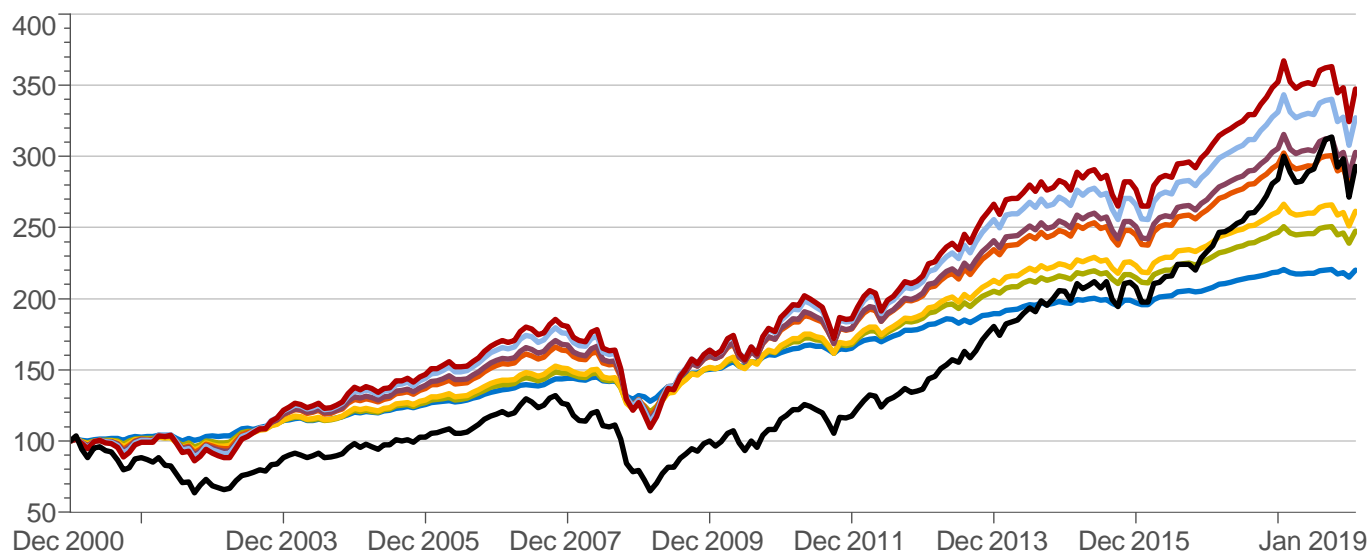


Eastern Point Trust Company Basic Plan Portfolio Review

January 2001 - January 2019 (Single Computation)



— EPTC Very Conservative — EPTC Conservative — EPTC Somewhat Conservative
— EPTC Growth — EPTC Somewhat Aggressive — EPTC Aggressive
— EPTC Very Aggressive — S&P 500

