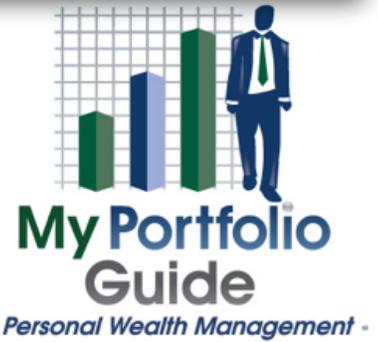


the Guide



INSIDE THIS ISSUE :

LET'S TALK PERFORMANCE!!

Unlike almost any financial advisor out there, we actually WANT to talk about how we're performing for you!

MARKET RECAP

How did the stock market do last quarter? Take a look at how different benchmarks and indexes did versus your own portfolio. What's on the horizon?

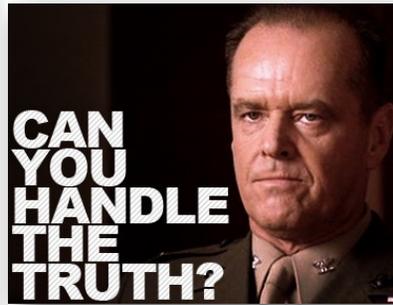
EDUCATION CORNER

Can you beat the stock market? Very few can consistently. Allow us to introduce an innovative solution that has: The Columbus Adaptive Asset Allocation Strategy.

NEWS & NOTES CALENDAR

Take a quick peek at where we'll be over the next couple months. We're also already planning 2018 with 6 hosted events. Come see us!

Performance: Understand it, Don't Avoid it!



If you remember the intense court scene from the 1992 movie, *A Few Good Men*, you'll of course recall the famous quote, "you can't handle the truth!".

When it comes to investing performance it's not that you can't handle the truth but it's likely that you're not getting it from your average financial advisor. This edition of *'the Guide'* intends to open up the discussion on performance and help you understand it in a crystal clear fashion.

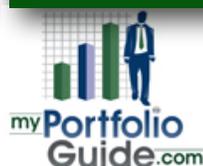
First off, every quarter we point you to page 2 of this newsletter. The grid we provide is an excellent starting point to help you understand not just what the markets have been doing but how a blended portfolio should be

performing. If you or your advisor are not in line with one of these benchmarks a more truthful conversation needs to occur.

Most of our peers and competition will tell us behind closed doors that it's dangerous to show clients performance numbers because then "that's all they will focus on". While we would like our clients to fully appreciate our process or the additional value we bring to their financial picture...we believe they deserve the truth and shouldn't be kept in the dark. That said...we give it to them!

As a matter of fact every single one of our clients now receives a weekly performance report. It not only shows how their portfolio is performing but also how their allocation lines up with the model we are managing towards. This weekly electronic delivery is being upgraded with an incredible client portal which now allows us to show each client their custom performance benchmark.

Lastly, we are very proud to roll out a unique investment strategy that has performed incredibly well in both good markets as well as turbulent ones. Turn the following pages and read about our Columbus Adaptive Asset Allocation Strategy!



	YTD (as of 10/1/17)	2016	2015	2014	2013	2012	2011	2010
20 / 80	5.11%	3.89%	0.29%	7.58%	4.86%	6.57%	6.70%	8.25%
40 / 60	7.12%	6.12%	-0.08%	9.44%	11.74%	8.93%	5.55%	9.95%
50 / 50	8.12%	7.24%	-0.26%	10.38%	15.18%	10.11%	4.98%	10.80%
60 / 40	9.13%	8.36%	-0.45%	11.31%	18.62%	11.29%	4.40%	11.65%
70 / 30	10.13%	9.48%	-0.65%	12.24%	22.06%	12.47%	3.83%	12.51%
80 / 20	11.13%	10.59%	-0.82%	13.18%	25.51%	13.65%	3.26%	13.36%
S&P 500	11.58%	9.54%	1.38%	13.34%	32.39%	16.00%	2.11%	15.06%
Mid Cap	10.76%	9.59%	-2.81%	15.39%	33.5%	17.88%	-1.73%	26.64%
Small Cap	8.94%	16.56%	-4.85%	8.14%	41.31%	16.33%	1.02%	26.31%
MSCI EAFE	18.44%	1.77%	-12.67%	-4.08%	23.29%	17.90%	-11.73%	8.21%
Emerging	20.46%	9.39%	-17.61%	1.02%	-2.27%	18.63%	-18.17%	19.20%
Bonds	1.43%	0.04%	-2.29%	3.23%	-2.02%	4.21%	7.84%	6.54%

MARKET RECAP

How did the "Market" do ???

