

INDEX PERFORMANCE HISTORY

As of: October 31, 2018

OVERVIEW

Index Name: Helios Dynamic Risk 7% Index
Ticker: HQRDR7
Inception Date: February 28, 2005
S&P Launch Date: March 3, 2017
Benchmark: 35% MSCI ACWI / 65% BBgBarc Agg Bond
Morningstar SecID: F00000YYHN

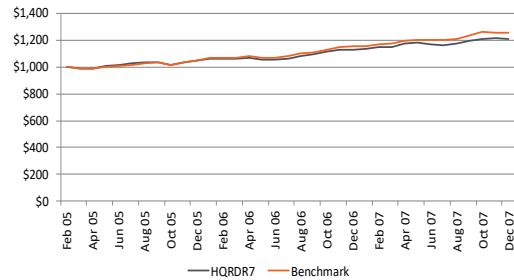
DESCRIPTION

The Helios Dynamic Risk 7% Index is a moderately conservative tactical approach to investing in a diversified basket of equities, bonds and other investments. The Index positioning is determined by a rules based algorithm focused on the level of implied volatility existing within the Index.

MARKET CYCLE ANALYSIS*

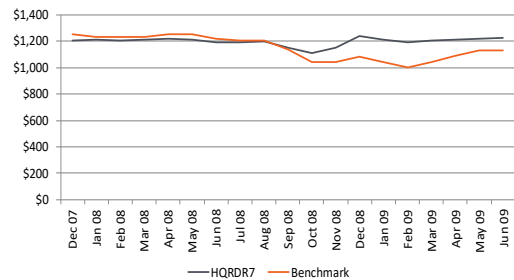
Expansion Dates: 02/28/05 - 12/31/07

	HQRDR7	Benchmark
Total Return	20.89%	25.43%
Standard Deviation	3.60%	3.33%
Correlation	0.90	1.00



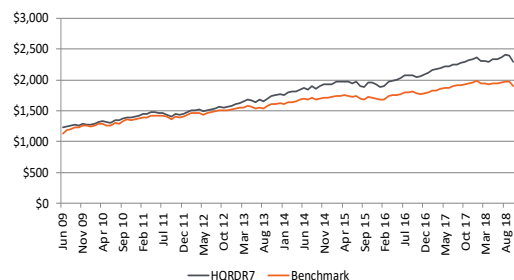
Contraction Dates: 12/31/07 - 06/30/09

	HQRDR7	Benchmark
Total Return	1.32%	-9.65%
Standard Deviation	9.30%	11.89%
Correlation	0.72	1.00



Expansion Dates: 06/30/09 - 10/31/18

	HQRDR7	Benchmark
Total Return	87.42%	68.22%
Standard Deviation	5.30%	4.87%
Correlation	0.90	1.00



* Bureau of Economic Data

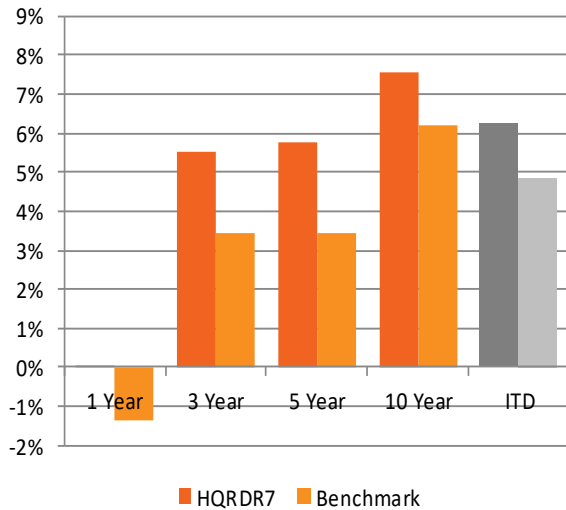
This brochure is solely for informational purposes. Presentations of back-tested performance are hypothetical, were compiled after the end of the period advertised, and do not represent decisions made by Helios Quantitative Research or Clear Creek Financial Management, LLC during the period described. Helios Quantitative, LLC is a DBA of Clear Creek Financial Management, LLC, a Registered Investment Advisor. Invest at your own risk.