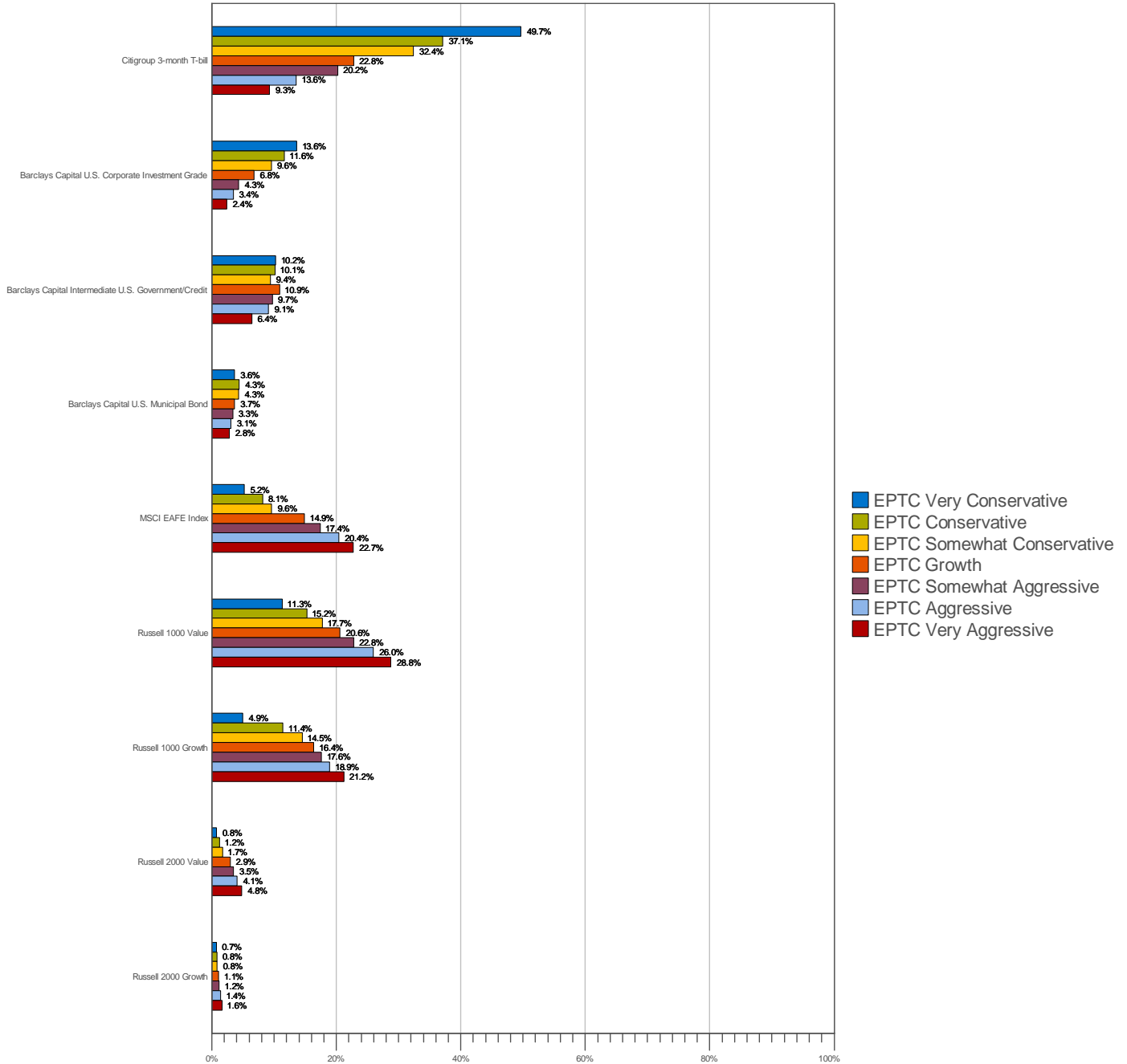
	YTD	1 month	3 months	1 year	3 years	5 years	10 years
EPTC Very Conservative	2.39%	2.39%	1.19%	-0.29%	3.99%	3.06%	5.32%
EPTC Conservative	3.46%	3.46%	1.05%	-1.30%	5.40%	3.96%	7.10%
EPTC Somewhat Conservative	4.10%	4.10%	1.03%	-1.91%	6.13%	4.42%	7.88%
EPTC Growth	5.10%	5.10%	1.03%	-3.16%	7.15%	4.88%	8.97%
EPTC Somewhat Aggressive	5.64%	5.64%	0.93%	-3.89%	7.70%	5.13%	9.51%
EPTC Aggressive	6.38%	6.38%	0.86%	-4.71%	8.54%	5.54%	10.43%
EPTC Very Aggressive	7.09%	7.09%	0.83%	-5.33%	9.44%	6.02%	11.36%
S&P 500	8.01%	8.01%	0.26%	-2.31%	14.02%	10.96%	15.00%

