

PrecisionCore ETF Net Composite Returns

As of 2/28/2022

	1-Month Return	YTD Return	1-Year Return	3-Year Return	5-Year Return	10-Year Return	Since-Inception Return	3-Year Standard Deviation	5-Year Standard Deviation	10-Year Standard Deviation
PrecisionCore 0/100 (Net Composite)	-0.56	-1.94	-3.44	0.36	0.13	-0.46	-0.36	1.70	1.54	1.26
PrecisionCore 10/90 (Net Composite)	-0.77	-2.38	-2.21	1.72	1.47	0.78	0.83	2.46	2.12	1.83
PrecisionCore 20/80 (Net Composite)	-0.90	-2.82	-1.52	2.75	2.25	1.39	1.54	4.05	3.48	3.00
PrecisionCore 30/70 (Net Composite)	-1.08	-3.30	-0.53	3.29	2.82	2.17	2.42	5.32	4.61	4.07
PrecisionCore 40/60 (Net Composite)	-1.30	-3.99	0.59	4.89	4.15	3.25	3.29	7.36	6.36	5.52
PrecisionCore 50/50 (Net Composite)	-1.41	-4.38	1.20	5.42	4.70	3.91	4.20	8.93	7.75	6.76
PrecisionCore 60/40 (Net Composite)	-1.61	-5.02	2.26	6.47	5.65	4.87	4.84	10.94	9.48	8.22
PrecisionCore 70/30 (Net Composite)	-1.68	-5.32	3.11	7.34	6.38	5.59	5.90	12.55	10.90	9.50
PrecisionCore 80/20 (Net Composite)	-1.76	-5.63	3.97	8.07	7.05	6.40	6.35	14.31	12.44	10.85
PrecisionCore 90/10 (Net Composite)	-1.84	-5.94	4.75	8.84	7.74	7.14	7.53	15.97	13.88	12.12
PrecisionCore 100/0 (Net Composite)	-1.84	-6.03	5.51	9.41	8.14	7.81	7.70	17.28	15.02	13.13

*Inception for the Even models is Feb. 1, 2010 and June 1, 2010 for the Odd models.

Please note the data that reflects gross composites can be seen on the next page. Please be advised that some portfolios may not be available through all broker-dealers. Past Performance does not guarantee future results. The above composite account performance represents the performance of the Symmetry PrecisionCore portfolios. The Symmetry PrecisionCore offering became available to the public on February 1, 2010. The portfolios are comprised of Exchange Traded Funds, from Vanguard, iShares, and SPDR. The portfolios range from three to twelve Exchange Traded Funds depending on debt to equity allocations ranging from 0/100 portfolio to 100/0 portfolio.

The performance results reflect the reinvestment of dividends and other portfolio earnings and the deduction of Symmetry's investment management fee, the investment advisory fee charged by each adviser who serves as the adviser to the underlying client account, transaction fees, custodian fees and the separate fees assessed directly by each unaffiliated ETF that comprised each portfolio. Account performance information has been compiled by Symmetry Partners, LLC as supplied by the custodian and other third party services providers. All data is from source believed to be reliable but cannot be guaranteed or warranted.

Performance shown is the monthly Beginning Market Value-weighted Time-Weighted Rate of Return (BMV-weighted TWRR). TWRR adjusts for cash flows and is calculated from the beginning and ending market values for days that are affected by those cash flows. If there are cash flows, the month is separated into sub-periods. The periodic returns for the sub-periods are geometrically linked (multiplied) to calculate the full month's TWRR. In the event there are no cash flows, the sub-period will start the first of the month and end the last day of that month.

For additional information regarding the composites, Exchange traded funds and Symmetry Partners, LLC please see disclosure in back.

Standard Deviation is a measure of the risk of an investment that measures the dispersion of returns around the average return. The higher the standard deviation, the more volatile, or "risky" the investment has been based on historical returns.