INDEX PERFORMANCE HISTORY

As of: October 31, 2018

RETURN STATISTICS

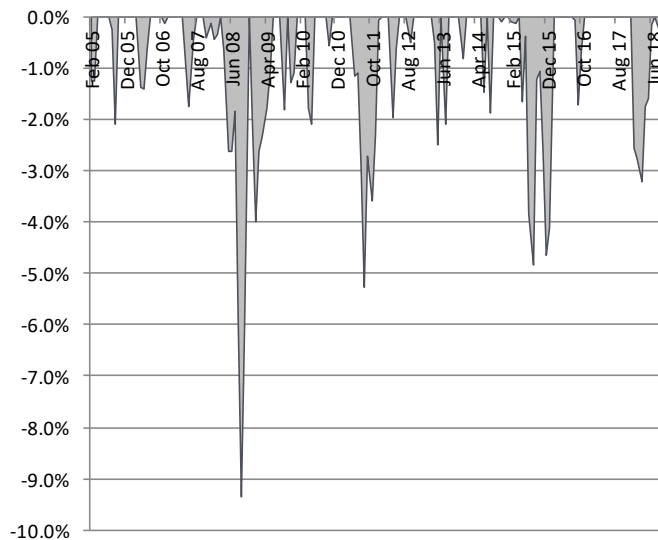
Annualized Returns



Annualized Returns	HQRDR7	Benchmark
1 Year	0.05%	-1.37%
3 Year	5.53%	3.45%
5 Year	5.75%	3.46%
10 Year	7.56%	6.21%
ITD	6.27%	4.83%

Return Statistics	HQRDR7	Benchmark
Annualized Return	6.27%	4.83%
Annualized Std Dev	5.57%	5.87%
Sharpe Ratio	1.08	0.78
Information Ratio	0.42	-
Maximum Drawdown	-9.36%	-20.43%
Tracking Error (Month)	0.99%	-
Tracking Error (Annual)	3.44%	-

Maximum Drawdown



Return Statistics	HQRDR7	Benchmark
Correlation	0.82	1.00
Beta	0.78	1.00
R ²	0.67	1.00
Alpha	0.15%	0.00%
Up Capture	1.02	1.00
Down Capture	0.79	1.00
% Positive Months	70.12%	67.68%

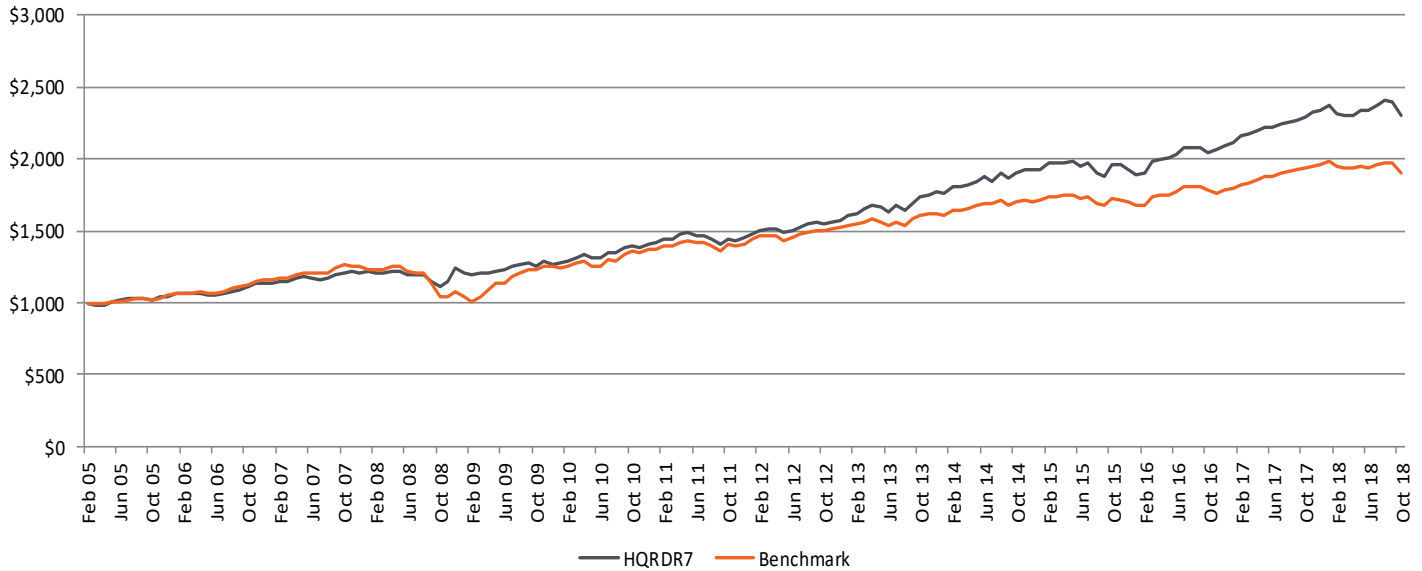
This brochure is solely for informational purposes. Presentations of back-tested performance are hypothetical, were compiled after the end of the period advertised, and do not represent decisions made by Helios Quantitative Research or Clear Creek Financial Management, LLC during the period described. Helios Quantitative, LLC is a DBA of Clear Creek Financial Management, LLC, a Registered Investment Advisor. Invest at your own risk.