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Portfolio Allocations

Asset Allocation

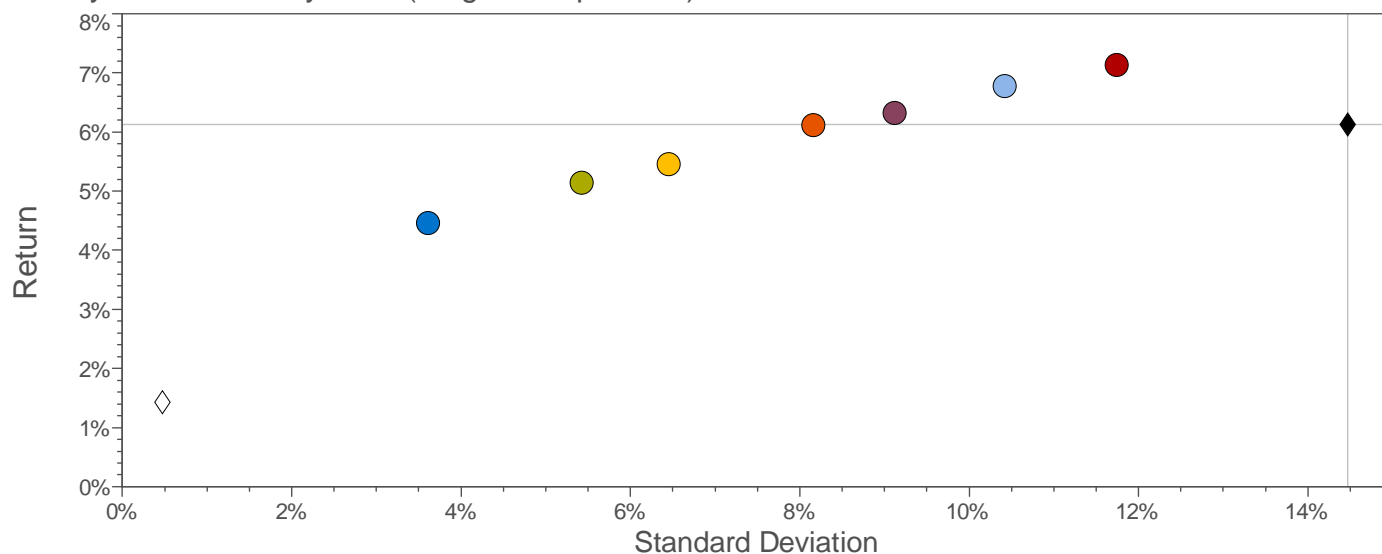
January 2001 - January 2019 (36-Month Moving Windows, Computed Monthly)



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Historical Risk/Reward

January 2001 - January 2019 (Single Computation)



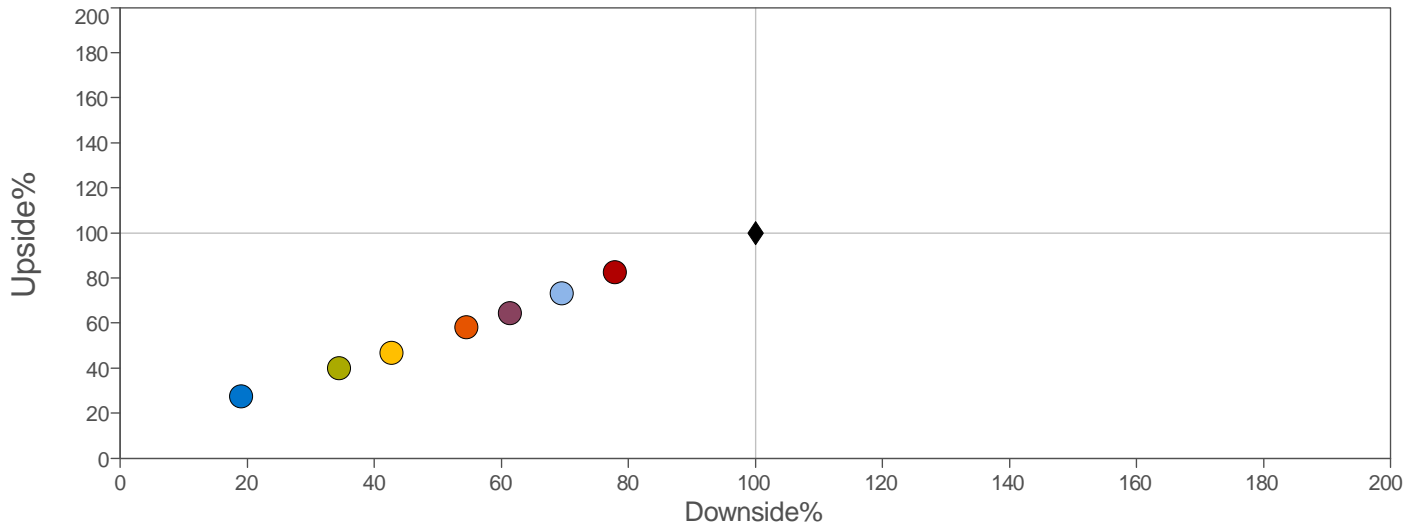
- EPTC Very Conservative ● EPTC Conservative ● EPTC Somewhat Conservative
- EPTC Growth ● EPTC Somewhat Aggressive ● EPTC Aggressive
- EPTC Very Aggressive ◆ Market Benchmark: S&P 500 ◆ Cash Equivalent: Citigroup 3-month T-bill

