

“Where there is no vision, the people perish.” Proverbs 29:18



Active Management MultiplierSM

Active Management OptimizerSM

Compound-CorrelatorSM

VISIONMAXXSM

Investing with a vision provides Spectrum Financial with guidelines to track our course and know when we are successful. Equally important, it tells us when we have drifted off our bearing and need to correct.

VISIONMAXXSM provides the Spectrum investment team with our mission, goals, values and guiding strategic approach.

Four VISIONMAXXSM Principles

- VISIONMAXXSM benefits our clients based-on Active Management and three important concepts – *Active Management MultiplierSM*, *Active Management OptimizerSM*, and *Compound CorrelatorSM*. Employing these concepts help Spectrum’s strategies strive to outperform “buy-and-hold” strategies over market cycles while avoiding drawdowns to preserve wealth.
- VISIONMAXXSM is selective. It enables precise selection of a variety of asset class strategies as opposed to investing in the market as a whole. Entire asset classes of the economy that are underperforming can be avoided while investing in asset classes in strong uptrends.
- VISIONMAXXSM is objective. Emotions are removed from the decision to buy or sell. Spectrum’s money management team uses various technical-based tools to navigate through market volatility.
- VISIONMAXXSM is robust. Its risk management possesses multiple levels. Investing in low correlation asset classes creates the first level of risk management. Controlling market exposure within each strategy creates the second level. Combining both levels creates enhanced strategy risk reduction.

The Power Behind VISIONMAXXSM

To look forward rather than backward and to accept that there may be times when it is better to limit market exposure. Because minimizing exposure to market corrections reduces volatility in the investor’s portfolio, the VISIONMAXXSM approach makes it easier for individuals to commit to the market for the long term. This enables the investor to take advantage of compound interest and its ability to grow a portfolio over longer periods of investments.



TRANSFORMING THE
way YOU INVEST

"The most powerful force in the universe is compound interest." Albert Einstein

About Spectrum

Objective

Spectrum Financial's proven investment management team understands how devastating losses can be not only to an individual's financial security, but also to the relationship with their financial advisers. Utilizing Active Management has enabled Spectrum's strategies to side-step devastating market declines. One of Active Management's strongest attributes is the ability to retreat to a 100% defensive position by exiting long positions and entering cash or cash equivalents.

Let VISIONMAXXSM help you...

- Provide professional money management while allowing you to focus on growing your business and servicing more clients
- Utilize actively managed Alternative Strategies
- Realize client account appreciation and preservation in volatile markets
- Create efficient portfolios utilizing alternative characteristics to provide returns in highly correlated declining markets
- Provide the potential to avoid a negative annual return for an asset class diversified portfolio
- *Trend-following strategies* seek to identify changes in the market's direction soon after the change occurs.
- *Momentum models* seek to identify assets moving higher in price at increasing pace.
- *Relative strength strategies* measure how an asset class has performed relative to the market and other asset classes
- *Seasonal strategies* are based on determining intervals of the month and/or times of the year that are favorable to specific asset classes
- *Sentiment analysis* helps determine how crowd psychology may affect prices



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Past performance may not be indicative of future results. All investments have the potential for loss as well as gain. Information pertaining to Spectrum Financial's advisory operations, services and fees is set forth in Spectrum's current Firm Brochure ADV Part 2, a copy of which is available upon request. Information pertaining to any mutual fund that is a current component of a Spectrum Financial client portfolio is set forth in each respective mutual fund's prospectus, copies of which are available directly from the mutual fund company.