

## **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. SFA firm reported performance is an average of client accounts for that specified period of time. Not all clients will obtain the firm average – some are less, some are more depending on the client's investment objective, deposits, withdrawals, etc.

All client performance data is calculated by Advyzon and reported net of all client costs. Advyzon is an independent third-party company that provides investment research and data validation. Average account performance is derived using Advyzon's standard Time Weighted Return calculation process. On rare occasions, our firm may remove specific client accounts from our firm averages due to a client's unsolicited trade instruction in their SFA-managed account. Individual client performance may differ from the firm's average account performance for any time period.

All performance results shown are net of Spectrum's management fees, which varies from 0.75% - 1.50% 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, or any reason deemed appropriate by SFA. The performance results also reflect 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.

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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.

### **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. Not all clients obtained the firm average – some were less, some were more depending on the client's investment objective, deposits, withdrawals, etc.

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 diligently. This date is then applied to all accounts within any given household.

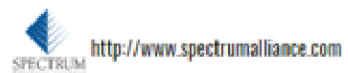
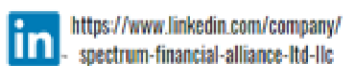
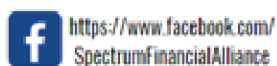
The ending value for Fidelity performance figures, the month of transition from Fidelity to Charles Schwab, is derived from the accounts "Withdrawals" section of the appropriate monthly statement. All 2009 performance results were calculated carefully and diligently.

### **Benchmark Disclosures**

Any common equity or nonequity (S&P 500, Dow Jones Industrial Average, NASDAQ 100, Dow Jones Precious Metals, Bank of America 30 Year US Treasury, Bank of America 1-3 Year US Corporate & Government, etc.) 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 Dow Jones Industrial Average or the S&P 500, are artificial and typically include dividend reinvestment into their calculated returns. One cannot invest directly into a benchmark, but it is possible to invest in specific investments that attempt to mirror the benchmark's returns. The benchmark's 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 benchmark's price return does not have

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any advisory fees deducted. If we used the total return instead of the price return for the benchmark, 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 consistently outperform an Index.

### **Performance Request Disclosures**

SFA 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. If deemed to be in the client's best interest for any reason (Rule of 55 distribution, public employees free of penalty withdrawal from 403(b), etc.), our firm will advise that client to keep their funds inside of their employer-sponsored retirement account.

### **Trade Request Instructions**

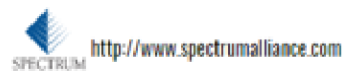
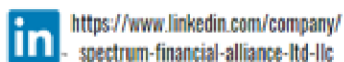
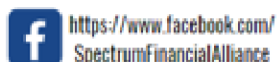
For your security and to ensure the accuracy **and timeliness** of your investment transactions, Spectrum Financial Alliance does not accept trade instructions via email or text messages. All trade instructions should be communicated verbally by the account holder or by the account holder's designated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

### **Advice Disclosures**

All information provided by Spectrum Financial Alliance Ltd, L.L.C. is for educational purposes only. Nothing on our website or social media 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. Our firm's non-personalized content 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, course of action, or other content.

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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

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### SFA Opinion Disclosures

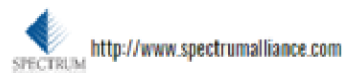
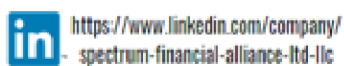
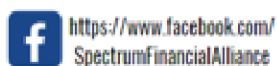
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### Trademark Disclosures

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### **Referrals to Professionals Disclosures**

Our firm provides estate planning and insurance facilitation to our clients. Any outside professional that we refer you to for the purpose of writing your estate plan or implementing any form of insurance 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. Our firm will coordinate with the client's tax or legal representation as the client desires.

### **Performance Data Disclosures for SFA Investment Proposals**

The results depicted for SFA's past performance are actual past client returns, which are fully shown in your SFA Introductory Packet and are independently calculated by a reputable and independent third party – Advyzon.

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

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

### **General Disclosures**

Investing in securities involves a risk of loss. Past performance is never a guarantee of future returns. Investing in foreign stock markets involves additional risks, such as the risk of currency fluctuations. Any posting or publication constitutes the general views of Spectrum Financial Alliance and should not be regarded as personalized investment advice or a reflection of the performance of Spectrum Financial Alliance or its clients. Nothing herein is intended to be a recommendation or a forecast of market condition. Rather, it is intended to illustrate a point. Current and future markets may differ significantly from those illustrated herein. Not all past forecasts were, nor future forecasts may be, as accurate as those predicted herein.

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