

FTJ OCEAN PARK BALANCED RISK

For the Periods 1/1/1999 - 12/31/2016

HYPOTHETICAL PORTFOLIO ILLUSTRATION

Illustrated for:	FTJ FundChoice
Number of Years:	18
Initial Investment:	\$500,000
Annual Withdrawal:	\$25,000
Inflation Adjustment:	2.00%

Year	Beginning Principal	Annual W/D	Principal Net of W/D	Return	Ending Principal
1999	\$500,000	\$0	\$500,000	10.51%	\$552,550
2000	\$552,550	(\$25,000)	\$527,550	12.31%	\$592,491
2001	\$592,491	(\$25,500)	\$566,991	-1.00%	\$561,321
2002	\$561,321	(\$26,010)	\$535,311	5.14%	\$562,827
2003	\$562,827	(\$26,530)	\$536,296	28.22%	\$687,639
2004	\$687,639	(\$27,061)	\$660,578	10.47%	\$729,741
2005	\$729,741	(\$27,602)	\$702,139	4.56%	\$734,156
2006	\$734,156	(\$28,154)	\$706,002	7.30%	\$757,540
2007	\$757,540	(\$28,717)	\$728,823	1.38%	\$738,881
2008	\$738,881	(\$29,291)	\$709,590	-4.80%	\$675,529
2009	\$675,529	(\$29,877)	\$645,652	31.20%	\$847,095
2010	\$847,095	(\$30,475)	\$816,621	7.73%	\$879,745
2011	\$879,745	(\$31,084)	\$848,661	1.86%	\$864,446
2012	\$864,446	(\$31,706)	\$832,740	7.06%	\$891,531
2013	\$891,531	(\$32,340)	\$859,191	-0.71%	\$853,091
2014	\$853,091	(\$32,987)	\$820,104	4.42%	\$856,353
2015	\$856,353	(\$33,647)	\$822,706	-2.72%	\$800,328
2016	\$800,328	(\$34,320)	\$766,009	2.93%	\$788,453
Total Withdrawals:		(\$500,302)			

The performance is presented net of the highest FTJ FundChoice asset based fee of 0.45% annually and an assumed advisory fee of 1.00% annually. Combined, these fees amount to 1.45% annually and are deducted on a monthly basis. Because clients will have different fee arrangements and specific investments in the strategy may be made at different times, net performance for any individual client will vary from the net performance stated herein.

The performance quoted herein represents past performance. Past performance does not guarantee future results. Performance history prior to March 1, 2015 represents composite returns of actual accounts using Ocean Park's Balanced Program. The inception date of the Ocean Park Balanced Program is January 1, 1995. FTJ FundChoice requires the Ocean Park Balanced Risk Model to maintain a minimum of 2% of the portfolio's value in cash. Allocations to cash may affect the portfolio's performance.

Ocean Park Asset Management, Inc. is an SEC registered investment adviser. The performance quoted herein represents past performance. Past performance does not guarantee future results. **Investments employing Ocean Park strategies are NOT insured by the FDIC or by any other Federal Government Agency and MAY result in loss of principal.** For more information, call 844-727-1813 or visit www.oceanparkam.com.

50% S&P 500 TR USD and 50% Barclays Aggregate Bond

For the Periods 1/1/1999 - 12/31/2016

HYPOTHETICAL PORTFOLIO ILLUSTRATION

No Fees Applied

Illustrated for:	Client Who Needs Income and Doesn't Want Volatility
Number of Years:	18
Initial Investment:	\$500,000
Annual Withdrawal:	\$25,000
Inflation Adjustment:	2.00%

Year	Beginning Principal	Annual W/D	Principal Net of W/D	Return	Ending Principal
1999	\$500,000	\$0	\$500,000	10.11%	\$550,550
2000	\$550,550	(\$25,000)	\$525,550	1.26%	\$532,172
2001	\$532,172	(\$25,500)	\$506,672	-1.72%	\$497,957
2002	\$497,957	(\$26,010)	\$471,947	-5.92%	\$444,008
2003	\$444,008	(\$26,530)	\$417,478	16.39%	\$485,902
2004	\$485,902	(\$27,061)	\$458,841	7.61%	\$493,759
2005	\$493,759	(\$27,602)	\$466,157	3.67%	\$483,265
2006	\$483,265	(\$28,154)	\$455,111	10.16%	\$501,351
2007	\$501,351	(\$28,717)	\$472,633	6.23%	\$502,078
2008	\$502,078	(\$29,291)	\$472,787	-15.88%	\$397,708
2009	\$397,708	(\$29,877)	\$367,831	16.20%	\$427,420
2010	\$427,420	(\$30,475)	\$396,945	10.80%	\$439,815
2011	\$439,815	(\$31,084)	\$408,731	4.98%	\$429,085
2012	\$429,085	(\$31,706)	\$397,379	10.11%	\$437,554
2013	\$437,554	(\$32,340)	\$405,214	15.18%	\$466,726
2014	\$466,726	(\$32,987)	\$433,739	9.83%	\$476,375
2015	\$476,375	(\$33,647)	\$442,728	0.97%	\$447,023
2016	\$447,023	(\$34,320)	\$412,703	7.30%	\$442,831
Total Withdrawals:		(\$500,302)			

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