



CORNERSTONE (CIS) TACTICAL STRATEGY

A diversified portfolio designed for investors looking for both upside potential and downside protection. The portfolio includes domestic equity and fixed income ETFs.

The **CIS Tactical** is a unique investment strategy with a single-minded focus: limiting losses during extended market downturns. For today's investor, what you make is not nearly as important as what you keep! Defensive allocation strategies are designed to generate improved returns in up markets by working from a position of strength (i.e., the portfolio's attempt to avoid losses before making new gains). The CIS Tactical Strategy is designed with the intention of delivering attractive risk-adjusted returns through multiple investment markets via diversification and defensive re-allocation.

CIS TACTICAL STRATEGY

- Disciplined, scientific approach to tactical investing
- Focus on preservation of investor capital in down markets



Puts investor capital to work during sustained bull markets



Highly responsive research process that is designed to react to macro trends



Uses highly liquid, low cost ETFs

U.S. EQUITY SECTOR PLUS PORTFOLIO KEY FEATURES

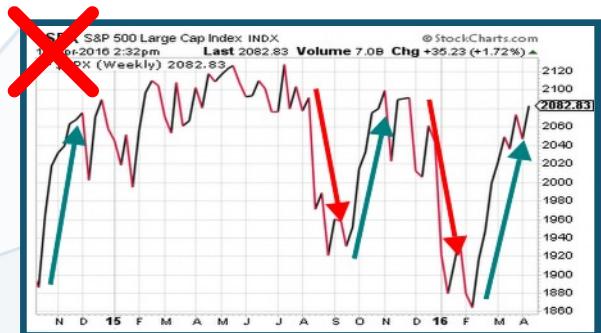
- Utilizes only simple, readily available ETFs (PowerShares and iShares®) and fixed income ETFs
- Uses NO shorting, leverage, inverse ETFs, or exotic derivative investments
- Focuses primarily on downside risk management, especially in weak markets
- Under extreme market conditions, the portfolio can build and hold substantial defensive positions to avoid losses
- Participates in rising markets with the ability to outperform in down markets
- 100% quantitative process, highly disciplined, daily calculation

DESIGNED TO IDENTIFY MAJOR TURNING POINTS

The CIS Tactical Strategy is a dynamic system designed to reward investors by adapting to the major market trends. The strategy identifies major turning points to maximize returns while controlling excessive risks.

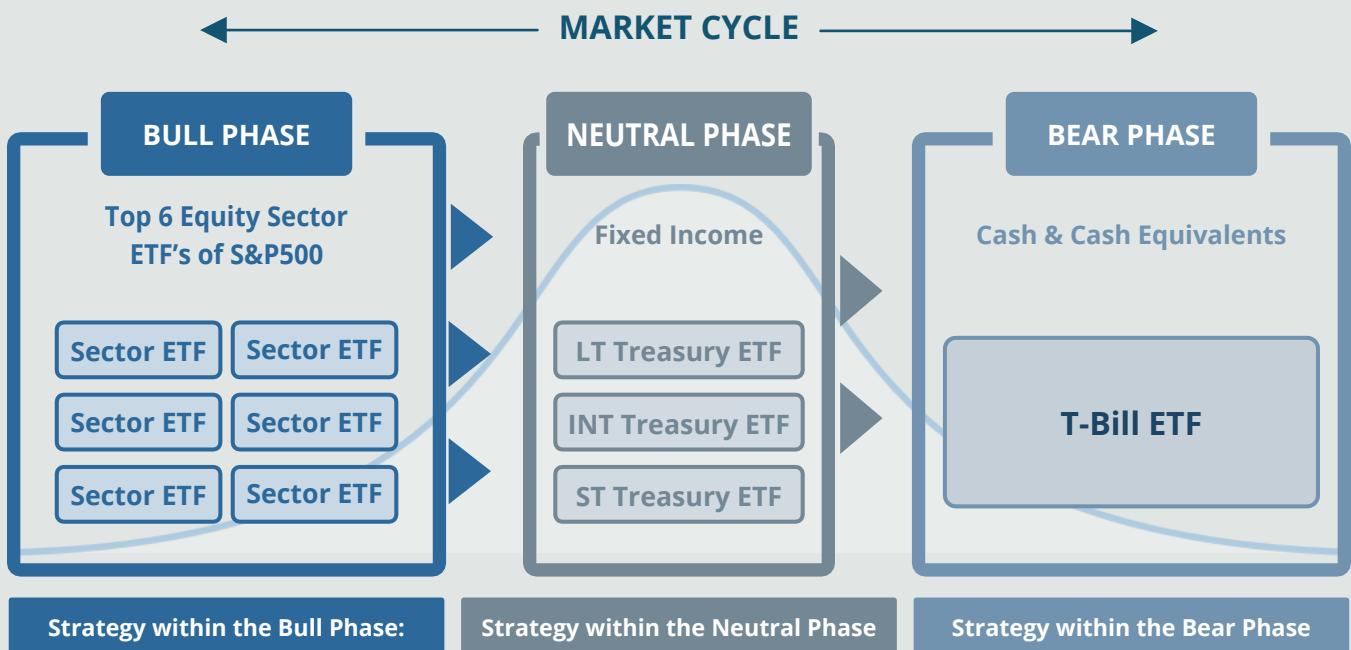


NOT DESIGNED TO PLAY EVERY GROUNDLESS RALLY AND DECLINE



Sharp volatility (when the market declines for a month, rallies for a month and repeats) does not provide solid buy and sell signals. Trying to play these signals may lead to being whipsawed, as the investor is too late getting into a rally and out of a decline. Therefore it is illogical to expect participation in every rally and evasion of every decline.

The CIS Tactical Strategy is designed for serious long term investors who can see beyond the short term noise of the market.



Past performance is no guarantee of future results.

Fee based money management and Financial Planning offered through Cornerstone Investment Services, LLC's RIA
Diversification does not ensure a profit or guarantee against a loss. There is no assurance that any investment strategy will be successful.