

# Global Strategies



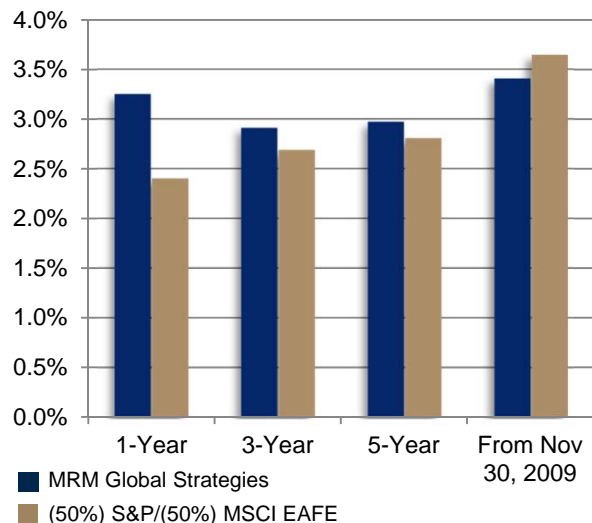
## INVESTMENT OBJECTIVE

MRM's Global Strategies approach is designed to capitalize on equity investment opportunities throughout the world. The portfolio, divided into approximately two equal parts, invests in individual U.S Equities in one half and Country-Specific and Country-Blended Exchange Traded Funds (ETF's), in the other half. The active quantitative approach uses ongoing data analysis to identify and maintain optimal portfolios. The portfolio can be fully invested when investments rank positively and may hold up to 50% in cash when investments look unattractive. The portfolio does NOT use inverse or leverage ETFs.

## FEATURES & BENEFITS

- Diversified investments across U.S. stocks and International Equity ETFs
- Systematic quantitative analyses of each portfolio segment
- Ongoing tactical implementation based on recurring evaluation and decision-making
- Highly selective buy criteria leading to holdings cash when equity potential is limited

## ANNUALIZED STANDARD DEVIATION\*



\*Lower standard deviation equals lower volatility.

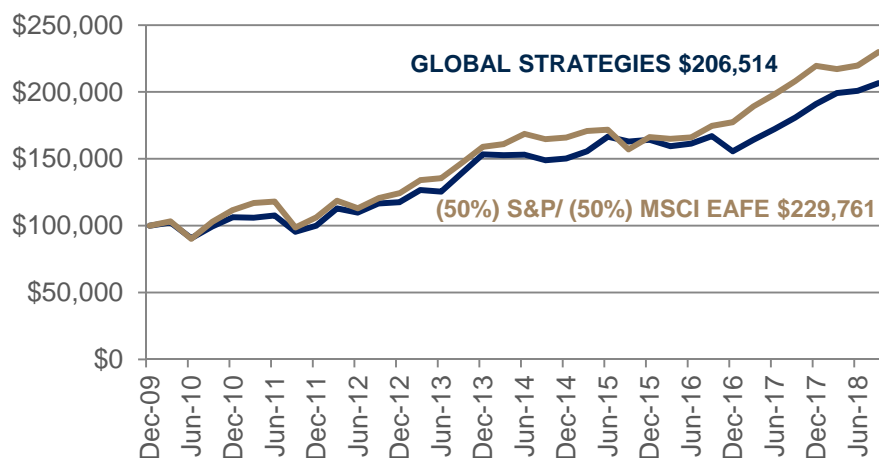
## STATISTICAL SUMMARY (12/09 - 09/18)

	GLOBAL STRATEGIES	(50%) S&P/ (50%) MSCI EAFE
Total Rate of Return <sup>2</sup>	106.51%	129.76%
Average Quarterly Return <sup>3</sup>	2.31%	2.64%
Quarterly Standard Deviation	5.45%	6.08%
Best Quarter	12.93%	13.91%
Worst Quarter	-11.44%	-16.41%
Sharp Ratio	0.42	0.43
Correlation	0.86	1.00
Growth of \$100,000	\$206,513.57	\$229,761.45

## QUARTERLY NET PERFORMANCE (09/18) GIPS COMPLIANT

	Q1	Q2	Q3	Q4	YTD	(50%) S&P/ (50%) MSCI EAFE
2010	2.36%	-11.44%	9.66%	6.91%	6.28%	11.63%
2011	-0.37%	1.68%	-11.41%	4.80%	-5.94%	-4.81%
2012	12.93%	-2.71%	6.18%	0.83%	17.63%	16.95%
2013	7.65%	-0.90%	11.13%	9.97%	30.37%	27.84%
2014	-0.40%	0.24%	-2.71%	0.86%	-2.03%	4.61%
2015	3.59%	7.01%	-2.17%	0.82%	9.34%	0.50%
2016	-2.91%	1.20%	3.50%	-6.82%	-5.24%	6.74%
2017	5.50%	4.89%	5.05%	5.63%	22.78%	23.73%
2018	4.22%	0.84%	2.84%		8.09%	4.79%

## CUMULATIVE RETURN (11/09 - 09/18)



## ANNUALIZED RETURNS (09/18)

	YTD	1-YEAR	3 Yr An.	5 Yr An.
GLOBAL STRATEGIES	+8.09%	+14.17%	+8.23%	+8.18%
(50%) S&P/ (50%) MSCI EAFE	+4.79%	+10.58%	+13.73%	+9.80%

<sup>1</sup> MRM Group, Inc. claims compliance with the Global Investment Performance Standards (GIPS®). The firm has complied with the GIPS standards since January 1, 2008

<sup>2</sup> Total Returns are calculated from November 1, 2009

□ Please refer to important disclosure information on the back page □ To obtain the composite presentation, please call MRM (314) 628-1100

# Global Strategies

## DEFINITIONS

**Standard Deviation:** In finance, standard deviation is applied to the annual rate of return of an investment to measure the investment's volatility. Standard deviation is also known as historical volatility and is used by investors as a gauge for the amount of expected volatility. For example, a volatile stock will have a high standard deviation while the deviation of a stable blue chip stock will be lower. A large dispersion tells us how much the return on the fund is deviating from the expected normal returns.

