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***Alpha Performance Verification Services***

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**Independent Verifier's Report on GIPS® Compliance**

Robert Rafael  
MRM Asset Allocation Group, Inc.  
St. Louis, Missouri 63141

We have examined whether MRM Asset Allocation Group, Inc. (the "Company") (1) complied with all the composite construction requirements of the Global Investment Performance Standards (GIPS®) on a firm-wide basis for the periods January 1, 2008 through December 31, 2019, and (2) designed its policies and procedures to calculate and present performance results in compliance with the GIPS standards as of December 31, 2019.

**Management's Responsibility**

The Company's management is responsible for compliance with the GIPS standards and the design of its policies and procedures and for the compliant presentations.

**Verifier's Responsibility**

Our responsibility is to express an opinion based on our examination. We conducted our examination in accordance with verification procedures set forth by GIPS, including the *Guidance Statement for Verification* and, accordingly, included examining, on a test basis, evidence about the Company's compliance with the above-mentioned requirements, evaluating the design of the Company's policies and procedures referred to above, examining, on a test basis, evidence supporting the accompanying compliant presentation, and performing the procedures for a verification set forth by the GIPS standards and such other procedures as we considered necessary in the circumstances. We believe that our examination provides a reasonable basis for our opinion.

**Opinion**

In our opinion, MRM Asset Allocation Group Inc., has, in all material respects:

- Complied with all the composite construction requirements of the GIPS standards on a firm-wide basis for the periods January 1, 2008 through December 31, 2019; and
- Designed its policies and procedures to calculate and present performance results in compliance with the GIPS standards as of December 31, 2019.

This report does not relate to or provide assurance on any particular compliant presentation of the Company.

A handwritten signature in black ink that reads "Alpha Performance Verification".

Alpha Performance Verification Services  
Michael W. Hultzapple, CPA, CFA, CIPM  
January 10, 2020