



SecurityMaxx Investment Strategies

	Annualized Returns as of 12/31/2021			
	1 Year	3 Years	5 Years	10 Years
Bonds				
High Yield Bond	-0.62%	4.95%	3.47%	3.84%
Leveraged High Yield Bond	-1.74%	5.37%	3.63%	4.97%
Benchmarks				
High Yield	4.51%	8.45%	5.83%	6.30%
MSCI World ex USA Index	8.17%	13.61%	10.02%	7.76%
S&P 500 TR Index	28.70%	26.07%	18.47%	16.55%

The **SecurityMaxx** program performances are calculated by using the non-weighted quarterly average of actual mutual funds used in the trading strategy during the timeframe. Fees for High Yield Bond accounts are assumed to be 0.48% per quarter beginning 12/31/10 to present, prior .50%. Leveraged Bond fees are assumed to be .63% from 12/31/10 to present, 0.625% through 12/31/09 and 0.75 prior. The annualized return reported for each strategy reflects the performance since the inception of the strategy. Performance numbers were selected from 1-3 client accounts assuming no purchases or withdrawals were made during the period and may have been obtained from personal or related accounts. In some instances, there may be only one account representing a custodian or accounts may be used that have purchases and/or withdrawals during the period. Performance for some individual accounts may vary somewhat due to fund restrictions and/or limitations imposed by the mutual fund family or life insurance company. A complete list of all buy and sell dates is available upon request. Initial sales loads are not considered. Dividends are assumed to be reinvested. Past performance does not guarantee future results. Market and/or economic fluctuations may affect performance. The High Yield Blend Benchmark uses the Bloomberg US High Yield Very Liquid Index from present back to 12/31/2010, then Lipper High Current Yield (provided by Lipper) back to 12/31/1989. Bloomberg US High Yield Very Liquid Index: This benchmark includes publicly issued U.S. dollar-denominated non-investment grade, fixed-rate taxable corporate bonds that have a remaining maturity of at least one year, regardless of optionality. The bonds are rated high yield (Ba1/BB+/BB+ or below) using the middle rating of Moody's, S&P, and Fitch, respectively (before July 1, 2005, the lower of Moody's and S&P was used). Included issues consist of only the three largest bonds from each issuer that has a minimum amount outstanding of \$500 million or more (face value) and less than five years from issue date.

S&P 500 TR Index is a capitalization-weighted index of 500 stocks representing all major domestic industry groups and assumes the reinvestment of dividends and capital gains.

MSCI World ex USA Index captures large and mid-cap representation across 22 of 23 Developed Markets countries excluding the United States. With 1,109 constituents, the index covers 85% of the free float-adjusted market capitalization in each country.



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	Date Ending	Duration (yrs)	Annualized Returns* (based on Duration)	Total Returns* (based on Duration)	Annualized High Yld Blend Benchmark (based on Duration)
Bonds					
High Yield Bond	Dec-21	32.00	9.68%	1,823.13%	6.95%
Leveraged High Yield Bond	Dec-21	25.50	10.03%	1,043.00%	5.90%

*** Annualized and total returns can not be compared with each other since they are based on the inception of the strategy. Please reference the Duration which is the number of years on which the strategy performance is calculated.**

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