	Return	Risk Score	Beta	Alpha
EPTC Very Conservative	4.46	3.61	0.2183	2.94
EPTC Conservative	5.14	5.43	0.3512	2.74
EPTC Somewhat Conservative	5.46	6.45	0.4248	2.58
EPTC Growth	6.12	8.16	0.5400	2.53
EPTC Somewhat Aggressive	6.32	9.12	0.6060	2.33
EPTC Aggressive	6.77	10.42	0.6923	2.28
EPTC Very Aggressive	7.13	11.75	0.7821	2.13
S&P 500	6.13	14.47	1.0000	0.00

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Up/Down Captures

January 2001 - January 2019 (Single Computation)



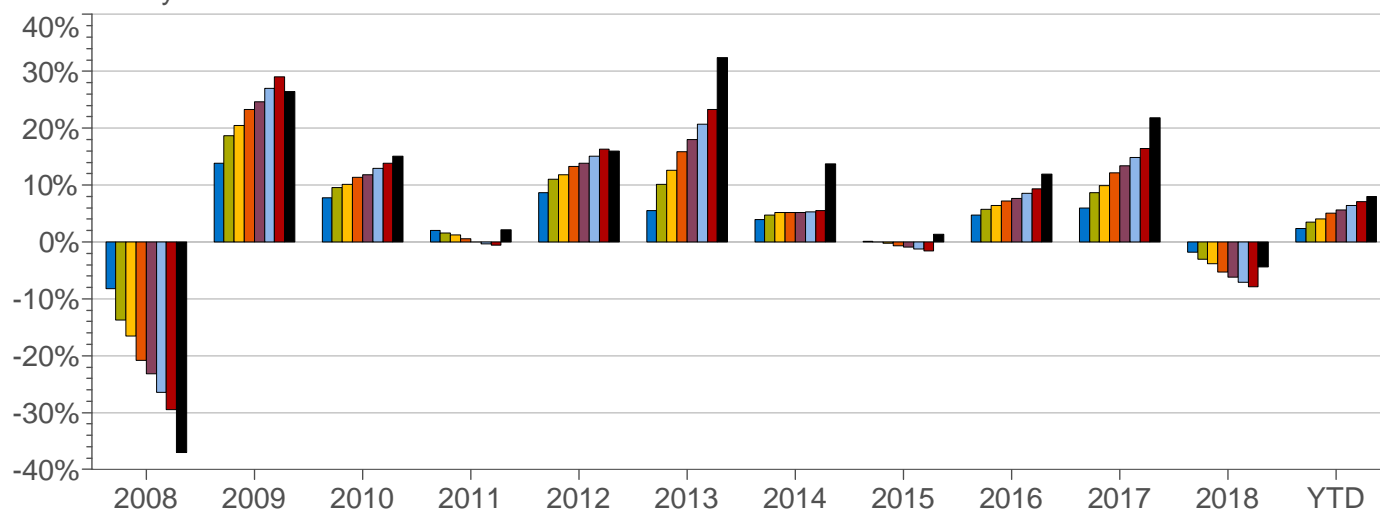
- EPTC Very Conservative ● EPTC Conservative ● EPTC Somewhat Conservative
- EPTC Growth ● EPTC Somewhat Aggressive ● EPTC Aggressive
- EPTC Very Aggressive ◆ S&P 500

	# of Months		Average Return (%) vs. Market		1-Year (%)		Market Benchmark (%)		
	Up	Down	Up Market	Down Market	Best	Worst	Up Capture	Down Capture	R-Squared
EPTC Very Conservative	154	63	0.88	-0.62	18.58	-10.72	27.5	19.0	76.57
EPTC Conservative	148	69	1.25	-1.16	26.59	-17.20	39.8	34.5	87.70
EPTC Somewhat Conservative	144	73	1.45	-1.46	30.02	-20.35	46.7	42.7	90.84
EPTC Growth	142	75	1.78	-1.91	36.01	-25.59	58.2	54.5	91.72
EPTC Somewhat Aggressive	141	76	1.96	-2.18	39.10	-28.44	64.4	61.4	92.37
EPTC Aggressive	141	76	2.20	-2.51	44.47	-32.37	73.3	69.5	92.39
EPTC Very Aggressive	138	79	2.44	-2.86	49.32	-35.84	82.4	77.9	92.81
S&P 500	143	74	2.89	-3.87	53.62	-43.32	100.0	100.0	100.00

