N/A ¹	N/A ²	N/A ²
2018*	147.47	49.00	≤5	-1.73%	-2.79%	-1.97%	N/A ¹	N/A ²	N/A ²

NA¹ - Composite dispersion is not presented for periods with five or fewer portfolios in the composite for the entire year.

NA² - The three-year annualized standard deviation is not presented for periods before 36 months of data is available.

* Performance is for a partial period from April 1, 2018 to December 31, 2018.

** Performance is for a partial period from January 1, 2021 to June 30, 2021.

Balanced Risk Model Composite: *The Ocean Park Balanced Risk Model has two investment objectives: to provide long-term total return and to limit volatility and downside risk. The Strategy's multi-asset diversification strategy employs unusually broad diversification across asset classes, markets, industries and issuers. A passive "buy and hold" strategy is not employed. As part of an integrated risk-management discipline, the Strategy monitors underlying holdings daily and applies a trailing stop discipline to each holding, based on a proprietary approach, to limit the impact of any sustained decline in a given asset class or holding. The overall asset allocation of the Strategy is not fixed. It can and does change significantly over time, re-allocating the portfolio in response to trend changes in the U.S. and global economy and in various investment markets. The Balanced Risk Model invests to a significant extent in mutual funds managed by an affiliate of Ocean Park and to a lesser extent in unaffiliated mutual funds. The Model provides a client specific allocation of affiliated mutual funds. The strategy may experience losses as it is subject to market risk, interest rate risk, currency risk, and other economic risks that may influence the returns of this strategy. The Balanced Risk Model composite is compared against the Morningstar Allocation - 15% to 30% Equity Category. The Balanced Risk Model composite was created in April 2018 and incepted on April 1, 2018.*

Ocean Park Asset Management, Inc. ("Ocean Park") is a registered investment adviser with United States Securities and Exchange Commission in accordance with the Investment Advisers Act of 1940. The firm's full list of composite descriptions is available upon request.

Ocean Park claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Ocean Park has been independently verified for the periods December 31, 2014 through June 30, 2021. The verification report is available upon request.

A firm that claims compliance with the GIPS standards must establish policies and procedures for complying with all the applicable requirements of the GIPS standards. Verification provides assurance on whether the firm's policies and procedures related to composite and pooled fund maintenance, as well as the calculation, presentation, and distribution of performance, have been designed in compliance with the GIPS

standards and have been implemented on a firm-wide basis. Verification does not provide assurance on the accuracy of any specific performance report.

Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. Additional information regarding the treatment of significant cash flows is available upon request. Past performance is not indicative of future results. Returns include the reinvestment of all income.

The currency used to express performance is USD. Gross-of-fee returns are reduced by trading costs. Net-of-fee returns are calculated using a model fee of 1.45%. The model fee is the highest investment management fee that may be or has been charged for this composite. The annual model management fee is applied on a monthly basis, by deducting 1/12th of the model fee from the monthly gross returns. Composite dispersion is measured by the asset-weighted standard deviation of annual gross returns of those portfolios included in the composite for the full year. The 3-year annualized standard deviation measures the variability of the composite gross returns and benchmark returns over the preceding 36-month period. Policies for valuing investments, calculating performance, and preparing GIPS Reports are available upon request.

The investment management fee schedule for the composite is 1.45% per annum.

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Benchmark:

Morningstar® US Fund Allocation - 15% to 30% Equity Category - The Morningstar® US Fund Allocation - 15% to 30% Equity Category includes income-allocation portfolios that seek to provide both capital appreciation and income by investing in three major areas: stocks, bonds, and cash. These portfolios tend to hold larger positions in stocks than conservative-allocation portfolios. These portfolios typically have 15% to 30% of assets in equities and the remainder in fixed income and cash.

Year End	Total Firm Assets (USD) (Millions)	Composite Assets (USD) (Thousands)	Number of Accounts	Composite Returns Gross	Composite Returns Net	Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Benchmark 3-Yr Std Dev
2021*	186.33	9,349.76	19	1.44%	0.23%	1.06%	N/A ¹	5.35%	3.96%
2020	186.04	9,532.13	22	5.80%	3.29%	5.21%	0.08%	5.31%	3.96%
2019	163.50	9,604.66	22	8.17%	5.61%	7.53%	0.05%	2.40%	2.44%
2018	147.47	6,906.62	23	-0.85%	-3.20%	1.28%	0.09%	2.62%	3.35%
2017	162.31	3,987.64	21	6.74%	4.21%	5.45%	0.07%	N/A ²	N/A ²
2016	185.42	6,141.88	25	4.08%	1.61%	0.25%	N/A ¹	N/A ²	N/A ²

NA¹ - Composite dispersion is not presented for periods with five or fewer portfolios in the composite for the entire year.

NA² - The three-year annualized standard deviation is not presented for periods before 36 months of data is available.

* Performance is for a partial period from January 1, 2021 to June 30, 2021.

California Municipal Bond Program Composite: *The California Municipal Bond Program seeks to produce satisfying long-term returns while limiting downside risk. Returns are created from interest income as well as increases in bond prices. The interest income from municipal bonds is tax-free at the federal level. California municipal bond interest is also tax-free at the state level, providing a valuable benefit for California clients. The Program diversifies a client's account among at least four (often up to ten) California (and sometimes national) municipal bond mutual funds. Each holding is monitored daily. A proprietary stop-loss discipline is implemented with the goal of limiting drawdowns. The Program will be fully invested when there are many Buy signals and will, at times, be fully in cash when municipal bond mutual funds are showing Sell signals. The strategy may experience losses as it is subject to market risk, interest rate risk, currency risk, and other economic risks that may influence the returns of this strategy. The California Municipal Bond Program composite is compared against the Bloomberg Barclays Municipal Bond Index. The California Municipal Bond Program composite has a minimum of \$1,000. The California Municipal Bond Program composite was created in January 2016 and incepted on January 1, 2016.*

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The currency used to express performance is USD. Gross-of-fee returns are reduced by trading costs. Net-of-fee returns are calculated using a model fee of 2.4%. The model fee is the highest investment management fee that may be or has been charged for this composite. The annual model management fee is applied on a monthly basis, by deducting 1/12th of the model fee from the monthly gross returns. Composite dispersion is measured by the asset-weighted standard deviation of annual gross returns of those portfolios included in the composite for the full year. The 3-year annualized standard deviation measures the variability of the composite gross returns and benchmark returns over the preceding 36-month period. Policies for valuing investments, calculating performance, and preparing GIPS Reports are available upon request.

The investment management fee schedule for the composite is tiered at: 0.60% per quarter for the first \$500,000, 0.45% per quarter for \$500,001 to \$2,000,000 and 0.30% per quarter for more than \$2,000,000.

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Benchmark:

Bloomberg Barclays Municipal Bond Index - The Bloomberg Barclays Municipal Bond Index is considered representative of the broad market for investment grade, tax-exempt bonds with a maturity of at least one year.

11/18/2021

Year End	Total Firm Assets (USD) (Millions)	Composite Assets (USD) (Thousands)	Number of Accounts	Composite Returns Gross	Composite Returns Net	Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Benchmark 3-Yr Std Dev
2021*	186.33	43,022.63	242	2.82%	1.59%	3.14%	N/A ¹	3.74%	6.69%
2020	186.04	38,731.55	227	7.96%	5.40%	6.28%	0.07%	3.80%	6.77%
2019	163.50	29,904.23	187	9.08%	6.50%	10.89%	0.11%	2.49%	3.15%
2018	147.47	39,565.88	210	-2.48%	-4.79%	-3.09%	0.09%	2.92%	3.13%
2017	162.31	41,554.03	222	6.84%	4.31%	6.48%	0.09%	2.70%	3.22%
2016	185.42	48,574.88	267	6.00%	3.48%	5.67%	0.15%	N/A ²	N/A ²
2015	211.31	45,706.20	279	-0.45%	-2.81%	-2.09%	0.26%	N/A ²	N/A ²

NA¹ - Composite dispersion is not presented for periods with five or fewer portfolios in the composite for the entire year.

NA² - The three-year annualized standard deviation is not presented for periods before 36 months of data is available.

* Performance is for a partial period from January 1, 2021 to June 30, 2021.

Conservative Allocation Program Composite: *The Conservative Allocation Program has two investment objectives: to provide long-term total return and to limit volatility and downside risk. The Program's multi-asset diversification strategy employs unusually broad diversification across asset classes, markets, industries and issuers. A passive "buy and hold" strategy is not employed. As part of an integrated risk-management discipline, the Program monitors underlying holdings daily and applies a trailing stop discipline to each holding, based on a proprietary approach, to limit the impact of any sustained decline in a given asset class or holding. The overall asset allocation of the Program is not fixed. It can and does change significantly over time, re-allocating the portfolio in response to trend changes in the U.S. and global economy and in various investment markets. The Conservative Allocation Program generally balances its investment between mutual funds managed by an affiliate of Ocean Park and unaffiliated mutual funds. The strategy may experience losses as it is subject to market risk, interest rate risk, currency risk, and other economic risks that may influence the returns of this strategy. The Conservative Allocation Program composite is compared against the Morningstar Allocation - 15% to 30% Equity Category. The Conservative Allocation Program composite has a minimum of \$1,000. The Conservative Allocation Program composite was created in January 1999 and incepted on January 1, 1995.*

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The investment management fee schedule for the composite is tiered at: 0.60% per quarter for the first \$500,000, 0.45% per quarter for \$500,001 to \$2,000,000 and 0.30% per quarter for more than \$2,000,000.

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11/18/2021

Benchmark:

Morningstar® US Fund Allocation - 15% to 30% Equity Category - The Morningstar® US Fund Allocation - 15% to 30% Equity Category includes income-allocation portfolios that seek to provide both capital appreciation and income by investing in three major areas: stocks, bonds, and cash. These portfolios tend to hold larger positions in stocks than conservative-allocation portfolios. These portfolios typically have 15% to 30% of assets in equities and the remainder in fixed income and cash.

11/18/2021

Year End	Total Firm Assets (USD) (Millions)	Composite Assets (USD) (Thousands)	Number of Accounts	Composite Returns Gross	Composite Returns Net	Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Benchmark 3-Yr Std Dev
2021**	186.33	91.14	≤5	2.82%	2.00%	3.14%	N/A ¹	3.63%	6.69%
2020	186.04	88.65	≤5	10.39%	8.64%	6.28%	N/A ¹	3.77%	6.77%
2019	163.50	80.27	≤5	8.14%	6.42%	10.89%	N/A ¹	2.52%	3.15%
2018	147.47	74.22	≤5	-2.93%	-4.47%	-3.09%	N/A ¹	N/A ²	N/A ²
2017	162.31	126.88	≤5	6.82%	5.12%	6.48%	N/A ¹	N/A ²	N/A ²
2016*	185.42	118.78	≤5	4.00%	2.76%	3.62%	N/A ¹	N/A ²	N/A ²

NA¹ - Composite dispersion is not presented for periods with five or fewer portfolios in the composite for the entire year.

NA² - The three-year annualized standard deviation is not presented for periods before 36 months of data is available.

* Performance is for a partial period from April 1, 2016 to December 31, 2016.

** Performance is for a partial period from January 1, 2021 to June 30, 2021.

Conservative Allocation Strategy Composite: *The Conservative Allocation Strategy has two investment objectives: to provide long-term total return and to limit volatility and downside risk. The Strategy's multi-asset diversification strategy employs unusually broad diversification across asset classes, markets, industries and issuers. A passive "buy and hold" strategy is not employed. As part of an integrated risk-management discipline, the Strategy monitors underlying holdings daily and applies a trailing stop discipline to each holding, based on a proprietary approach, to limit the impact of any sustained decline in a given asset class or holding. The overall asset allocation of the Strategy is not fixed. It can and does change significantly over time, re-allocating the portfolio in response to trend changes in the U.S. and global economy and in various investment markets. The Conservative Allocation Strategy invests to a significant extent in mutual funds managed by an affiliate of Ocean Park and to a lesser extent in unaffiliated mutual funds. The strategy may experience losses as it is subject to market risk, interest rate risk, currency risk, and other economic risks that may influence the returns of this strategy. The Conservative Allocation Strategy composite is compared against the Morningstar Allocation - 15% to 30% Equity Category. The Conservative Allocation Strategy composite was created in April 2016 and incepted on April 1, 2016.*

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The currency used to express performance is USD. Gross-of-fee returns are reduced by trading costs. Net-of-fee returns are calculated using a model fee of 1.6%. The model fee is the highest investment management fee that may be or has been charged for this composite. The annual model management fee is applied on a monthly basis, by deducting 1/12th of the model fee from the monthly gross returns. Composite dispersion is measured by the asset-weighted standard deviation of annual gross returns of those portfolios included in the composite for the full year. The 3-year annualized standard deviation measures the variability of the composite gross returns and benchmark returns over the preceding 36-month period. Policies for valuing investments, calculating performance, and preparing GIPS Reports are available upon request.

The investment management fee schedule for the composite is 1.60% per annum.

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Benchmark:

Morningstar® US Fund Allocation - 15% to 30% Equity Category - The Morningstar® US Fund Allocation - 15% to 30% Equity Category includes income-allocation portfolios that seek to provide both capital appreciation and income by investing in three major areas: stocks, bonds, and cash. These portfolios tend to hold larger positions in stocks than conservative-allocation portfolios. These portfolios typically have 15% to 30% of assets in equities and the remainder in fixed income and cash.

11/18/2021

Year End	Total Firm Assets (USD) (Millions)	Composite Assets (USD) (Thousands)	Number of Accounts	Composite Returns Gross	Composite Returns Net	Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Benchmark 3-Yr Std Dev
2021**	186.33	56.63	≤5	3.39%	2.65%	1.06%	N/A ¹	N/A ²	N/A ²
2020	186.04	54.77	≤5	4.96%	3.45%	5.21%	N/A ¹	N/A ²	N/A ²
2019*	163.50	52.19	≤5	4.37%	3.37%	4.12%	N/A ¹	N/A ²	N/A ²

NA¹ - Composite dispersion is not presented for periods with five or fewer portfolios in the composite for the entire year.

NA² - The three-year annualized standard deviation is not presented for periods before 36 months of data is available.

* Performance is for a partial period from May 1, 2019 to December 31, 2019.

** Performance is for a partial period from January 1, 2021 to June 30, 2021.

Diversified Municipal Bond Model Composite: *The Ocean Park Diversified Municipal Bond Model seeks to produce satisfying long-term returns while limiting downside risk. Returns are created from interest income as well as increases in bond prices. The interest income from municipal bonds is tax-exempt at the federal level, providing a valuable benefit for clients in relatively high income tax brackets. The Model diversifies a client's account directly and indirectly among a number of municipal bond mutual funds. Trends in the municipal bond market will determine when the Model and its underlying holdings will be either fully invested or in cash. Each holding is monitored daily, and during declines a proprietary stop-loss discipline is executed with the goal of limiting drawdowns. The Ocean Park Diversified Municipal Bond Model invests to a significant extent in mutual funds managed by an affiliate of Ocean Park and to a lesser extent in unaffiliated mutual funds. The Model provides a client specific allocation of affiliated mutual funds. The strategy may experience losses as it is subject to market risk, interest rate risk, currency risk, and other economic risks that may influence the returns of this strategy. The Diversified Municipal Bond Model composite is compared against the Bloomberg Barclays Municipal Bond Index. The Diversified Municipal Bond Model composite was created in May 2019 and incepted on May 1, 2019.*

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Benchmark:

Bloomberg Barclays Municipal Bond Index - The Bloomberg Barclays Municipal Bond Index is considered representative of the broad market for investment grade, tax-exempt bonds with a maturity of at least one year.