PrecisionCore ETF Gross Composite Returns

As of 2/28/2022

	1-Month Return	YTD Return	1-Year Return	3-Year Return	5-Year Return	10-Year Return	Since-Inception Return	3-Year Standard Deviation	5-Year Standard Deviation	10-Year Standard Deviation
PrecisionCore 0/100 (Gross Composite)	-0.56	-1.50	-2.06	1.83	1.67	1.13	1.23	1.59	1.39	1.14
PrecisionCore 10/90 (Gross Composite)	-0.77	-2.07	-0.96	2.91	2.69	2.13	2.22	2.45	2.10	1.81
PrecisionCore 20/80 (Gross Composite)	-0.90	-2.52	0.09	4.12	3.69	3.01	3.12	4.00	3.45	2.97
PrecisionCore 30/70 (Gross Composite)	-1.02	-2.93	0.99	4.87	4.42	3.81	4.00	5.35	4.65	4.09
PrecisionCore 40/60 (Gross Composite)	-1.30	-3.75	1.65	6.11	5.51	4.75	4.77	7.37	6.38	5.53
PrecisionCore 50/50 (Gross Composite)	-1.40	-4.08	2.63	6.90	6.24	5.53	5.77	8.96	7.79	6.79
PrecisionCore 60/40 (Gross Composite)	-1.60	-4.72	3.62	7.95	7.16	6.44	6.40	10.99	9.55	8.26
PrecisionCore 70/30 (Gross Composite)	-1.68	-5.04	4.39	8.75	7.88	7.23	7.51	12.61	10.97	9.54
PrecisionCore 80/20 (Gross Composite)	-1.75	-5.34	5.31	9.57	8.58	8.00	7.95	14.37	12.51	10.89
PrecisionCore 90/10 (Gross Composite)	-1.82	-5.67	6.04	10.18	9.14	8.69	9.07	16.01	13.94	12.16
PrecisionCore 100/0 (Gross Composite)	-1.83	-5.77	6.70	10.81	9.61	9.23	9.11	17.33	15.09	13.17

*Inception for the Even models is Feb. 1, 2010 and June 1, 2010 for the Odd models.

Past Performance may not be indicative of future results. The above composite account performance information reflects the reinvestment of dividends, but is shown gross of applicable custodian fee, investment management fee, a weighted advisor fee. A description of Symmetry's fees can be found in the ADV Part 2A located on the Symmetry website: www.symmetrypartners.com. Composite information has been compiled by Symmetry Partners, LLC, as provided by the custodian and other service providers. Gross composite returns were calculated and provided by service providers based on monthly time weighted returns provided by custodian. The performance information goes back to February 1, 2010 as that is when the portfolios were constructed and made available to clients.

Gross composite returns were not provided by Symmetry's custodian from the PrecisionCore launch date through the end of September 2010. As a result, gross composite estimates were calculated for even models in April and July 2010 and for odd models in July 2010. The dollar fee paid in mid-April and mid-July (calculated as a percent of calendar-quarter ending market value and paid in the subsequent month) was divided by the average market value of April and July. This basis point figure was added back to the net composite return in April and July. Gross composite returns were calculated and provided by Envestnet commencing in October 2010. Email research@symmetrypartners.com for a more detailed description of this estimation process.

Performance shown is the monthly Beginning Market Value-weighted Time-Weighted Rate of Return (BMV-weighted TWRR). TWRR adjusts for cash flows and is calculated from the beginning and ending market values for days that are affected by those cash flows. If there are cash flows, the month is separated into sub-periods. The periodic returns for the sub-periods are geometrically linked (multiplied) to calculate the full month's TWRR. In the event there are no cash flows, the sub-period will start the first of the month and end the last day of that month.

For additional information regarding the composites, Exchange traded funds and Symmetry Partners, LLC please see disclosure in back.

Index Returns

As of 2/28/2022

	1-Month Return	YTD Return	1-Year Return	3-Year Return	5-Year Return	10-Year Return	Since-Inception Return	3-Year Standard Deviation	5-Year Standard Deviation	10 Year Standard Deviation
FTSE USBIG Treasury 1-5 Yr	-0.44	-1.36	-2.04	1.83	1.54	1.18	1.45	1.82	1.61	1.42
Morningstar Moderate Allocation AW	-1.92	-5.46	6.78	10.60	8.79	8.37	8.74	11.34	9.98	8.56
MSCI ACWI IMI NR USD	-2.29	-7.36	6.87	13.12	11.18	9.80	9.87	17.63	15.48	13.41
MSCI EAFE IMI NR USD	-2.99	-4.83	-10.69	6.04	6.99	3.24	4.33	18.21	16.59	15.96
MSCI EM IMI NR USD	-2.99	-4.83	-10.69	6.04	6.99	3.24	4.33	18.21	16.59	15.96
Russell 2000 TR USD	1.07	-8.66	-6.01	10.50	9.50	11.18	12.15	23.76	21.18	18.02
S&P 500 TR USD	-2.99	-8.01	16.39	18.24	15.17	14.59	14.60	17.72	15.75	13.23