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Calendar Year Total Returns

As of January 2019



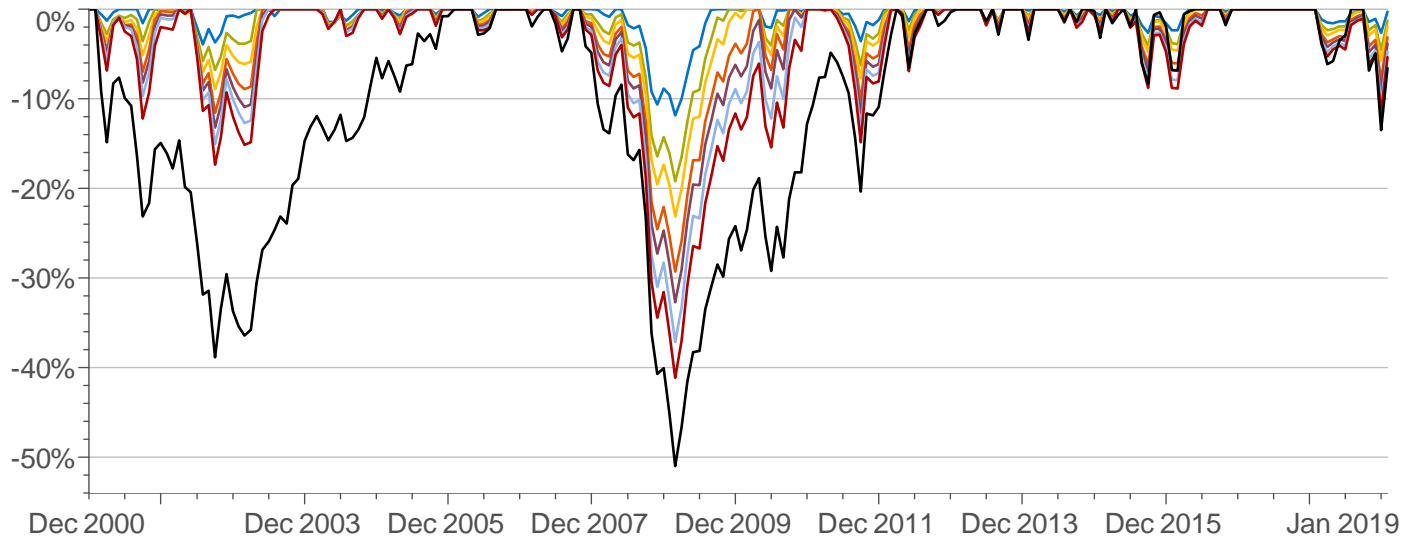
■ EPTC Very Conservative ■ EPTC Conservative ■ EPTC Somewhat Conservative
■ EPTC Growth ■ EPTC Somewhat Aggressive ■ EPTC Aggressive
■ EPTC Very Aggressive ■ S&P 500

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	YTD
EPTC Very Conservative	13.81%	7.81%	2.04%	8.64%	5.55%	3.99%	0.07%	4.72%	5.92%	-1.78%	2.39%
EPTC Conservative	18.64%	9.52%	1.53%	11.00%	10.09%	4.76%	-0.06%	5.71%	8.63%	-3.04%	3.46%
EPTC Somewhat Conservative	20.49%	10.10%	1.21%	11.81%	12.55%	5.12%	-0.21%	6.36%	9.94%	-3.80%	4.10%
EPTC Growth	23.32%	11.34%	0.60%	13.25%	15.85%	5.17%	-0.70%	7.20%	12.15%	-5.33%	5.10%
EPTC Somewhat Aggressive	24.63%	11.79%	0.05%	13.88%	18.01%	5.12%	-0.93%	7.65%	13.33%	-6.16%	5.64%
EPTC Aggressive	26.96%	12.88%	-0.29%	15.08%	20.65%	5.30%	-1.30%	8.50%	14.90%	-7.15%	6.38%
EPTC Very Aggressive	29.07%	13.84%	-0.57%	16.36%	23.27%	5.55%	-1.57%	9.36%	16.47%	-7.94%	7.09%
S&P 500	26.46%	15.06%	2.11%	16.00%	32.39%	13.69%	1.38%	11.96%	21.83%	-4.38%	8.01%

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Breakeven Analysis

January 2001 - January 2019



- EPTC Very Conservative
- EPTC Conservative
- EPTC Somewhat Conservative
- EPTC Growth
- EPTC Somewhat Aggressive
- EPTC Aggressive
- EPTC Very Aggressive
- S&P 500

