

Spectrum Financial Alliance Ltd., L.L.C. Disclosures

Performance Disclosures

Client performance includes all client Charles Schwab accounts managed by SFA for the period (potentially excluding a small number of accounts determined by our firm to be inappropriate to include in firm-wide performance). The rates of return shown are calculated based on SFA client accounts held by our primary custodian, Charles Schwab. Any assets held outside of Charles Schwab are not depicted in the firm's performance averages. Due to limitations in data reporting and the potential inability to utilize our firm's investment models, client performance does not include Brighter Future 529 Plan accounts, outside managed employer sponsored retirement plans, and any other outside managed account.

All client performance data is calculated by Advyzon and reported net of all client costs and Charles Schwab debited fees. Advyzon is an independent company that provides investment research and data validation. Average account performance is derived from an aggregate weighting of all beginning market, ending market, and net cash flow values of all client accounts (potentially excluding a small number of accounts determined by our firm to be inappropriate to include in firm-wide performance) for the period. Individual client performance may differ from the firm's average account performance for the period.

All performance results shown are net of Spectrum's management fees, which vary from 0.75% - 2.00% per annum (as disclosed in Spectrum's Form ADV Part 2). Fees may be negotiable based on many factors including potential referrals, relationship to a current Spectrum client, future likely additions to the account, etc. The performance results also reflect the reinvestment of any dividends, capital gains, other earnings, and the subtraction of applicable fees. Spectrum does not make any representation that client accounts will or are likely to achieve returns similar to those shown above. Clients and/or prospective clients should understand that PAST PERFORMANCE MAY NOT BE INDICATIVE OF FUTURE RESULTS.

For additional information about Spectrum Financial Alliance, including fees and services, send us a request for our disclosure statement of Form ADV Part 2 or it can be found on our website free of charge at <https://spectrumalliance.com/>. Please read the disclosure statement carefully before you invest or send money.

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2009 Performance Disclosures

Due to the movement of all client custodial assets from Fidelity to Charles Schwab in 2009, that year's performance data includes only accounts that were under our management for the entire year. The 2009 performance figure is an average of all the appropriate household level returns for the year.

The performance is calculated using a manual monthly time weighted return (utilizing aggregate monthly statement beginning market values, ending market values, and net cash flows for each household) for a partial period of 2009 (due to the change from Fidelity to Charles Schwab) combined with Advyzon's daily time-weighted return (utilizing aggregate daily beginning market values, ending market values, and net cash flows for each household) for the remainder of the year.

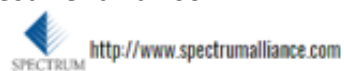
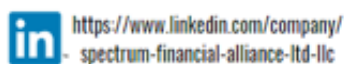
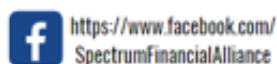
The transition date from Fidelity to Charles Schwab varied from household to household and in some cases, from account to account within a household. For consistency and since data was limited, we use the first account's transition date from Fidelity to Charles Schwab and pro-rate the Fidelity performance appropriately. This date is applied to all accounts within any given household.

The ending value for Fidelity performance figures, the month of transition from Fidelity to Charles Schwab, is derived from the accounts "Withdrawals" section of the appropriate monthly statement.

S&P 500 Benchmark Disclosures

The S&P 500 benchmark performance is based on the price return for the applicable period. This conforms with the benchmark that is illustrated on monthly statements generated by our custodian, Charles Schwab. Indices, such as the S&P 500, are artificial and typically include dividend reinvestment into their calculated returns. One cannot invest directly into the S&P 500, but it is possible to invest in specific investments that attempt to mirror the S&P 500's returns. The S&P 500 price return does not show the reinvestment of dividends which, therefore, does somewhat understate the total return by the amount of the reinvested dividends. The S&P 500 price return does not have any advisory fees deducted. If we used the total return instead of the price return for the S&P 500, reinvestment of dividends may show a different performance than what is depicted on our custodian, Charles Schwab, statements. While it is not statistically impossible, it is very difficult to outperform the S&P 500 Index.

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Bank of America 30 Year US Treasury Benchmark

A one-security index comprised of the most recently issued 30-year U.S. Treasury bond. The performance depicted is gross of any advisory fees and does reflect the reinvestment of dividends, interest, and other earnings.

Bank of America 1-3 Year US Corporate & Government Benchmark

The index measures the performance of US dollar denominated investment grade debt publicly issued in the US domestic market, including US Treasury, US agency, foreign government, supranational and corporate securities. It is a subset of BofA Merrill Lynch US Corporate & Government Index including all securities with a remaining term to final maturity less than 3 years. One cannot invest directly into the benchmark. The performance depicted is gross of any advisory fees and does reflect the reinvestment of dividends, interest, and other earnings.

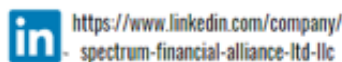
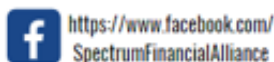
Dow Jones Precious Metals Benchmark

The Dow Jones Precious Metals Index is designed to measure the performance of U.S.-listed stocks of companies engaged in the exploration and production of gold, silver, and platinum-group metals. The performance depicted is gross of any advisory fees and does reflect the reinvestment of dividends, interest, and other earnings.

Berkshire Comparison Disclosures

Berkshire Hathaway is an extremely well diversified conglomerate that consists of many companies from several different industries. Berkshire's holdings tend, like SFA's, to be concentrated. Many financial publications compare the investment selection and returns of CEO and Chairman of Berkshire Hathaway, Warren Buffett, to the equity markets, is considered to be one of the most successful investors in the world. Due to the investment success and reputation of Mr. Buffett, we like to compare Berkshire's performance to our company's average performance, net of all costs. This is an interesting comparison for our clients, and we think it is fair because of the diversification of Berkshire, and their concentrated, predicative style, which is close to our own philosophy and investment style. Our comparisons deduct our firm's average fee from the performance calculation of Berkshire's performance well as from SFA's performance. Berkshire's, and Spectrum Financial Alliance's, performance comparison does reflect the reinvestment of dividends. **Past performance is not necessarily indicative in future results.**

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Performance Requests Disclosures

Clients are encouraged to utilize their Spectrum Financial Alliance provided e-Money portal to compute their own accounts rates of returns, and index returns, at any time of the day, 365 days a year. Additionally, clients can request performance comparisons at any time from SFA and they will be provided. SFA also provides Advyzon depicted performance on each client's account in our annual client reviews.

Rollover IRA Disclosure

Per the guidance of the US Department of Labor's "Retirement Security Rule and Amendments to Class Prohibited Transaction Exemptions for Investment Advice Fiduciaries", our firm is required to disclose that there may be an inherent conflict of interest present when recommending that a client roll their employer-sponsored retirement account into an IRA because of the advisor's ability to charge management fees for the ongoing investment management of the Rollover IRA.

Trade Request Instructions

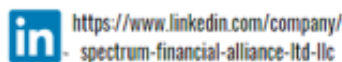
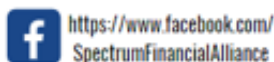
For your security and to ensure the accuracy **and timeliness** of your investment transactions, Spectrum Financial Alliance does not accept trade instructions via email or text messages. All trade instructions must be communicated verbally by the account holder or by the account holder's designated person having Power of Attorney. Trade instructions are accepted via phone call, online videoconference, or in person.

Advice Disclosures

All information provided by Spectrum Financial Alliance Ltd, L.L.C. is for educational purposes only. Nothing on this website constitutes investment advice, performance data, or any recommendation that any particular security, portfolio of securities, transaction, or investment strategy is suitable for any specific person. This information is not intended to be used as the primary basis for investment decisions, nor should it be considered as advice designed to meet the specific needs of an individual investor. Please seek the advice of qualified professionals, as appropriate, regarding the evaluation of any specific information, opinion, advice, or other content.

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specific information regarding your specific situation. The opinions expressed and material provided are for general information and should not be considered a solicitation for the purchase or sale of any security.

Please contact Spectrum Financial Alliance Ltd, L.L.C. for more complete information based on your personal circumstances and to obtain personal investment advice.

Linked Sites Disclosures

Spectrum Financial Alliance Ltd, L.L.C. provides hyperlinks for your convenience to websites produced by other providers. Spectrum Financial Alliance Ltd, L.L.C. is not responsible for errors or omissions in that material and does not necessarily approve of or endorse the information provided. Users who gain access to that material are subject to the copyright and other restrictions on use imposed by those providers.

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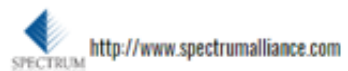
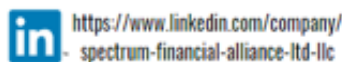
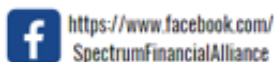
Opinion Disclosures

Everything we say represents our firm's considered opinion and does not guarantee a definitive future outcome or result. Any opinions, projections, or predictions expressed by SFA or its employees on the Firm's social media accounts, letters, or any other communication device, are as of the date of publication and are subject to change.

Trademark Disclosures

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Referrals to Professionals Disclosures

Our firm provides estate planning facilitation to our clients. Any outside professional that we refer you to for the purpose of writing your estate plan is not an employee of our firm. Clients are free to use any tax planning professional, insurance professional, estate planning attorney, or other professional that they desire.

Performance Data Disclosures for SFA Investment Proposals

The results depicted for SFA's past performance are past actual returns in 100% of client accounts managed by SFA, which **are** fully reported in your SFA Introductory Packet, and are independently calculated by a reputable third party – Advyzon.

The historical returns shown for a prospective client are based on the asset weightings across the entire time period depicted from the most recent statement provided to our firm. However, these assets and weightings could have changed over time, and therefore the back tested returns depicted may be different from what is depicted.

The actual returns achieved by an account holder may have varied materially from the returns shown due to various factors including active management, rebalancing of the account, account deposits and withdrawals, and other factors.

There are limitations on hypothetical and backtested returns. These results do not represent actual trading and would not reflect the impact that material economic and market factors would have on SFA's decision-making.

The inception date of our firm's Minimum Volatility Portfolio strategy was June 8, 2018.

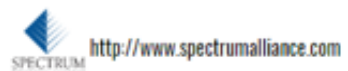
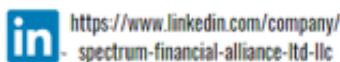
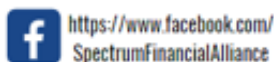
The returns depicted are gross of advisory fees and include the reinvestment of dividends, interest, and other earnings.

SFA does not make any representation that client accounts will or are likely to achieve returns similar to those shown above. Clients and/or prospective clients should understand that PAST PERFORMANCE MAY NOT BE INDICATIVE OF FUTURE RESULTS.

Current Holdings Disclosures for Investment Proposals

In comparisons of any SFA-provided "Portfolio Model" versus your current holdings, the results shown are hypothetical and backtested. They do not reflect past actual returns of client accounts managed by SFA, which **are** fully reported in your SFA Introductory Packet, and are independently calculated by a reputable third party – Advyzon.

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The historical returns shown for a prospective client are based on the asset weightings across the entire time period depicted from the most recent statement provided to our firm. However, these assets and weightings could have changed over time, and therefore the backtested returns depicted may be different from what is depicted.

The actual returns achieved by an account holder may have varied materially from the returns shown due to various factors including active management, rebalancing of the account, account deposits and withdrawals, and other factors.

There are limitations on hypothetical and backtested returns. These results do not represent actual trading and would not reflect the impact that material economic and market factors would have on an adviser's decision-making.

The returns depicted are gross of advisory fees and include the reinvestment of dividends, interest, and other earnings.

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