Never rely on the media to tell you "how the market did". The answer is different for everyone because investors should be allocated specific to *their* goals and risk tolerance.

The above chart shows several (6) basic portfolio allocations with their corresponding performance over different time periods.

20 / 80, for example, represents 20% in the S&P 500 and 80% in the U.S. Aggregate Bond Index. Other major indexes are also posted (S&P 500, Mid, Small etc) MSCI EAFE represents 23 developed International countries except for the US or Canada.

Guess what? The bull market is still not done running higher. We're not saying it will go on forever but if you like historical odds it may be worth noting that the last quarter of the year is usually the strongest. Since 1950 the S&P 500 is up 80% of the time and averages +3.9%.

This past quarter was another one where "risk-on" paid off. Just about every asset class and economic sector finished higher. The only sector that slipped was Consumer Staples at -2%. Even commodities, amidst two horrific natural disasters with Hurricanes Harvey and Irma, held up well with positive finishes.

If you read the last quarterly edition of "the Guide" you'll note that we featured Emerging Markets as a continued value pick. Once again it led all asset classes and was up a strong +6.8% for the quarter.

Even with so many eyes fixated on incredible political and cultural division, our economy is growing at a clip of +3.1%. We believe that if Tax Reform gets enough votes to pass you will see the market run even higher in the near-term. If you're waiting for a crisis to hit the markets and "get back in" at prices 20% to 30% lower...you may have to wait a lot longer. The irony of such a stance is that even if the markets sold off that much, those that were defensive and bearish would likely still not feel that this is the right time to invest!?!

We started the year saying it would finish positive and nothing has changed our fundamental view. Sure...there are legitimate worries such as the saber rattling with North Korea and massive debt issues at both the national and state levels...but at the end of the day earnings are strong and many fundamentals are headed where we want them. (at least for now!) As always, we constantly monitor the environment but in the meantime...**"Stay disciplined to stay positive"** -MPG

EDUCATION CORNER

Columbus Strategy

“By prevailing over all obstacles and distractions, one may unfailingly arrive at his chosen goal or destination.”

- Christopher Columbus



Introducing the Columbus Adaptive Asset Allocation Strategy

Let's get right to it...Almost everyone who reads an investing article wants to basically know the following:

1. What is it?
2. Does it perform better than my portfolio?
3. What does it cost?

After reading the next two pages we promise you will have those questions answered.

Passive or Active?

If you've paid attention to what works in portfolio management you may still be scratching your head. The folks in the "active management" camp want you to believe they can predict or time markets better than you. If you own any mutual funds you're basically hiring the manager to try and beat the market but as you may recall from previous research we have shared...82% of them never beat their benchmarks!

What are these "benchmarks"? Well...that's the other camp of investors who fully admit they can't beat the stock market so they choose to at

least match it (using index funds or ETFs). This group of folks are called "passive investors" and while the data looks like it's in their favor it can really go sour when the market is not behaving.

If the stock market was at an all-time high and you had idle cash to invest, would you just hop in all at once? Conversely, if we were at a market bottom (think March of 2009) would you somehow know that this was the right time to go all back in? If newsletters could laugh you would hear a loud cackle right now...

Nobody can time markets but it also doesn't make sense to be blind or stubborn and stay invested no matter how drastically the environment has changed.

Momentum, Volatility & Correlation

In a nutshell what the Columbus Adaptive Asset Allocation

Strategy does is apply a quantitative methodology to make its allocation decisions. This unique strategy was developed to





dynamically adjust to different market conditions.