**Sharpe Ratio:** The Sharpe ratio uses standard deviation to measure a fund's risk-adjusted returns. The higher a fund's Sharpe ratio, the better a fund's returns have been relative to the risk it has taken on. Because it uses standard deviation, the Sharpe ratio can be used to compare risk-adjusted returns across all fund categories. Even though a higher Sharpe ratio indicates a better historical risk-adjusted performance, this doesn't necessarily translate to a lower-volatility fund. A higher Sharpe ratio just means that the fund's risk/return relationship is more proportional or optimal.

Investors should not rely on charts and graphs alone when making investing decisions. Investments in securities of non-U.S. issuers involve investment risks different from those of U.S. issuers, including currency risks, political, social, and economic risks.

**Please contact MRM Group to obtain a Compliant Presentation and/or MRM's list of Composite descriptions.**



## DISCLOSURES

MRM Group, Inc. is an SEC registered investment advisor. MRM Group, Inc. is an independent management firm that is not affiliated with any parent organization.

MRM Group claims compliance with the Global Investment Performance Standards (GIPS®). MRM has been independently verified for the periods January 1, 2008 through present. The verification report is available upon request. Verification assesses whether (1) MRM has complied with all the composite construction requirements of the GIPS standards on a firm-wide basis and (2) MRM's policies and procedures are designed to calculate the present performance in compliance with the GIPS standards. Verification does not ensure the accuracy of any specific composite presentation.

The Global Strategies platform is a quantitative strategy that uses exchange-traded funds (ETFs) and other securities as approved, from time to time, by the principal of MRM Group at its sole discretion. The benchmark is a 50%/50% blend of 50% S&P 500 Index with dividends or SPY (SPDR S&P 500) and 50% MSCI EAFE Gross Index.

The performance of the blended benchmark is shown for the comparison because MRM uses securities which track indices related to these products. The S&P 500 Index with dividends is an unmanaged composite of 500 large-capitalization companies whose data is obtained from the Standard & Poor's website. S&P 500 is a registered trademark of McGraw-Hill, Inc. SPY is a managed index with data from Yahoo Finance. The MSCI EAFE Gross Index is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the U.S. and Canada, with data from the MSCI website using price and with reinvestment of dividends. An investment cannot be made directly into an index.

Technical trading models are mathematically driven based upon historical data and trends of domestic and foreign market trading activity, including various industry and sector trading statistics within such markets. Technical trading models, through mathematical algorithms, attempts to identify when markets are likely to increase or decrease and identify appropriate entry and exit points. The primary risk of technical trading models is that historical trends and past performance cannot predict future trends and there is no assurance that the mathematical algorithms employed are designed properly, updated with new data, or can accurately predict future market, industry, and sector performance.

Valuations are computed and performance is reported in U.S. dollars. Client performance may differ based upon the structure of a particular investment program. For example, some programs are structured as wrap fee programs in which trading costs and brokerage commissions are included in one all-inclusive wrapped fee. As such, these costs may be higher than if the client were to pay trading costs and brokerage commissions separately. Deviation from the model's diversified structure may result in different risk, return, and diversification characteristics and would therefore not be representative of the models.

All information contained herein is for informational purposes only. This is not a solicitation to offer investment advice in any state where it would be unlawful. There is no assurance that this platform will produce profitable returns or that any account will have results similar to those of the platform. Past performance is not a guarantee of future results. You may lose money. Factors impacting client returns include individual client risk tolerance, restrictions client may place on the account, investment objectives, choice of broker/dealer or custodians, as well as other factors. Any particular client's account performance may vary substantially from the program results due to, among other things, commission, timing of order entry, or the manner in which the trades are executed. The investment return and principal value of an investment will fluctuate dramatically, and an investor's equity, when liquidated, may be worth more or less than the original cost. Investors should consider the investment objective, risks, charges, and expenses carefully prior to investing. Global Strategies is suitable for the long-term investor.

Net-of-fees returns are presented after advisor, management, custodial and trading expenses. The net of fee returns are calculated using actual management fees. The standard management fee is 2.0%. The actual fees charged vary and range from .5% to 2.2%. Depending on the size of the account and the custodian.

MRM's Global Strategies approach is designed to capitalize on equity investment opportunities throughout the world. The portfolio, divided into approximately two equal parts, invests in U.S. Equities in one half and Country-Specific/Country-Blended Exchange Traded Funds (ETF's), the other half, at MRM's sole discretion it could over weigh or under weigh domestic & international and it may not be 50%/50%. The active quantitative approach uses ongoing data analysis to identify and maintain optimal portfolios. The portfolio can be fully invested when investments rank positively and may hold up to 50% in cash or more when investments look unattractive. The portfolio does NOT use inverse or leverage ETFs.

If you wish to modify or impose reasonable restrictions concerning the management of your account, or if your financial situation, investment objectives, or risk tolerance have changed, please contact your MRM Group investment advisor representative or contact the Manager at (800) 233-1944. We will contact you at least annually to determine if your investment goals, objectives, and risk tolerance have changed.