Year End	Total Firm Assets (USD) (Millions)	Composite Assets (USD) (Thousands)	Number of Accounts	Composite Returns Gross	Composite Returns Net	Bloomberg Barclays U S Aggregate Bond Index Benchmark Returns	ICE Bank of America Merrill Lynch U S High Yield Master II Index Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Bloomberg Barclays U S Aggregate Bond Index Benchmark 3-Yr Std Dev	ICE Bank of America Merrill Lynch U S High Yield Master II Index Benchmark 3-Yr Std Dev
2021*	186.33	49,611.56	252	3.31%	2.08%	-1.60%	3.70%	N/A ¹	4.44%	3.44%	9.34%
2020	186.04	52,172.92	288	7.71%	5.16%	7.51%	6.17%	0.16%	4.55%	3.36%	9.39%
2019	163.50	61,151.35	363	11.45%	8.81%	8.72%	14.41%	0.05%	2.90%	2.87%	4.13%
2018	147.47	69,479.58	453	0.26%	-2.11%	0.01%	-2.26%	0.05%	3.26%	2.84%	4.64%
2017	162.31	102,842.20	641	4.95%	2.46%	3.54%	7.48%	0.32%	3.60%	2.78%	5.60%
2016	185.42	120,419.40	719	12.48%	9.81%	2.65%	17.49%	0.55%	N/A ²	N/A ²	N/A ²
2015	211.31	152,178.30	964	-1.61%	-3.94%	0.55%	-4.64%	0.10%	N/A ²	N/A ²	N/A ²

NA¹ - Composite dispersion is not presented for periods with five or fewer portfolios in the composite for the entire year.

NA² - The three-year annualized standard deviation is not presented for periods before 36 months of data is available.

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High Yield Corporate Bond Program Composite: *The High Yield Corporate Bond Program seeks to produce satisfying long-term returns while limiting downside risk. Returns are created from interest income as well as increases in bond prices. The Program diversifies a client's account among at least four (often up to ten) high yield corporate bond mutual funds that are expected to generate returns superior to a simple high yield corporate bond benchmark. Each holding is monitored daily and during declines, a proprietary stop-loss discipline is implemented with the goal of limiting drawdowns. The Program will be fully invested when there are many Buy signals and will, at times, be fully in cash when the universe of high yield corporate bond mutual funds are showing Sell signals. The High Yield Corporate Bond Program may from time to time take advantage of tax-loss harvesting. The strategy may experience losses as it is subject to market risk, interest rate risk, currency risk, and other economic risks that may influence the returns of this strategy. The High Yield Corporate Bond Program composite is compared against the Bloomberg Barclays U.S. Aggregate Bond Index and the ICE Bank of America Merrill Lynch U.S. High Yield Master II Index. The High Yield Corporate Bond Program composite has a minimum of \$1,000. The High Yield Corporate Bond Program composite was created in January 1999 and incepted on January 1, 1999.*

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The currency used to express performance is USD. Gross-of-fee returns are reduced by trading costs. Net-of-fee returns are calculated using a model fee of 2.4%. The model fee is the highest investment management fee that may be or has been charged for this composite. The annual model management fee is applied on a monthly basis, by deducting 1/12th of the model fee from the monthly gross returns. Composite dispersion is measured by the asset-weighted standard deviation of annual gross returns of those portfolios included in the composite for the full year. The 3-year annualized standard deviation measures the variability of the composite gross returns and benchmark returns over the preceding 36-month period. Policies for valuing investments, calculating performance, and preparing GIPS Reports are available upon request.

The investment management fee schedule for the composite is tiered at: 0.60% per quarter for the first \$500,000, 0.45% per quarter for \$500,001 to \$2,000,000 and 0.30% per quarter for more than \$2,000,000.

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11/18/2021

Benchmarks:

Bloomberg Barclays U.S. Aggregate Bond Index - The Bloomberg Barclays US Aggregate Bond Index, or the Agg, is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

ICE Bank of America Merrill Lynch U.S. High Yield Master II Index - High yield bonds are represented by the Merrill Lynch High Yield Master II Index, a broad based index consisting of all U.S. dollar-denominated high-yield bonds with a minimum outstanding amount of \$100 million and maturing over one year.

11/18/2021

Year End	Total Firm Assets (USD) (Millions)	Composite Assets (USD) (Thousands)	Number of Accounts	Composite Returns Gross	Composite Returns Net	Bloomberg Barclays U S Aggregate Bond Index Benchmark Returns	ICE Bank of America Merrill Lynch U S High Yield Master II Index Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Bloomberg Barclays U S Aggregate Bond Index Benchmark 3- Yr Std Dev	ICE Bank of America Merrill Lynch U S High Yield Master II Index Benchmark 3- Yr Std Dev
2021**	186.33	54.89	≤5	2.97%	2.15%	-1.60%	3.70%	N/A ¹	N/A ²	N/A ²	N/A ²
2020*	186.04	53.31	≤5	4.58%	3.89%	-0.20%	6.41%	N/A ¹	N/A ²	N/A ²	N/A ²

NA¹ - Composite dispersion is not presented for periods with five or fewer portfolios in the composite for the entire year.

NA² - The three-year annualized standard deviation is not presented for periods before 36 months of data is available.

* Performance is for a partial period from August 1, 2020 to December 31, 2020.

** Performance is for a partial period from January 1, 2021 to June 30, 2021.

High Yield Corporate Bond Strategy Composite: *The High Yield Corporate Bond Strategy seeks to produce satisfying long-term returns while limiting downside risk. Returns are created from interest income as well as increases in bond prices. The Strategy diversifies a client's account among at least four (often up to ten) high yield corporate bond mutual funds that are expected to generate returns superior to a simple high yield corporate bond benchmark. Each holding is monitored daily and during declines, a proprietary stop-loss discipline is implemented with the goal of limiting drawdowns. The Strategy will be fully invested when there are many Buy signals and will, at times, be fully in cash when the universe of high yield corporate bond mutual funds are showing Sell signals. The High Yield Corporate Bond Strategy does not utilize tax-loss harvesting. The strategy may experience losses as it is subject to market risk, interest rate risk, currency risk, and other economic risks that may influence the returns of this strategy. The High Yield Corporate Bond Strategy composite is compared against the Bloomberg Barclays U.S. Aggregate Bond Index and the ICE Bank of America Merrill Lynch U.S. High Yield Master II Index. The High Yield Corporate Bond Strategy composite was created in August 2020 and inception on August 1, 2020.*

Ocean Park Asset Management, Inc. ("Ocean Park") is a registered investment adviser with United States Securities and Exchange Commission in accordance with the Investment Advisers Act of 1940. The firm's full list of composite descriptions is available upon request.

Ocean Park claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Ocean Park has been independently verified for the periods December 31, 2014 through June 30, 2021. The verification report is available upon request.

A firm that claims compliance with the GIPS standards must establish policies and procedures for complying with all the applicable requirements of the GIPS standards. Verification provides assurance on whether the firm's policies and procedures related to composite and pooled fund maintenance, as well as the calculation, presentation, and distribution of performance, have been designed in compliance with the GIPS standards and have been implemented on a firm-wide basis. Verification does not provide assurance on the accuracy of any specific performance report.

Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. Additional information regarding the treatment of significant cash flows is available upon request. Past performance is not indicative of future results. Returns include the reinvestment of all income.

The currency used to express performance is USD. Gross-of-fee returns are reduced by trading costs. Net-of-fee returns are calculated using a model fee of 1.6%. The model fee is the highest investment management fee that may be or has been charged for this composite. The annual model management fee is applied on a monthly basis, by deducting 1/12th of the model fee from the monthly gross returns. Composite dispersion is measured by the asset-weighted standard deviation of annual gross returns of those portfolios included in the composite for the full year. The 3-year annualized standard deviation measures the variability of the composite gross returns and benchmark returns over the preceding 36-month period. Policies for valuing investments, calculating performance, and preparing GIPS Reports are available upon request.

The investment management fee schedule for the composite is 1.60% per annum.