The strategy rebalances monthly and selects eight ETFs from a universe of 15 that represent the market's major asset classes. Each ETF is highly liquid and is designated with set exposure limits. The strategy's algorithm then ranks each one based on a combination of momentum, volatility, and correlation.

The underlying goal for this strategy is to achieve the most optimal risk-adjusted return. By prioritizing asset classes that exhibit lower correlations to the overall portfolio, the end result is a lesser likelihood of huge drawdowns.

Serious investors not Sheep

This strategy is not for everyone. You won't find this investment strategy being offered by any other financial advisor. It should also be noted that we're not recommending it to every client since no one strategy fits all.

The ideal portfolio this is suited for is one that is at least \$100,000 in value. Although there is no minimum time commitment to stay invested in the strategy, we recommend at least one year in order to let the strategy play out. We strongly discourage clients trying to chase performance...Give it time and be a serious investor!

Let's talk PERFORMANCE!

We opened this newsletter by barking about how important performance is. The Columbus strategy is trading live now but we backtested the algorithm to May 1, 2008. We compared the Columbus Strategy against the S&P 500 as well as a Global Asset Allocation fund (GMWAX).

As fans of substance over sizzle we invite you to compare the following numbers versus your portfolio:

	Columbus	Global Allocation	S&P 500
Annualized Returns	+10.51%	+3.92%	+8.37%
Maximum Drawdown	-9.29%	-31.87%	-51.49%
Positive Rolling Years	97.47%	74.36%	90.32%
Annualized Sharpe Ratio	1.13	0.38	0.41

As we implied earlier, the goal should not just be about chasing the highest returns; you need to aim for the best return relative to the risk and volatility you can handle. That's why we also showed you the Sharpe Ratio (higher the better)!

Cost? Less than your mutual funds!

If you are an existing client of My Portfolio Guide this is simply one strategy at your fingertips. We don't charge extra for it and the only real requirement is that it's a proper fit for you and your long-term goals.

If you are not a current client but interested in having us implement the strategy it most likely costs less than your current portfolio of mutual funds! We charge 0.90% to manage it for you. For a quick example using the minimum \$100k investment it would cost \$900 per year. There are no other hidden fees, expenses, or strings attached. Lastly, all the performance numbers we report are net of fees.

Hopefully this Education Corner section of 'the Guide' answered the main questions you had...but if not, we welcome your interest and specific inquiries at info@myportfolioguide.com or call us directly at (888) 474-8433.

Check out these numbers!

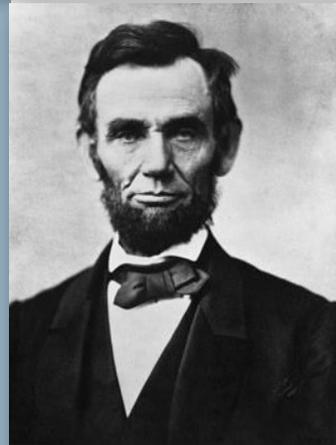
- ◆ 76% of healthcare stocks go up in November.
- ◆ 89% of Ohio based companies were profitable this year.
- ◆ 16% of small businesses will double their revenues by 2019.
- ◆ Eating blueberries reduces your risk of osteoporosis by 68%.
- ◆ and lastly... 83.8% of all statistics are made up!

How many more of these “factual” bullet points could we rattle off before you began to smile and question them? Numbers are powerful and they often help tell stories that are far from the truth.

Be careful of what you see out there; whether it be a mistake or intentional, it should not always be believed.

“Why did God invent economists? To make weathermen feel good about themselves.”

-David I. Rozenberg



“Don’t believe everything you read on the Internet just because there’s a picture with a quote next to it.”

—Abraham Lincoln

If we can get all of our clients and even just a few of our other fans and reader base to learn something every time we reach out to them, it’s “mission accomplished” for us! One thing this world does not lack of is information but the more you dig into it the more apparent that it’s often tainted, poor, or biased.

This isn’t necessarily a rant about “fake news” or completely misleading facts from unreliable sources. Our intent is to make your mind less polluted with stats and claims that simply are not verified.