*The inception date is not the inception date of the index but rather the inception date of the PrecisionCore ETF Portfolios. The inception which is reflected is that of the Even models which is Feb. 1, 2010. The June 1, 2010 inception date for the Odd models is not reflected.

Past performance does not guarantee future results. All data is from sources believed to be reliable but cannot be guaranteed or warranted. Actual client performance may differ materially from indexes. Please see Index Disclosure and Definitions for limitations to the performance information. The comparison to the above indices is chosen to demonstrate the performance figures against widely recognized indices. These indices do not necessarily represent a benchmark for PrecisionCore ETF portfolios comparison. Please see Index Disclosure and Definitions for additional information on indices shown above.

Standard Deviation is a measure of the risk of an investment that measures the dispersion of returns around the average return. The higher the standard deviation, the more volatile, or "risky" the investment has been based on historical returns.

Fund Performance

As of 2/28/2022

	Inception Date	Ticker	Expense Ratio	Last-Quarter Return	1-Year Return	5-Year Return	10-Year Return	Since-Inception Return
Vanguard Total Stock Market ETF	5/24/2001	VTI	0.03	9.15	11.93	14.65	14.22	8.50
Vanguard Value ETF	1/26/2004	VTV	0.04	9.32	18.73	11.09	12.67	8.81
Vanguard Small-Cap Value ETF	1/26/2004	VBR	0.07	6.37	12.12	9.08	11.94	9.29
iShares MSCI USA Momentum Factor ETF	4/16/2013	MTUM	0.15	3.83	-0.63	15.95	—	15.01
iShares MSCI USA Quality Factor ETF	7/16/2013	QUAL	0.15	10.73	12.83	14.08	—	13.56
iShares MSCI USA Min Vol Factor ETF	10/18/2011	USMV	0.15	10.36	13.66	11.10	12.54	13.05
Vanguard FTSE Developed Markets ETF	7/20/2007	VEA	0.05	2.99	3.02	7.74	6.68	2.76
iShares MSCI EAFE Value ETF	8/1/2005	EFV	0.35	1.69	6.00	4.44	4.48	3.51
iShares MSCI EAFE Min Vol Factor ETF	10/18/2011	EFAV	0.20	2.73	3.41	5.13	6.34	6.56
Vanguard FTSE All-World ex-US SmCap ETF	4/2/2009	VSS	0.11	2.09	1.60	7.30	6.20	9.89
Vanguard FTSE Emerging Markets ETF	3/4/2005	VWO	0.08	-0.39	-7.25	6.89	3.31	6.40
iShares MSCI Emerg Mkts Min Vol Fctr ETF	10/18/2011	EEMV	0.25	1.60	1.18	6.10	3.41	4.80
SPDR® Blmbg High Yield Bd ETF	11/28/2007	JNK	0.40	0.59	0.01	3.94	4.40	5.14
Vanguard Total International Bond ETF	5/31/2013	BNDX	0.08	-0.20	-2.66	2.48	—	3.05
iShares 1-3 Year Treasury Bond ETF	7/22/2002	SHY	0.15	-0.60	-1.77	1.21	0.85	1.86
Vanguard Short-Term Bond ETF	4/3/2007	BSV	0.05	-0.74	-2.21	1.79	1.47	2.53
Vanguard Total Bond Market ETF	4/3/2007	BND	0.04	-0.07	-2.63	2.71	2.43	3.74

The Symmetry PrecisionCore ETF Portfolios currently invest in the funds listed above.