INDEX PERFORMANCE HISTORY

As of: October 31, 2018

RETURN DATA

Hypothetical Growth of a \$1,000 Investment



	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD	Benchmark
2018	1.40	(2.55)	(0.24)	(0.44)	1.52	0.15	1.45	1.55	(0.30)	(4.26)	-	-	(1.88)	(2.79)
2017	1.14	2.18	0.39	1.05	0.94	0.35	1.01	0.44	0.75	1.02	1.25	0.71	11.81	10.32
2016	(2.06)	0.54	4.31	0.60	0.91	1.18	2.34	(0.02)	(0.04)	(1.65)	1.08	1.31	8.69	4.60
2015	0.29	2.21	(0.10)	(0.04)	0.44	(1.64)	1.29	(3.47)	(1.06)	3.82	0.15	(1.60)	0.10	(0.26)
2014	(0.83)	2.78	0.18	0.45	1.71	1.36	(1.46)	2.78	(1.87)	1.89	1.58	(0.10)	8.68	5.41
2013	2.01	0.81	1.87	1.59	(0.51)	(1.99)	2.95	(2.09)	2.84	2.57	0.90	1.02	12.47	6.15
2012	2.27	1.52	0.18	0.45	(1.97)	1.36	1.31	1.13	1.13	(0.51)	0.83	0.58	8.54	8.49
2011	0.71	1.84	0.09	2.47	0.27	(1.15)	0.06	(1.87)	(2.39)	2.67	(0.87)	1.32	3.05	2.67
2010	0.19	1.17	2.12	1.42	(1.79)	(0.31)	2.72	0.27	2.52	1.13	(0.58)	1.45	10.69	9.20
2009	(2.17)	(1.87)	1.41	0.31	0.57	0.69	1.92	1.16	1.30	(1.82)	2.51	(1.29)	2.61	15.84
2008	0.30	(0.33)	0.10	1.04	(0.65)	(1.99)	0.01	0.79	(4.13)	(3.68)	3.67	7.83	2.44	(13.84)
2007	0.69	0.79	0.39	1.88	0.77	(0.88)	(0.89)	1.35	1.48	1.39	0.31	(0.42)	7.01	8.73
2006	1.28	0.15	0.06	0.43	(1.38)	(0.01)	0.79	1.82	1.29	1.76	1.65	(0.12)	7.94	9.98
2005	-	-	(1.26)	0.01	2.12	0.90	1.11	0.60	(0.26)	(1.82)	2.32	0.92	4.66	4.89

This brochure is solely for informational purposes. Presentations of back-tested performance are hypothetical, were compiled after the end of the period advertised, and do not represent decisions made by Helios Quantitative Research or Clear Creek Financial Management, LLC during the period described. Helios Quantitative, LLC is a DBA of Clear Creek Financial Management, LLC, a Registered Investment Advisor. Invest at your own risk.

Important Definitions & Disclosures

Annualized Return—The value that an investment has achieved over a 12-month period based upon interest, dividends, and unrealized appreciation.

Standard Deviation—A measure of the dispersion of a set of data from its mean. The more spread apart the data, the higher the deviation. Standard deviation is calculated as the square root of variance.

Correlation—The degree to which the fluctuations of one variable are similar to those of another.

Sharpe Ratio—A reward of a portfolio's excess return relative to the total variability of the portfolio. Named after Nobel Laureate William Sharpe.

Information Ratio—The excess return (alpha) of an active manager over an appropriate benchmark, divided by the standard deviation of excess returns (tracking error).

Maximum Drawdown—The maximum loss from a peak to a trough of an investment, before a new peak is attained. It is an indicator of downside risk over a specified time period.