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Benchmarks:

Bloomberg Barclays U.S. Aggregate Bond Index - The Bloomberg Barclays US Aggregate Bond Index, or the Agg, is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

ICE Bank of America Merrill Lynch U.S. High Yield Master II Index - High yield bonds are represented by the Merrill Lynch High Yield Master II Index, a broad based index consisting of all U.S. dollar-denominated high-yield bonds with a minimum outstanding amount of \$100 million and maturing over one year.

11/18/2021

Year End	Total Firm Assets (USD) (Millions)	Composite Assets (USD) (Thousands)	Number of Accounts	Composite Returns Gross	Composite Returns Net	Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Benchmark 3-Yr Std Dev
2021*	186.33	17,970.69	8	3.43%	2.19%	1.06%	N/A ¹	4.96%	3.96%
2020	186.04	21,694.79	8	5.34%	2.85%	5.21%	N/A ¹	4.96%	3.96%
2019	163.50	11,703.24	≤5	7.81%	5.25%	7.53%	N/A ¹	2.37%	2.44%
2018	147.47	9,342.64	≤5	0.43%	-1.95%	1.28%	N/A ¹	2.75%	3.35%
2017	162.31	6,472.74	≤5	7.40%	4.85%	5.45%	N/A ¹	N/A ²	N/A ²
2016	185.42	331.03	≤5	4.44%	1.97%	0.25%	N/A ¹	N/A ²	N/A ²

NA¹ - Composite dispersion is not presented for periods with five or fewer portfolios in the composite for the entire year.

NA² - The three-year annualized standard deviation is not presented for periods before 36 months of data is available.

* Performance is for a partial period from January 1, 2021 to June 30, 2021.

Municipal Bond Program Composite: *The Municipal Bond Program seeks to produce satisfying long-term returns while limiting downside risk. The interest income from municipal bonds is tax-free at the federal level, providing a valuable benefit for clients in relatively high-income tax brackets. Returns are created from interest income as well as increases in bond prices. The Program diversifies a client's account among at least four (often up to ten) municipal bond mutual funds. Each holding is monitored daily and during declines, a proprietary stop-loss discipline is implemented with the goal of limiting drawdowns. The Program will be fully invested when there are many Buy signals and will, at times, be fully in cash when the universe of municipal bond mutual funds are showing Sell signals. The Municipal Bond Program generally balances its investments between mutual funds managed by an affiliate of Ocean Park and unaffiliated mutual funds. The strategy may experience losses as it is subject to market risk, interest rate risk, currency risk, and other economic risks that may influence the returns of this strategy. The Municipal Bond Program composite is compared against the Bloomberg Barclays Municipal Bond Index. The Municipal Bond Program composite has a minimum of \$1,000. The Municipal Bond Program composite was created in January 2016 and incepted on January 1, 2016.*

Ocean Park Asset Management, Inc. ("Ocean Park") is a registered investment adviser with United States Securities and Exchange Commission in accordance with the Investment Advisers Act of 1940. The firm's full list of composite descriptions is available upon request.

Ocean Park claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Ocean Park has been independently verified for the periods December 31, 2014 through June 30, 2021. The verification report is available upon request.

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The currency used to express performance is USD. Gross-of-fee returns are reduced by trading costs. Net-of-fee returns are calculated using a model fee of 2.4%. The model fee is the highest investment management fee that may be or has been charged for this composite. The annual model management fee is applied on a monthly basis, by deducting 1/12th of the model fee from the monthly gross returns. Composite dispersion is measured by the asset-weighted standard deviation of annual gross returns of those portfolios included in the composite for the full year. The 3-year annualized standard deviation measures the variability of the composite gross returns and benchmark returns over the preceding 36-month period. Policies for valuing investments, calculating performance, and preparing GIPS Reports are available upon request.

The investment management fee schedule for the composite is tiered at: 0.60% per quarter for the first \$500,000, 0.45% per quarter for \$500,001 to \$2,000,000 and 0.30% per quarter for more than \$2,000,000.

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Benchmark:

Bloomberg Barclays Municipal Bond Index - The Bloomberg Barclays Municipal Bond Index is considered representative of the broad market for investment grade, tax-exempt bonds with a maturity of at least one year.

Year End	Total Firm Assets (USD) (Millions)	Composite Assets (USD) (Thousands)	Number of Accounts	Composite Returns Gross	Composite Returns Net	Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Benchmark 3-Yr Std Dev
2021**	186.33	55.54	≤5	3.31%	2.49%	1.06%	N/A ¹	N/A ²	N/A ²
2020	186.04	53.76	≤5	4.98%	3.32%	5.21%	N/A ¹	N/A ²	N/A ²
2019*	163.50	51.21	≤5	2.42%	1.60%	2.32%	N/A ¹	N/A ²	N/A ²

NA¹ - Composite dispersion is not presented for periods with five or fewer portfolios in the composite for the entire year.

NA² - The three-year annualized standard deviation is not presented for periods before 36 months of data is available.

* Performance is for a partial period from July 1, 2019 to December 31, 2019.

** Performance is for a partial period from January 1, 2021 to June 30, 2021.

Municipal Bond Strategy Composite: *The Municipal Bond Strategy seeks to produce satisfying long-term returns while limiting downside risk. The interest income from municipal bonds is tax-free at the federal level, providing a valuable benefit for clients in relatively high-income tax brackets. Returns are created from interest income as well as increases in bond prices. The Strategy diversifies a client's account among at least four (often up to ten) municipal bond mutual funds. Each holding is monitored daily and during declines, a proprietary stop-loss discipline is implemented with the goal of limiting drawdowns. The Strategy will be fully invested when there are many Buy signals and will, at times, be fully in cash when the universe of municipal bond mutual funds are showing Sell signals. The Municipal Bond Strategy invests to a significant extent in mutual funds managed by an affiliate of Ocean Park and to a lesser extent in unaffiliated mutual funds. The strategy may experience losses as it is subject to market risk, interest rate risk, currency risk, and other economic risks that may influence the returns of this strategy. The Municipal Bond Strategy composite is compared against the Bloomberg Barclays Municipal Bond Index. The Municipal Bond Strategy composite was created in July 2019 and incepted on July 1, 2019.*

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standards and have been implemented on a firm-wide basis. Verification does not provide assurance on the accuracy of any specific performance report.

Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. Additional information regarding the treatment of significant cash flows is available upon request. Past performance is not indicative of future results. Returns include the reinvestment of all income.

The currency used to express performance is USD. Gross-of-fee returns are reduced by trading costs. Net-of-fee returns are calculated using a model fee of 1.6%. The model fee is the highest investment management fee that may be or has been charged for this composite. The annual model management fee is applied on a monthly basis, by deducting 1/12th of the model fee from the monthly gross returns. Composite dispersion is measured by the asset-weighted standard deviation of annual gross returns of those portfolios included in the composite for the full year. The 3-year annualized standard deviation measures the variability of the composite gross returns and benchmark returns over the preceding 36-month period. Policies for valuing investments, calculating performance, and preparing GIPS Reports are available upon request.

The investment management fee schedule for the composite is 1.60% per annum.

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Benchmark:

Bloomberg Barclays Municipal Bond Index - The Bloomberg Barclays Municipal Bond Index is considered representative of the broad market for investment grade, tax-exempt bonds with a maturity of at least one year.

Year End	Total Firm Assets (USD) (Millions)	Composite Assets (USD) (Thousands)	Number of Accounts	Composite Returns Gross	Composite Returns Net	Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Benchmark 3-Yr Std Dev
2021**	186.33	56.12	≤5	2.74%	1.92%	0.02%	N/A ¹	N/A ²	N/A ²
2020	186.04	54.62	≤5	7.56%	5.86%	0.36%	N/A ¹	N/A ²	N/A ²
2019*	163.50	50.78	≤5	1.46%	1.19%	0.26%	N/A ¹	N/A ²	N/A ²

NA¹ - Composite dispersion is not presented for periods with five or fewer portfolios in the composite for the entire year.

NA² - The three-year annualized standard deviation is not presented for periods before 36 months of data is available.

* Performance is for a partial period from November 1, 2019 to December 31, 2019.

** Performance is for a partial period from January 1, 2021 to June 30, 2021.

Ocean Park Absolute Return Composite: *The Absolute Return Strategy seeks to achieve satisfactory total return consisting of long-term capital appreciation and income, while limiting volatility and drawdowns. Rational Tactical Return fund comprises 30% of the portfolio when the fund is determined to be in an uptrend and this position is managed tactically based on Ocean Park's proprietary Buy & Sell signals to limit downside risk. The remaining 70% of the portfolio is fixed, holding four tactically managed mutual funds. These funds are managed by an affiliate of Ocean Park and employ a proprietary risk mitigating discipline. The strategy may experience losses as it is subject to market risk, interest rate risk, currency risk, and other economic risks that may influence the returns of this strategy. The Ocean Park Absolute Return composite is compared against the 3-Month Treasury Bill. The Ocean Park Absolute Return composite was created in November 2019 and inception on November 1, 2019.*

Ocean Park Asset Management, Inc. ("Ocean Park") is a registered investment adviser with United States Securities and Exchange Commission in accordance with the Investment Advisers Act of 1940. The firm's full list of composite descriptions is available upon request.

Ocean Park claims compliance with the Global Investment Performance Standards (GIPS[®]) and has prepared and presented this report in compliance with the GIPS standards. Ocean Park has been independently verified for the periods December 31, 2014 through June 30, 2021. The verification report is available upon request.

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standards and have been implemented on a firm-wide basis. Verification does not provide assurance on the accuracy of any specific performance report.

Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. Additional information regarding the treatment of significant cash flows is available upon request. Past performance is not indicative of future results. Returns include the reinvestment of all income.

The currency used to express performance is USD. Gross-of-fee returns are reduced by trading costs. Net-of-fee returns are calculated using a model fee of 1.6%. The model fee is the highest investment management fee that may be or has been charged for this composite. The annual model management fee is applied on a monthly basis, by deducting 1/12th of the model fee from the monthly gross returns. Composite dispersion is measured by the asset-weighted standard deviation of annual gross returns of those portfolios included in the composite for the full year. The 3-year annualized standard deviation measures the variability of the composite gross returns and benchmark returns over the preceding 36-month period. Policies for valuing investments, calculating performance, and preparing GIPS Reports are available upon request.

The investment management fee schedule for the composite is 1.60% per annum.

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Benchmark:

3-Month Treasury Bill - The 3 Month Treasury Bill Rate is the yield received for investing in a government issued treasury security that has a maturity of 3 months.

11/18/2021

Year End	Total Firm Assets (USD) (Millions)	Composite Assets (USD) (Thousands)	Number of Accounts	Composite Returns Gross	Composite Returns Net	Custom Blended Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Custom Blended Benchmark 3-Yr Std Dev
2021**	186.33	61.70	≤5	6.18%	5.33%	3.95%	N/A ¹	N/A ²	N/A ²
2020	186.04	58.11	≤5	9.38%	7.64%	12.70%	N/A ¹	N/A ²	N/A ²
2019*	163.50	53.13	≤5	6.25%	5.13%	7.25%	N/A ¹	N/A ²	N/A ²

NA¹ - Composite dispersion is not presented for periods with five or fewer portfolios in the composite for the entire year.

NA² - The three-year annualized standard deviation is not presented for periods before 36 months of data is available.

* Performance is for a partial period from May 1, 2019 to December 31, 2019.

** Performance is for a partial period from January 1, 2021 to June 30, 2021.

Ocean Park Global Balanced 40-60 Portfolio Composite: *The Ocean Park Global Balanced 40-60 Portfolio Composite seeks to provide participation in global equity trends while remaining committed to constraining losses. Low-cost, passively managed funds provide 40% global equity exposure. Tactically managed funds populate the remaining portfolio. The Portfolio is rebalanced quarterly. The Ocean Park Global Balanced 40-60 Portfolio will invest in proprietary mutual funds managed by an affiliate of Ocean Park. The strategy may experience losses as it is subject to market risk, interest rate risk, currency risk, and other economic risks that may influence the returns of this strategy. The Ocean Park Global Balanced 40-60 Portfolio composite is compared against a custom blended benchmark comprised of 40% MSCI ACWI Index (USD) and 60% Bloomberg Barclays U.S. Aggregate Bond Index. The custom benchmark is calculated by weighting the respective index returns on a quarterly basis. The Ocean Park Global Balanced 40-60 Portfolio composite was created in May 2019 and inception on May 1, 2019.*

Ocean Park Asset Management, Inc. ("Ocean Park") is a registered investment adviser with United States Securities and Exchange Commission in accordance with the Investment Advisers Act of 1940. The firm's full list of composite descriptions is available upon request.

Ocean Park claims compliance with the Global Investment Performance Standards (GIPS[®]) and has prepared and presented this report in compliance with the GIPS standards. Ocean Park has been independently verified for the periods December 31, 2014 through June 30, 2021. The verification report is available upon request.

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The investment management fee schedule for the composite is 1.60% per annum.

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Benchmarks:

MSCI ACWI Index - The MSCI ACWI is a market capitalization weighted index designed to provide a broad measure of equity-market performance throughout the world.

Bloomberg Barclays U.S. Aggregate Bond Index - The Bloomberg Barclays US Aggregate Bond Index, or the Agg, is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

Year End	Total Firm Assets (USD) (Millions)	Composite Assets (USD) (Thousands)	Number of Accounts	Composite Returns Gross	Composite Returns Net	Custom Blended Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Custom Blended Benchmark 3-Yr Std Dev
2021**	186.33	64.13	≤5	7.78%	6.92%	5.36%	N/A ¹	N/A ²	N/A ²
2020	186.04	59.50	≤5	11.89%	10.12%	13.72%	N/A ¹	N/A ²	N/A ²
2019*	163.50	53.17	≤5	6.35%	5.22%	7.65%	N/A ¹	N/A ²	N/A ²

NA¹ - Composite dispersion is not presented for periods with five or fewer portfolios in the composite for the entire year.

NA² - The three-year annualized standard deviation is not presented for periods before 36 months of data is available.

* Performance is for a partial period from May 1, 2019 to December 31, 2019.

** Performance is for a partial period from January 1, 2021 to June 30, 2021.

Ocean Park Global Balanced 50-50 Portfolio Composite: *The Ocean Park Global Balanced 50-50 Portfolio Composite seeks to provide participation in global equity trends while remaining committed to constraining losses. Low-cost, passively managed funds provide 50% global equity exposure. Tactically managed funds populate the remaining portfolio. The Portfolio is rebalanced quarterly. The Ocean Park Global Balanced 50-50 Portfolio Composite will invest in proprietary mutual funds managed by an affiliate of Ocean Park. The strategy may experience losses as it is subject to market risk, interest rate risk, currency risk, and other economic risks that may influence the returns of this strategy. The Ocean Park Global Balanced 50-50 Portfolio composite is compared against a custom blended benchmark comprised of 50% MSCI ACWI Index (USD) and 50% Bloomberg Barclays U.S. Aggregate Bond Index. The custom benchmark is calculated by weighting the respective index returns on a quarterly basis. The Ocean Park Global Balanced 50-50 Portfolio composite was created in May 2019 and inception on May 1, 2019.*

Ocean Park Asset Management, Inc. ("Ocean Park") is a registered investment adviser with United States Securities and Exchange Commission in accordance with the Investment Advisers Act of 1940. The firm's full list of composite descriptions is available upon request.

Ocean Park claims compliance with the Global Investment Performance Standards (GIPS[®]) and has prepared and presented this report in compliance with the GIPS standards. Ocean Park has been independently verified for the periods December 31, 2014 through June 30, 2021. The verification report is available upon request.

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The currency used to express performance is USD. Gross-of-fee returns are reduced by trading costs. Net-of-fee returns are calculated using a model fee of 1.6%. The model fee is the highest investment management fee that may be or has been charged for this composite. The annual model management fee is applied on a monthly basis, by deducting 1/12th of the model fee from the monthly gross returns. Composite dispersion is measured by the asset-weighted standard deviation of annual gross returns of those portfolios included in the composite for the full year. The 3-year annualized standard deviation measures the variability of the composite gross returns and benchmark returns over the preceding 36-month period. Policies for valuing investments, calculating performance, and preparing GIPS Reports are available upon request.

The investment management fee schedule for the composite is 1.60% per annum.

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Benchmarks:

MSCI ACWI Index - The MSCI ACWI is a market capitalization weighted index designed to provide a broad measure of equity-market performance throughout the world.

Bloomberg Barclays U.S. Aggregate Bond Index - The Bloomberg Barclays US Aggregate Bond Index, or the Agg, is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

Year End	Total Firm Assets (USD) (Millions)	Composite Assets (USD) (Thousands)	Number of Accounts	Composite Returns Gross	Composite Returns Net	Custom Blended Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Custom Blended Benchmark 3-Yr Std Dev
2021**	186.33	65.63	≤5	8.86%	7.99%	6.79%	N/A ¹	N/A ²	N/A ²
2020	186.04	60.28	≤5	12.92%	11.12%	14.62%	N/A ¹	N/A ²	N/A ²
2019*	163.50	53.39	≤5	6.78%	5.65%	8.04%	N/A ¹	N/A ²	N/A ²

NA¹ - Composite dispersion is not presented for periods with five or fewer portfolios in the composite for the entire year.

NA² - The three-year annualized standard deviation is not presented for periods before 36 months of data is available.

* Performance is for a partial period from May 1, 2019 to December 31, 2019.

** Performance is for a partial period from January 1, 2021 to June 30, 2021.

Ocean Park Global Balanced 60-40 Portfolio Composite: *The Ocean Park Global Balanced 60-40 Portfolio Composite seeks to provide participation in global equity trends while remaining committed to constraining losses. Low-cost, passively managed funds provide 60% global equity exposure. Tactically managed funds populate the remaining portfolio. The Portfolio is rebalanced quarterly. The Ocean Park Global Balanced 60-40 Portfolio will invest in proprietary mutual funds managed by an affiliate of Ocean Park. The strategy may experience losses as it is subject to market risk, interest rate risk, currency risk, and other economic risks that may influence the returns of this strategy. The Ocean Park Global Balanced 60-40 Portfolio composite is compared against a custom blended benchmark comprised of 60% MSCI ACWI Index (USD) and 40% Bloomberg Barclays U.S. Aggregate Bond Index. The custom benchmark is calculated by weighting the respective index returns on a quarterly basis. The Ocean Park Global Balanced 60-40 Portfolio composite was created in May 2019 and inception on May 1, 2019.*

Ocean Park Asset Management, Inc. ("Ocean Park") is a registered investment adviser with United States Securities and Exchange Commission in accordance with the Investment Advisers Act of 1940. The firm's full list of composite descriptions is available upon request.

Ocean Park claims compliance with the Global Investment Performance Standards (GIPS[®]) and has prepared and presented this report in compliance with the GIPS standards. Ocean Park has been independently verified for the periods December 31, 2014 through June 30, 2021. The verification report is available upon request.

A firm that claims compliance with the GIPS standards must establish policies and procedures for complying with all the applicable requirements of the GIPS standards. Verification provides assurance on whether the firm's policies and procedures related to composite and pooled fund maintenance, as well as the calculation, presentation, and distribution of performance, have been designed in compliance with the GIPS standards and have been implemented on a firm-wide basis. Verification does not provide assurance on the accuracy of any specific performance report.

Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. Additional information regarding the treatment of significant cash flows is available upon request. Past performance is not indicative of future results. Returns include the reinvestment of all income.

The currency used to express performance is USD. Gross-of-fee returns are reduced by trading costs. Net-of-fee returns are calculated using a model fee of 1.6%. The model fee is the highest investment management fee that may be or has been charged for this composite. The annual model management fee is applied on a monthly basis, by deducting 1/12th of the model fee from the monthly gross returns. Composite dispersion is measured by the asset-weighted standard deviation of annual gross returns of those portfolios included in the composite for the full year. The 3-year annualized standard deviation measures the variability of the composite gross returns and benchmark returns over the preceding 36-month period. Policies for valuing investments, calculating performance, and preparing GIPS Reports are available upon request.

The investment management fee schedule for the composite is 1.60% per annum.

GIPS[®] is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.

Benchmarks:

MSCI ACWI Index - The MSCI ACWI is a market capitalization weighted index designed to provide a broad measure of equity-market performance throughout the world.

Bloomberg Barclays U.S. Aggregate Bond Index - The Bloomberg Barclays US Aggregate Bond Index, or the Agg, is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

Year End	Total Firm Assets (USD) (Millions)	Composite Assets (USD) (Thousands)	Number of Accounts	Composite Returns Gross	Composite Returns Net	Custom Blended Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Custom Blended Benchmark 3-Yr Std Dev	Percent Non-Fee Paying
2021*	186.33	182.58	7	2.35%	2.35%	0.75%	N/A ¹	3.91%	4.19%	94.64%
2020	186.04	154.14	6	5.12%	5.12%	7.02%	0.10%	4.03%	4.24%	100.00%
2019	163.50	161.80	7	8.11%	8.11%	9.83%	0.05%	2.56%	2.41%	100.00%
2018	147.47	147.98	9	-2.54%	-2.54%	-1.53%	0.11%	2.88%	2.47%	100.00%
2017	162.31	213.56	11	6.74%	6.74%	5.01%	0.10%	2.68%	2.46%	100.00%
2016	185.42	1,036.53	15	5.21%	5.21%	4.17%	0.13%	N/A ²	N/A ²	100.00%
2015	211.31	982.83	17	-1.59%	-1.59%	-0.76%	0.04%	N/A ²	N/A ²	100.00%

NA¹ - Composite dispersion is not presented for periods with five or fewer portfolios in the composite for the entire year.

NA² - The three-year annualized standard deviation is not presented for periods before 36 months of data is available.

* Performance is for a partial period from January 1, 2021 to June 30, 2021.

Schooner Program Composite: *The Schooner Program has two investment objectives: to provide long-term total return and to limit volatility and downside risk. The Program is globally diversified to the extent the underlying Sierra Tactical All Asset & Sierra Tactical Core Income Funds are. The asset allocation is fixed holding two tactically managed proprietary mutual funds at 50% each. These funds are managed by an affiliate of Ocean Park and employ a proprietary risk mitigating discipline. The strategy may experience losses as it is subject to market risk, interest rate risk, currency risk, and other economic risks that may influence the returns of this strategy. The Schooner Program composite is compared against a custom blended benchmark comprised of 50% Morningstar Allocation - 15% to 30% Equity Category and 50% Bloomberg Barclays US Aggregate Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The Schooner Program composite was created in February 2012 and incepted on February 1, 2012.*

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firm's policies and procedures related to composite and pooled fund maintenance, as well as the calculation, presentation, and distribution of performance, have been designed in compliance with the GIPS standards and have been implemented on a firm-wide basis. Verification does not provide assurance on the accuracy of any specific performance report.

Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. Additional information regarding the treatment of significant cash flows is available upon request. Past performance is not indicative of future results. Returns include the reinvestment of all income.

The currency used to express performance is USD. Gross-of-fee and net-of-fee returns are reduced by trading costs and all fees and expenses charged by the underlying funds. Composite dispersion is measured by the asset-weighted standard deviation of annual gross returns of those portfolios included in the composite for the full year. The 3-year annualized standard deviation measures the variability of the composite gross returns and benchmark returns over the preceding 36-month period. Policies for valuing investments, calculating performance, and preparing GIPS Reports are available upon request.

Management fees are not charged at the portfolio level; all fees and expenses are charged by the underlying funds.

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Benchmarks:

Morningstar® US Fund Allocation - 15% to 30% Equity Category - The Morningstar® US Fund Allocation - 15% to 30% Equity Category includes income-allocation portfolios that seek to provide both capital appreciation and income by investing in three major areas: stocks, bonds, and cash. These portfolios tend to hold larger positions in stocks than conservative-allocation portfolios. These portfolios typically have 15% to 30% of assets in equities and the remainder in fixed income and cash.

Bloomberg Barclays U.S. Aggregate Bond Index - The Bloomberg Barclays US Aggregate Bond Index, or the Agg, is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

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Year End	Total Firm Assets (USD) (Millions)	Composite Assets (USD) (Thousands)	Number of Accounts	Composite Returns Gross	Composite Returns Net	Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Benchmark 3-Yr Std Dev
2021*	186.33	1,323.34	11	1.63%	0.42%	-1.60%	N/A ¹	2.99%	3.44%
2020	186.04	1,584.84	12	7.44%	4.89%	7.51%	0.05%	3.02%	3.36%
2019	163.50	2,406.86	13	8.88%	6.30%	8.72%	0.01%	2.00%	2.87%
2018	147.47	3,091.23	19	-0.33%	-2.69%	0.01%	0.03%	2.31%	2.84%
2017	162.31	4,031.06	26	5.96%	3.45%	3.54%	0.09%	2.22%	2.78%
2016	185.42	2,198.72	12	6.29%	3.77%	2.65%	0.39%	N/A ²	N/A ²
2015	211.31	2,734.72	17	-0.36%	-2.73%	0.55%	0.81%	N/A ²	N/A ²

NA¹ - Composite dispersion is not presented for periods with five or fewer portfolios in the composite for the entire year.

NA² - The three-year annualized standard deviation is not presented for periods before 36 months of data is available.

* Performance is for a partial period from January 1, 2021 to June 30, 2021.

Strategic Income Program Composite: *The Strategic Income Program seeks to achieve satisfactory total return – income and capital appreciation – over each market cycle, while limiting drawdowns, an approach that has in recent years been called absolute return. It is a globally diversified strategy, with asset allocation tactically adjusted to reflect changes in the economic and market cycles. The Program invests in a diverse selection of mutual funds to access a wide range of income-oriented asset classes. A stop is placed under each holding that rises as its price rises, and the holding is sold when price declines below the stop to limit drawdowns even during periods of severe market declines. There are no set proportions or limits for the Program’s allocations. The Strategic Income Program generally balances its investments between mutual funds managed by an affiliate of Ocean Park and unaffiliated mutual funds. The strategy may experience losses as it is subject to market risk, interest rate risk, currency risk, and other economic risks that may influence the returns of this strategy. The Strategic Income Program composite is compared against the Bloomberg Barclays U.S. Aggregate Bond Index. The Strategic Income Program composite has a minimum of \$1,000. The Strategic Income Program composite was created in January 2012 and incepted on January 1, 2012.*

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The investment management fee schedule for the composite is tiered at: 0.60% per quarter for the first \$500,000, 0.45% per quarter for \$500,001 to \$2,000,000 and 0.30% per quarter for more than \$2,000,000.

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Benchmark:

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Year End	Total Firm Assets (USD) (Millions)	Composite Assets (USD) (Thousands)	Number of Accounts	Composite Returns Gross	Composite Returns Net	Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Benchmark 3-Yr Std Dev
2021**	186.33	128.76	≤5	2.07%	1.26%	-1.60%	N/A ¹	3.10%	3.44%
2020	186.04	126.14	≤5	9.31%	7.58%	7.51%	N/A ¹	3.16%	3.36%
2019	163.50	115.39	≤5	8.33%	6.61%	8.72%	N/A ¹	1.94%	2.87%
2018	147.47	106.52	≤5	-0.21%	-1.80%	0.01%	N/A ¹	N/A ²	N/A ²
2017	162.31	106.74	≤5	6.06%	4.38%	3.54%	N/A ¹	N/A ²	N/A ²
2016*	185.42	100.64	≤5	0.64%	0.51%	0.14%	N/A ¹	N/A ²	N/A ²

NA¹ - Composite dispersion is not presented for periods with five or fewer portfolios in the composite for the entire year.

NA² - The three-year annualized standard deviation is not presented for periods before 36 months of data is available.

* Performance is for a partial period from December 1, 2016 to December 31, 2016.

** Performance is for a partial period from January 1, 2021 to June 30, 2021.

Strategic Income Strategy Composite: *The Strategic Income Strategy seeks to achieve satisfactory total return – income and capital appreciation – over each market cycle, while limiting drawdowns, an approach that has in recent years been called absolute return. It is a globally diversified strategy, with asset allocation tactically adjusted to reflect changes in the economic and market cycles. The Strategy invests in a diverse selection of mutual funds to access a wide range of income-oriented asset classes. A stop is placed under each holding that rises as its price rises, and the holding is sold when price declines below the stop to limit drawdowns even during periods of severe market declines. There are no set proportions or limits for the Strategy’s allocations. The Strategic Income Strategy invests to a significant extent in mutual funds managed by an affiliate of Ocean Park and to a lesser extent in unaffiliated mutual funds. The strategy may experience losses as it is subject to market risk, interest rate risk, currency risk, and other economic risks that may influence the returns of this strategy. The Strategic Income Strategy composite is compared against the Bloomberg Barclays U.S. Aggregate Bond Index. The Strategic Income Strategy composite was created in December 2016 and incepted on December 1, 2016.*

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The investment management fee schedule for the composite is 1.60% per annum.

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Benchmark:

Bloomberg Barclays U.S. Aggregate Bond Index - The Bloomberg Barclays US Aggregate Bond Index, or the Agg, is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

Year End	Total Firm Assets (USD) (Millions)	Composite Assets (USD) (Thousands)	Number of Accounts	Composite Returns Gross	Composite Returns Net	Bloomberg Barclays U.S. Aggregate Bond Index Benchmark Returns	ICE Bank of America Merrill Lynch U.S. High Yield Master II Index Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Bloomberg Barclays U.S. Aggregate Bond Index Benchmark 3-Yr Std Dev	ICE Bank of America Merrill Lynch U.S. High Yield Master II Index Benchmark 3-Yr Std Dev
2021**	186.33	57.74	≤5	2.65%	1.83%	-1.60%	3.70%	N/A ¹	N/A ²	N/A ²	N/A ²
2020*	186.04	56.26	≤5	4.05%	2.81%	4.23%	22.20%	N/A ¹	N/A ²	N/A ²	N/A ²

NA¹ - Composite dispersion is not presented for periods with five or fewer portfolios in the composite for the entire year.

NA² - The three-year annualized standard deviation is not presented for periods before 36 months of data is available.

* Performance is for a partial period from April 1, 2020 to December 31, 2020.

** Performance is for a partial period from January 1, 2021 to June 30, 2021.

Tactical Bond ETF Strategy Composite: *The Tactical Bond ETF Strategy composite seeks to produce satisfying long-term returns while limiting downside risk. It uses a tactical approach to move between three uncorrelated asset classes: High Yield Corporate Bonds (HYCB), U.S. Treasuries, or Cash. The Tactical Bond ETF Program accounts are typically diversified among HYCB ETFs. When each underlying HYCB ETF hits its proprietary Sell level, we will move the relevant assets temporarily into a long-term Treasury bond ETF (provided the Treasury ETF is in an uptrend) until the next set of Buy signals in the HYCB ETFs. If the Treasury ETF is not in an uptrend, we will instead move temporarily into a money-market ETF until either the HYCB ETFs or Treasury ETFs gives a new Buy signal. The strategy may experience losses as it is subject to market risk, interest rate risk, currency risk, and other economic risks that may influence the returns of this strategy. The Tactical Bond ETF Strategy composite is compared against the Bloomberg Barclays U.S. Aggregate Bond Index and the ICE Bank of America Merrill Lynch U.S. High Yield Master II Index. The Tactical Bond ETF Strategy composite was created in April 2020 and incepted on April 1, 2020.*

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ICE Bank of America Merrill Lynch U.S. High Yield Master II Index - High yield bonds are represented by the Merrill Lynch High Yield Master II Index, a broad based index consisting of all U.S. dollar-denominated high-yield bonds with a minimum outstanding amount of \$100 million and maturing over one year.

11/18/2021

Year End	Total Firm Assets (USD) (Millions)	Composite Assets (USD) (Thousands)	Number of Accounts	Composite Returns Gross	Composite Returns Net	Bloomberg Barclays U S Aggregate Bond Index Benchmark Returns	ICE Bank of America Merrill Lynch U S High Yield Master II Index Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Bloomberg Barclays U S Aggregate Bond Index Benchmark 3-Yr Std Dev	ICE Bank of America Merrill Lynch U S High Yield Master II Index Benchmark 3-Yr Std Dev
2021**	186.33	59,370.64	300	2.56%	1.33%	-1.60%	3.70%	N/A ¹	5.10%	3.44%	9.34%
2020	186.04	55,972.89	308	12.72%	10.05%	7.51%	6.17%	0.71%	5.22%	3.36%	9.39%
2019	163.50	44,501.23	234	12.20%	9.54%	8.72%	14.41%	0.09%	N/A ²	N/A ²	N/A ²
2018	147.47	17,636.41	100	2.63%	0.20%	0.01%	-2.26%	N/A ¹	N/A ²	N/A ²	N/A ²
2017*	162.31	936.51	6	-0.44%	-0.84%	0.33%	0.02%	N/A ¹	N/A ²	N/A ²	N/A ²

NA¹ - Composite dispersion is not presented for periods with five or fewer portfolios in the composite for the entire year.

NA² - The three-year annualized standard deviation is not presented for periods before 36 months of data is available.

* Performance is for a partial period from November 1, 2017 to December 31, 2017.

** Performance is for a partial period from January 1, 2021 to June 30, 2021.

Tactical Bond Program Composite: *The Tactical Bond Program seeks to produce satisfying long-term returns while limiting downside risk. It uses a tactical approach to move between three uncorrelated asset classes: High Yield Corporate Bonds (HYCB), U.S. Treasuries, or Cash. Tactical Bond Program accounts are diversified among typically eight or more High Yield Corporate Bond mutual funds. When each underlying HYCB mutual fund hits its proprietary Sell level, we will move the relevant assets temporarily into a long-term Treasury bond fund (provided the Treasury fund is in an uptrend) until the next set of Buy signals in the HYCB funds. If the Treasury fund is not in an uptrend, we will instead move temporarily into a money-market fund until either the HYCB funds or Treasury fund gives a new Buy signal. The Tactical Bond Program generally balances its investments between mutual funds managed by an affiliate of Ocean Park and unaffiliated mutual funds. The strategy may experience losses as it is subject to market risk, interest rate risk, currency risk, and other economic risks that may influence the returns of this strategy. The Tactical Bond Program composite is compared against the Bloomberg Barclays U.S. Aggregate Bond Index and the ICE Bank of America Merrill Lynch U.S. High Yield Master II Index. The Tactical Bond Program composite has a minimum of \$1,000. The Tactical Bond Program composite was created in November 2017 and inception on November 1, 2017.*

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The investment management fee schedule for the composite is tiered at: 0.60% per quarter for the first \$500,000, 0.45% per quarter for \$500,001 to \$2,000,000 and 0.30% per quarter for more than \$2,000,000.

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11/18/2021

Year End	Total Firm Assets (USD) (Millions)	Composite Assets (USD) (Thousands)	Number of Accounts	Composite Returns Gross	Composite Returns Net	Bloomberg Barclays U S Aggregate Bond Index Benchmark Returns	ICE Bank of America Merrill Lynch U S High Yield Master II Index Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Bloomberg Barclays U S Aggregate Bond Index Benchmark 3-Yr Std Dev	ICE Bank of America Merrill Lynch U S High Yield Master II Index Benchmark 3-Yr Std Dev
2021**	186.33	342.50	≤5	2.79%	1.97%	-1.60%	3.70%	N/A ¹	N/A ²	N/A ²	N/A ²
2020	186.04	431.74	≤5	15.18%	13.35%	7.51%	6.17%	N/A ¹	N/A ²	N/A ²	N/A ²
2019*	163.50	374.76	≤5	1.79%	1.65%	-0.07%	2.09%	N/A ¹	N/A ²	N/A ²	N/A ²

NA¹ - Composite dispersion is not presented for periods with five or fewer portfolios in the composite for the entire year.

NA² - The three-year annualized standard deviation is not presented for periods before 36 months of data is available.

* Performance is for a partial period from December 1, 2019 to December 31, 2019.

** Performance is for a partial period from January 1, 2021 to June 30, 2021.

Tactical Bond Strategy Composite: *The Tactical Bond Strategy seeks to produce satisfying long-term returns while limiting downside risk. It uses a tactical approach to move between three uncorrelated asset classes: High Yield Corporate Bonds (HYCB), U.S. Treasuries, or Cash. Tactical Bond Strategy accounts are diversified among typically eight or more High Yield Corporate Bond mutual funds. When each underlying HYCB mutual fund hits its proprietary Sell level, we will move the relevant assets temporarily into a long-term Treasury bond fund (provided the Treasury fund is in an uptrend) until the next set of Buy signals in the HYCB funds. If the Treasury fund is not in an uptrend, we will instead move temporarily into a money-market fund until either the HYCB funds or Treasury fund gives a new Buy signal. The Tactical Bond Strategy invests to a significant extent in mutual funds managed by an affiliate of Ocean Park and to a lesser extent in unaffiliated mutual funds. The strategy may experience losses as it is subject to market risk, interest rate risk, currency risk, and other economic risks that may influence the returns of this strategy. The Tactical Bond Strategy composite is compared against the Bloomberg Barclays U.S. Aggregate Bond Index and the ICE Bank of America Merrill Lynch U.S. High Yield Master II Index. The Tactical Bond Strategy composite was created in December 2019 and incepted on December 1, 2019.*

Ocean Park Asset Management, Inc. ("Ocean Park") is a registered investment adviser with United States Securities and Exchange Commission in accordance with the Investment Advisers Act of 1940. The firm's full list of composite descriptions is available upon request.

Ocean Park claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Ocean Park has been independently verified for the periods December 31, 2014 through June 30, 2021. The verification report is available upon request.

A firm that claims compliance with the GIPS standards must establish policies and procedures for complying with all the applicable requirements of the GIPS standards. Verification provides assurance on whether the firm's policies and procedures related to composite and pooled fund maintenance, as well as the calculation, presentation, and distribution of performance, have been designed in compliance with the GIPS standards and have been implemented on a firm-wide basis. Verification does not provide assurance on the accuracy of any specific performance report.

Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. Additional information regarding the treatment of significant cash flows is available upon request. Past performance is not indicative of future results. Returns include the reinvestment of all income.

The currency used to express performance is USD. Gross-of-fee returns are reduced by trading costs. Net-of-fee returns are calculated using a model fee of 1.6%. The model fee is the highest investment management fee that may be or has been charged for this composite. The annual model management fee is applied on a monthly basis, by deducting 1/12th of the model fee from the monthly gross returns. Composite dispersion is measured by the asset-weighted standard deviation of annual gross returns of those portfolios included in the composite for the full year. The 3-year annualized standard deviation measures the variability of the composite gross returns and benchmark returns over the preceding 36-month period. Policies for valuing investments, calculating performance, and preparing GIPS Reports are available upon request.

The investment management fee schedule for the composite is 1.60% per annum.

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Benchmarks:

Bloomberg Barclays U.S. Aggregate Bond Index - The Bloomberg Barclays US Aggregate Bond Index, or the Agg, is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

ICE Bank of America Merrill Lynch U.S. High Yield Master II Index - High yield bonds are represented by the Merrill Lynch High Yield Master II Index, a broad based index consisting of all U.S. dollar-denominated high-yield bonds with a minimum outstanding amount of \$100 million and maturing over one year.

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