Please note that the performance information presented through September 30, 2016, is the result of the GlobalCore ETF Portfolio. The GlobalCore ETF Portfolios are comprised of the following ETFs: VTI (Vanguard Total Stock Market ETF), VTV (Vanguard Value ETF), VBR (Vanguard Small Value ETF), VEA (Vanguard FTSE Developed Markets ETF), EFV (iShares MSCI EAFE Value ETF), GWX (SPDR S&P Int'l Small Cap ETF), VWO (Vanguard FTSE Emerging Markets ETF), EWX (SPDR S&P Emerging Small Cap ETF), BSV (Vanguard Short-Term Bond ETF), SHV (iShares Short Treasury Bond ETF), SHY (iShares 1-3 Year Treasury Bond ETF), SHM (SPDR Nuveen Barclays Short-Term Muni Bond ETF), and SUB (iShares Short-Term Nat'l AMT-Free Muni Bond ETF). As of October 2016, Symmetry renamed the GlobalCore ETF Portfolio, and made changes to the Portfolios and the following ETFs were removed: GWX (SPDR S&P Int'l Small Cap ETF), EWX (SPDR S&P Emerging Small Cap ETF), SHV (iShares Short Treasury Bond ETF). The following ETFs were added: MTUM (iShares Edge MSCI USA Momentum ETF), QUAL (iShares Edge MSCI USA Quality ETF), USMV (iShares Edge MSCI Minimum Volatility ETF), EFAV (iShares Edge MSCI Minimum Volatility EAFE ETF), VSS (Vanguard FTSE All-World ex-US Small Cap ETF), EEMV (iShares Edge MSCI Minimum Volatility Emerging Markets ETF), MUB (iShares National Muni Bond ETF), JNK (SPDR Barclays High Yield Bond), and BNDX (Vanguard Total International Bond ETF).

The performance information above is past performance. Past performance does not guarantee future results. The investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted.

Investors will not receive the exact allocations due to a variety of implementation factors, including but not limited to: the custodian or trading platform's own trading algorithm, any changes in price that take place from the time the positions are calculated to the time they are actually traded. In some cases for certain custodians, positions with small allocations may be eliminated altogether. Calculation of expense ratios does not include position. The holdings comprising the strategies and the allocations to those holdings have changed over time and may change in the future.

An investor should carefully consider investment objectives, risks, charges and expenses before investing. To obtain a prospectus, which contains this and other information, please visit the following websites: www.vanguard.com, www.spdrs.com, and www.ishares.com. Please read the prospectus carefully before investing.

Disclosure

Each discretionary, fee-paying account that is assigned to a composite is confirmed to be managed in accordance with the strategy specific to its composite, including the correct number of holdings and correct allocations, the relevant equity/fixed income ratio, and an allocation to cash of 5% or less. If the account is deemed to not be managed to a discretionary strategy then it is excluded. Some additional important information regarding the composites is as follows. Each account is checked for an open date and or a termination date. If an account has been opened or closed during a month, the account is excluded from the calculation for that month. The account's balance and holdings are reviewed daily to confirm that the account had a balance greater than \$8000 and that the account did not hold cash in excess of the 5% threshold at the end of the day. If these criteria are not met then the account is excluded from composite returns for that month. Investors will not receive the exact allocations presented due to a variety of implementation factors, including but not limited to: the custodian or trading platform's own trading algorithm, any changes in price that take place from the time the positions are calculated to the time they are actually traded, and the fact that ETFs can only be purchased in whole shares. In some cases for certain custodians, positions with small allocations may be eliminated altogether from time to time.

The asset allocations of our models are communicated in the format of % equity / % fixed income, where the two % figures are in increments of 10% and they sum to 100%. Even models are those with equity and fixed income allocations that are the even numbers between 0% and 100%, including the 0/100, 20/80, 40/60, 60/40, 80/20, and 100/0. Odd models are those whose equity / fixed income allocations are odd numbers between 0% and 100%, including the 10/90, 30/70, 50/50, 70/30, and 90/10.

Please note that the performance information presented through September 30, 2016, is the result of the GlobalCore ETF Portfolio. The GlobalCore ETF Portfolios are comprised of the following ETFs: VTI (Vanguard Total Stock Market ETF), VTV (Vanguard Value ETF), VBR (Vanguard Small Value ETF), VEA (Vanguard FTSE Developed Markets ETF), EFV (iShares MSCI EAFE Value ETF), GWX (SPDR S&P Int'l Small Cap ETF), VWO (Vanguard FTSE Emerging Markets ETF), EWX (SPDR S&P Emerging Small Cap ETF), BSV (Vanguard Short-Term Bond ETF), SHV (iShares Short Treasury Bond ETF), SHY (iShares 1-3 Year Treasury Bond ETF), SHM (SPDR Nuveen Barclays Short-Term Muni Bond ETF), and SUB (iShares Short-Term Nat'l AMT-Free Muni Bond ETF). As of October 2016, Symmetry renamed the GlobalCore ETF Portfolio, and made changes to the Portfolios and the following ETFs were removed: GWX (SPDR S&P Int'l Small Cap ETF), EWX (SPDR S&P Emerging Small Cap ETF), SHV (iShares Short Treasury Bond ETF). The following ETFs were added: MTUM (iShares Edge MSCI USA Momentum ETF), QUAL (iShares Edge MSCI USA Quality ETF), USMV (iShares Edge MSCI Minimum Volatility ETF), EFAV (iShares Edge MSCI Minimum Volatility EAFE ETF), VSS (Vanguard FTSE All-World ex-US Small Cap ETF), EEMV (iShares Edge MSCI Minimum Volatility Emerging Markets ETF), MUB (iShares National Muni Bond ETF), JNK (SPDR Barclays High Yield Bond), and BNDX (Vanguard Total International Bond ETF).

Please be advised that the information presented does not include Symmetry tax-managed portfolios, which are designed with the goal of increasing the portfolio's overall tax efficiency. Changes to portfolio holdings which comprise the portfolio may have tax consequences. If you sell assets in a taxable account, you may have to pay tax on any gain. While Symmetry seeks to mitigate tax exposure when possible, it is likely that investors will incur a taxable event while being invested in the portfolio.

DIFFERENT TYPES OF INVESTMENTS AND/OR INVESTMENT STRATEGIES INVOLVE VARYING LEVELS OF RISK, AND THERE CAN BE NO ASSURANCE THAT ANY SPECIFIC INVESTMENT OR INVESTMENT STRATEGY WILL BE EITHER SUITABLE OR PROFITABLE FOR YOUR PORTFOLIO.

Index returns are not intended to represent investment advice that is appropriate for all investors. Each investor must take into account his/her financial resources, investment goals, risk tolerance, investing time horizon, tax situation and other relevant factors to determine if such is suitable. You and your advisor should carefully consider your suitability depending on your financial situation.

Past performance may not be indicative of future results. Therefore, no current or prospective client should assume that future performance will be profitable/ Please Also Note: (1) performance results do not reflect the impact of taxes; (2) It should not be assumed that account holdings will correspond directly to any published benchmark index; and (3) any such benchmark indices may be more or less volatile than the Symmetry portfolios.

For reasons including variances in portfolio account holdings, variances in the investment management or advisory fee incurred, market fluctuation, rebalancing, the date on which a client engaged Symmetry's investment management services, and any account contributions or withdrawals, the performance of a specific client's account may have varied substantially from the indicated performance results.

Higher potential return generally involves greater risk, short term volatility is not uncommon when investing in various types of funds including but not limited to: sector, emerging markets, small and mid-cap funds. International investing involves special risks such as currency fluctuation, lower liquidity, political and economic uncertainties, and differences in accounting standards. Risks of foreign investing are generally intensified for investments in emerging markets. Risks for emerging markets include risks relating to the relatively smaller size and lesser liquidity of these markets, high inflation rates and adverse political developments. Risks for investing in international equity include foreign currency risk, as well as, fluctuation due to economic or political actions of foreign governments and/or less regulated or liquid markets. Risks for smaller companies include business risks, significant stock price fluctuation and illiquidity. Treasuries and government securities are guaranteed by the government for repayment of principal and interest if held to maturity. Municipal bonds are subject to credit risk, interest rate risk, call risk and market risk. Municipal bonds may subject investors to the Alternative Minimum Tax. Investors should carefully assess the risks associated with an investment in the fund.

Exchange-traded funds tend to distribute fewer capital gains than traditional open-end mutual funds due to the in-kind redemption process, which allows the ETF to swap out low cost-basis securities. Be advised that this process defers taxes, but does not eliminate them. Investors will owe capital gains taxes on gains made in their own ETF shares. The goal of the Symmetry Global Market Rebalancing Process is to decrease capital gains taxes at the portfolio level by keeping the portfolio allocation connected to global market weights. The investor's own equity allocation is expected to move in line with the movement of global markets, (with some differences related to the investor's overweights to value and small stocks). At the time of the investor's rebalance, the portfolio will be rebalanced to an updated target that reflects current market weights to the United States, international developed markets and emerging markets. The goal is to reduce the portfolio level turnover required by rebalancing in comparison with a rebalance to a static allocation that is not tied to equity market movement.

ETFs do not sell individual shares directly to investors and only issue their shares in large blocks. Exchange traded funds are subject to risks similar to those of stocks. Investment returns will fluctuate and are subject to market volatility, so that an investor's shares, when redeemed or sold, may be worth more or less than their original cost. ETF shares are bought and sold at market price (not NAV) and are not individually redeemed from the fund. Brokerage commissions will reduce returns.

Index Disclosure and Definitions

Investors cannot invest directly in an index. Indexes have no fees. Historical performance results for investment indexes generally do not reflect the deduction of transaction and/or custodial charges or the deduction of an investment management fee, the incurrence of which would have the effect of decreasing historical performance results. Actual performance for client accounts may differ materially from the index portfolios.

Symmetry's PrecisionCore ETF portfolios are diversified with approximately twelve distinct asset classes ranging from domestic large cap, small cap, bonds (2 to 5 year maturities, except in the equity portfolio where there are no bonds), international value, etc. The comparison to the S&P 500, the MSCI EAFE, (Morgan Stanley Capital International Europe, Australia, Far East Index), MSCI Emerging Markets, MSCI ACWI (All Country World Index), FTSE USBIG Treas. 1-5 year index, Morningstar Moderate Allocation (asset weighted) and Russell 2000, are chosen to demonstrate the performance results against widely recognized indexes. The indexes do not necessarily represent a benchmark for PrecisionCore ETF Portfolio comparison as the S&P 500 Index is dominated by large cap stocks, and the MSCI EAFE Investable Market Index (IMI) index is an equity index which captures large, mid and small cap representation across Developed Markets countries around the world, excluding the US and Canada. With 3,188 constituents, the index is comprehensive, covering approximately 99% of the free float-adjusted market capitalization in each country. The MSCI Emerging Markets Investable Market Index (IMI) captures large, mid and small cap representation across 24 Emerging Markets (EM) countries. With 2,679 constituents, the index covers approximately 99% of the free float-adjusted market capitalization in each country. The MSCI ACWI Investable Market Index (IMI) captures large, mid and small cap representation across 23 Developed Markets (DM) and 23 Emerging Markets (EM) countries*. With 8,575 constituents, the index is comprehensive, covering approximately 99% of the global equity investment opportunity set. The FTSE USBIG Treasury Index 1-5 Yr measures total returns for the current on-the-run Treasuries that have been in existence for the entire month and is used as a proxy for high quality and short duration bond holdings. The Russell 2000 Index measures the performance of the 2,000 smallest companies in the Russell 3000 Index. The Russell 3000 index measures the performance of the 3,000 largest U.S. companies based on total market capitalization, which represents approximately 98% of the investable U.S. equity market. The Morningstar Moderate Allocation Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in a static allocation appropriate for U.S. investors who seek average exposure to equity market risk and returns. These portfolios typically have 50% to 70% of assets in equities and the remainder in fixed income and cash. All indexes have certain limitations.

An investor should carefully consider investment objectives, risks, charges and expenses before investing. To obtain a prospectus, which contains this and other information, please visit the following websites: www.vanguard.com, www.spdrs.com, and www.ishares.com. Please read the prospectus carefully before investing.

Symmetry Partners, LLC is an investment advisory firm registered with the Securities and Exchange Commission. Symmetry charges an investment management fee for its services. All Symmetry fees can be found in its ADV part 2A located on the Symmetry website at www.symmetrypartners.com

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