Tracking Error—How closely an investment's return pattern follows that of a benchmark index, and is defined as the standard deviation of the investment's excess return over the benchmark index return.

Beta—The measurement of a dependent variable's (i.e. stock price) volatility relative to an independent variable (i.e. an index). Beta is the percent change in the price of the dependent variable given a 1% change in the independent variable. This reveals if the dependent variable moves in step with the independent variable; where a beta of 1 indicates perfect alignment. Beta is a measure of risk; the higher the beta, the higher the risk.

R² (R-Squared)—A statistical measure that represents the percentage of an investment or security's movements that can be explained by movements in a benchmark index.

Alpha—The premium an investment portfolio earns above a certain benchmark. A positive alpha indicates that the investor earned a premium over that index.

Up Capture—A statistical measure of an investment's overall performance in up-markets. The up-market capture ratio is used to evaluate how well an investment performed relative to an index during periods when that index has risen.

Down Capture—A statistical measure of an investment's overall performance in down-markets. The down-market capture ratio is used to evaluate how well or poorly an investment performed relative to an index during periods when that index has dropped.



Important Definitions & Disclosures

This brochure is solely for informational purposes. Helios Quantitative, LLC is a DBA of Clear Creek Financial Management, LLC, a Registered Investment Advisor (the "Advisor"). Presentations of back-tested performance are hypothetical, were compiled after the end of the period advertised, and do not represent decisions made by the Advisor during the period described. For actual results that are compared to an index, all material facts relevant to the comparison are disclosed herein and reflect the deduction of advisory fees, brokerage and other commissions and any other expenses paid by the Advisor's clients. Advisory services are only offered to clients or prospective clients where the Advisor and its representatives are properly licensed or exempt from licensure. Past performance is no guarantee of future returns. Investing involves risk and possible loss of principal capital. No advice may be rendered by the Advisor unless a client service agreement is in place.

The information presented is for informational purposes only and not intended to constitute an investment recommendation for or advice to any specific person. By providing this information, Advisor is not undertaking to provide impartial investment advice or to give advice in any fiduciary capacity to an investor. Further, Advisor has no knowledge of and has not been provided any information regarding any investor. Financial advisors must determine whether or not the securities are appropriate for their clients as Advisor does not consider investor suitability when determining investment opinions.

This information is not personalized investment advice or an investment recommendation from Advisor, and is intended for use only by a third party financial advisor, with other information, as an input in the development of investment advice for its own clients. Such financial advisors are responsible for making their own independent judgment as to how to use this information. Advisor does not have investment discretion over or place trade orders for any portfolios or accounts derived from this information. There is no guarantee that any security illustrated will be successful or achieve any particular level of results.

This information should not be relied upon as investment advice or a recommendation by Advisor regarding any security in particular. Only an investor and their financial advisor know enough about their circumstances to make an investment decision.

© 2018 Helios Quantitative Research. All rights reserved.

ADVISOR USE ONLY



Important Definitions & Disclosures

The Helios Indices (Helios Alpha Index, Helios Balanced Index, Helios Diversified Index, Helios Equity Index, Helios Opportunity Index, Helios Dynamic Risk 13% Index, Helios Dynamic Risk 10% Index, Helios Dynamic Risk 7% Index, Helios Dynamic Risk 5% Index, Helios Fixed Income Index, and Helios Strategic Income Index) (the “Helios Indices”) is the exclusive property of S&P Opco, LLC, a subsidiary of S&P Dow Jones Indices LLC (“SPDJI”) and/or its affiliates. Advisor has contracted with SPDJI to calculate and maintain the Index. All rights reserved. Redistribution, reproduction and/or photocopying in whole or in part are prohibited without written permission of SPDJI. S&P® is a registered trademark of Standard & Poor’s Financial Services LLC and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC. Neither SPDJI, its affiliates nor their third party licensors make any representation or warranty, express or implied, as to the ability of any index to accurately represent the asset class or market sector that it purports to represent, nor shall they have any liability for any errors, omissions, or interruptions of any index or the data included therein. For more information on any of SPDJI’s or its affiliate’s indices or its custom calculation services, please visit www.spdji.com.

S&P DOW JONES INDICES ENTITIES DOES NOT GUARANTEE THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE HELIOS INDICES OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES ENTITIES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES ENTITIES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY ADVISOR, OWNERS OF THE HELIOS INDICES, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE INDICES OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES ENTITIES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE.