

Financial & Tax Architects
Prime Dividend International
12/31/2017 to 10/31/2022



Year	Composite Gross Return (%)	Composite Net Return (%)	Benchmark Return (%)	Year End Portfolios	Number of Portfolios	Composite Assets (\$)	Firm Assets (\$)	Internal Dispersion (%)	Composite 3-Yr Std Dev (%)
2018	-4.80	-6.70	..	<=5	<=5	79,824	..	n/a	
2019 ¹	5.47	4.95	..	<=5		0	..	n/a	
2019 ²	8.31	7.06	..	<=5		61,355	..	n/a	
2020	0.85	-1.15	..	<=5	<=5	77,101	..	n/a	
2021	25.61	23.17	..	<=5	<=5	36,667	..	n/a	
2022 ³	-7.98	-8.45	..	<=5		0	..	n/a	

Partial Years

¹ Returns for 2019 are from 12/31/2018 to 03/31/2019

² Returns for 2019 are from 05/31/2019 to 12/31/2019

³ Returns for 2022 are from 12/31/2021 to 03/31/2022

Period	Composite Gross Return (%)	Composite Net Return (%)	Benchmark Return (%)
1 Year	25.610	23.166	0.000
Since Inception

Description

The **International Prime Dividend (PDI)** Strategy strives to identify the leading foreign dividend paying stocks ors ETFs that show companies with continually increasing, sustainable, dividend payouts. The strategy utilizes an intermediate term tactical overlay to identify whether to be in a bullish posture or defensive posture. When the overlay indicates a bullish posture, the strategy is fully invested in an array of foreign dividend paying stocks and/or ETFs. When the overlay indicates a bearish posture, the strategy invests in an ETF designed to track the Barclays Pan-European Aggregate Bond Index.

Calculation Methodology

The returns presented are asset-weighted and were calculated by geometrically linking the monthly sub-periods of each year presented. Portfolios which were not included during the entirety of any month were not included in the presented strategy performance for that month. A time-weighted rate of return was used to calculate all periods presented. The presented net returns were calculated by reducing 1/12th of the annual 2% management fee from gross monthly strategy returns. Returns are further reduced by trading commissions and do not reflect the reinvestment of dividends. The 2% management fee applied does not include fees charged by FTA for services other than investment management.

Disclosure

Performance presented reflects the returns of actual portfolios invested in the PDI strategy and includes only portfolios managed by FTA which are entirely allocated to this strategy. Variances in holdings may have occurred across portfolios invested in this strategy, due to timing of cash flow additions and liquidations or other client-specific constraints, which may have resulted in performance for individual portfolios that is different than that of the returns presented. New accounts invested in this strategy may be invested similarly but not identically to the investments of the portfolios which were used to calculate the presented performance.

All investments carry with them the possibility of loss.