	Max Drawdown	Max Drawdown Begin Date	Max Drawdown End Date	Max Drawdown Length	Max Drawdown Recovery Date
EPTC Very Conservative	-11.85%	Jun 2008	Feb 2009	9	Sep 2009
EPTC Conservative	-19.20%	Nov 2007	Feb 2009	16	Nov 2009
EPTC Somewhat Conservative	-23.12%	Nov 2007	Feb 2009	16	Mar 2010
EPTC Growth	-29.30%	Nov 2007	Feb 2009	16	Apr 2010
EPTC Somewhat Aggressive	-32.69%	Nov 2007	Feb 2009	16	Oct 2010
EPTC Aggressive	-37.16%	Nov 2007	Feb 2009	16	Dec 2010
EPTC Very Aggressive	-41.10%	Nov 2007	Feb 2009	16	Dec 2010
S&P 500	-50.95%	Nov 2007	Feb 2009	16	Mar 2012

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Disclosures:

Some products are not suitable for all investors and involve significant risks. You should consider the fund's investment objectives, risks, and charges and expenses carefully before you invest.

Past Performance is no guarantee of future results. Investments are subject to risk, and any of our firm's investment strategies may lose money. Asset allocation neither assures a profit nor guarantees against loss in a declining market. There are no assurances that any strategy will meet its objectives.

Other share classes may be available. Fees, expenses, and minimum initial investments can vary depending on where they are offered. We advise reviewing all available share classes before purchasing and choosing the one with lowest overall costs based on your expected purchase amounts and holding period.

The information presented does not involve the rendering of personalized investment, financial, legal or tax advice, but is limited to the dissemination of general information on products and services. Before implementing any of the options presented a professional adviser should be consulted about the legal, tax and financial suitability of this type of investment. The investments and strategies discussed in the Website may not be suitable for all investors and are not obligations of LSA or its affiliates or guaranteed by LSA or its affiliates. LSA makes no representations that the contents are appropriate for use in all locations, or that the transactions and securities discussed on this site are available or appropriate for sale or use in all jurisdictions or countries, or by all investors or counterparties. By making available information on the Website, LSA does not represent that any investment vehicle is available or suitable for any particular user. All persons and entities accessing the Web Site do so on their own initiative and are responsible for compliance with applicable local laws and regulations.

The models include equity mutual funds (funds that hold stocks), as well as balanced mutual funds, alternative mutual funds and fixed income as risk-adjustment mechanisms. The volatility of the Mutual Fund Model Portfolios may be materially different than the benchmark because it does not invest in only equity securities tracked by the S&P 500 Total Return index.

Model Portfolio returns shown were calculated with the mutual funds used in their respective portfolios (" Model Portfolios") and any previous allocations recommended by LSA. Historically, the Model Portfolios may have had different allocations among the funds and may have had different mutual funds within a particular portfolio, including allocations to mutual funds that have closed to new investors. The returns are not actual returns nor do they reflect actual trading, advisory fees, custodial fees, and may not reflect the impact that material economic and market factors might have had on the advisor's decision-making if the advisor were actually managing clients' money. Actual results for investors who were invested in accordance with the Model Portfolios during the same time periods shown may have been higher or lower than the Model Portfolio results.

Model Portfolio performance and historical benchmarks results were calculated assuming reinvestment of all distributions and other earnings; they do not reflect the effects of income or other taxes. The performance results shown are presented net of mutual fund expense ratios such as management fees, transaction costs, and custodial service costs incurred by the mutual funds. The Model Portfolio performance results do not reflect the deduction of advisory fees, transactional costs, or custodial fees.

Benchmarks or indices are used to track current and historical market performance by specific market segment (e.g., large/small capitalization) or investment style (e.g., growth/value) and are meant to provide a basis for comparison. Indices are unmanaged, pay no transaction fees, reflect past performance and typically reflect the reinvestment of dividends or income. For comparison purposes, the unmanaged indices are fully invested and returns are gross of investment management fees. Investors cannot invest directly in these unmanaged indices.

We use the S&P 500 Total Return index because it is a capitalization-weighted index consisting of 500 stocks chosen for large market size, liquidity, and industry diversification, among other factors. It is designed to be a widely used indicator of the U.S. economy and reflects the risk/return characteristics of the large-cap universe. The S&P 500 Total Return index is unmanaged, does not incur fees, and cannot be invested in directly. Because the Model Portfolio may invest in mutual funds whose securities may not be tracked by this index, the volatility of the Model Portfolio may be materially different than this benchmark.

Investing in non-U.S. securities may entail higher risk due to non-U.S. currency fluctuations and political or economic uncertainty which may be especially heightened when investing in emerging markets. Diversification does not ensure against loss.