This type of ‘mind pollution’ can also often come from trusted sources close to you. If you hear something from a dear friend, a bright coworker, or a trusted family member, it doesn’t necessarily mean it’s true! People subconsciously regurgitate information as though it were fact just because they read, saw, or heard it from “so and so”.

Lastly, there is a cognitive bias known as the “illusory truth effect”. It basically states that the more we say something (whether true or not) the more we tend to believe it. The media and advertisers know this type of repetition works otherwise they wouldn’t constantly do it. Stay sharp and if you choose to not research all facts, at least question them and know their source!

News & Notes:



Nominated again!

My Portfolio Guide is proud to announce that we've once again been nominated as a Five Star Wealth Manager. We have been recognized for the award for seven years in a row now but this year we also decided to take things to another level...we're giving back and spreading the word about other outstanding professionals!

We actively try to align ourselves with top shelf professionals to help support our clients but it's impossible to know of every one. If you know an outstanding and trustworthy mortgage professional, CPA, realtor, banker, attorney/estate planner, or even another financial advisor...we want to get to know them!

Goodbye paper...



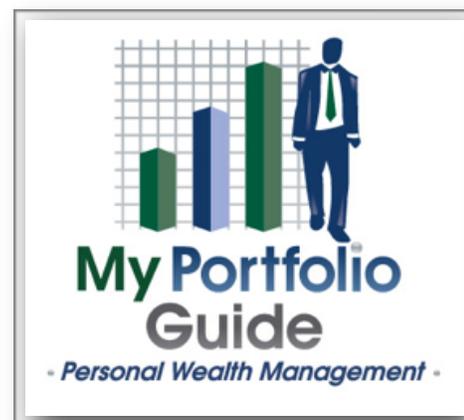
Scanning, faxing, and mailing is a thing of the past...Investment firms that still use paper and mail you important and highly confidential documents are simply archaic (and risking your security!). My Portfolio Guide has gone completely paperless and in doing so we have dramatically increased our efficiencies and save clients time, money, and peace of mind!

Thank you!

Without ruining any surprises we wanted to share a sneak peek at what several loyal clients will be receiving in the months to come. We're excited to have hired Olive & Cocoa to help show our gratitude to clients of My Portfolio Guide. We've found the perfect gift for what we believe represents our appreciation as well as our commitment to every client.



Lastly, we also want to thank our clients who continue to think of us with their referrals. The best thank you is sharing your good word with others you care about. Your confidence, trust, and loyalty is what we work so hard for. Thank you!!



events

CALENDAR:

October 2017

10/7/17:

St Joseph Hospital Celebration

Featuring Martina McBride

City National Grove

Anaheim, CA

10/27/17:

“It’s Your Money Series”

Orange Coast Community College

Costa Mesa, CA

November 2017

11/7/17:

Lunch & Learn: Pre-Retirement

Water Grill - South Coast Plaza

Costa Mesa, CA



This quarter My Portfolio Guide is hosting two educational events. As advocates of proper planning...we’ve also created a series of workshops for 2018 with the first one actually kicking off before year-end.

We will be hosting Lunch & Learns as well as dinner events focused on the different phases of retirement. This first event is tailored for those investors in the “pre-retirement” phase but throughout the year there will be five other events around the topic of how to optimally prepare yourself for retirement. Each session will also feature a current update on our investment positioning relative to the stock market environment.

Matt Pixa will be presenting again in the Fall 2017 It's Your Money series. Come catch his presentation of

‘Equity Investing’ on October 27, 2017 from 10am - 11:30am at Orange Coast Community College in Costa Mesa! Seating is limited for this popular event so if you cannot RSVP we can keep you posted for the next presentation in the series.

Lastly, one of the highlights for us every Fall is attending the annual St Joseph Hospital Celebration. Not only is this event entertaining with this year’s featured performer being Martina McBride, but it’s always for a tremendous cause. Proceeds from this charitable event go towards St Joseph’s nationally recognized heart and vascular center.

For those interested in meeting in person please contact us on our toll free number at (888-47-GUIDE) or you can email us at info@myportfolioguide.com to reserve a time to meet.

RSVP (888) 474-8433