



OLYMPUS HYBRID PORTFOLIOS FACT SHEET

WRAP MANAGED ACCOUNT STRATEGIES DESIGNED FOR STABILITY AND UPSIDE OPPORTUNITY

ABOUT THE PORTFOLIOS

Olympus Hybrid Portfolios combine a refined asset allocation process **with** alternative, "ProActive" investments including an actively-traded long/short sub-strategy. Olympus is available in Conservative, Growth or Aggressive models based on risk profile.

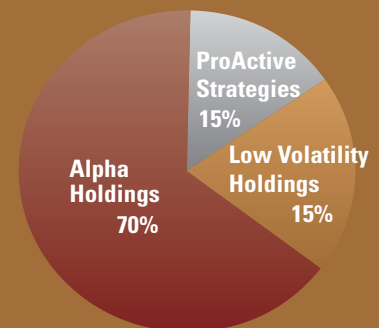
Designed to appeal to a broad range of investors, Olympus seeks to:

- Reduce the draw-downs associated with bear markets while capturing much of the upside of bull markets and
- Produce favorable returns regardless of market direction - up, down or sideways

Olympus consists of three sub-strategies:

- **Alpha Holdings** - Numerous mutual funds and/or ETFs selected by two separate tools: a) A computerized modeling process and b) fundamental research
- **Low Volatility Holdings** - Several carefully researched, actively managed, broadly-diversified mutual funds and/or ETFs
- **A ProActive segment** - that can utilize alternatives, such as Long/Short, Market Neutral, Managed Futures and Currency sub-strategies.

ALLOCATION EXAMPLE GROWTH PORTFOLIO



Note: Above illustration is a representative sample only. Any and all prospective percentage allocations and underlying holdings will be subject to change without prior notice. Available in Conservative, Growth, or Aggressive Models.

PORTFOLIO MANAGER

The Olympus Portfolios' creator and manager, Dana Gower MBA, CCP®, has over 28 years' combined experience in business, financial planning, and investments. Mr. Gower firmly believes that more active, risk-managed, Hybrid portfolio construction is the future of investing.



Dana W Gower, MBA, CCP®
President/Chief Investment Officer

**SEE YOUR FINANCIAL ADVISOR FOR MORE
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GROWTH PORTFOLIO - EXAMPLE OF PROSPECTIVE TOP HOLDINGS

Category	Security	Ticker	Percentage
ALPHA	AMERICAN CENTURY ZERO COUPON 2020	BTTX	10.0%
	FIRST EAGLE GLOBAL	SGENX	7.50%
	PERMANENT PORTFOLIO	PRPFX	7.50%
LOW VOLATILITY	GUGGENHEIM ENHANCED CORE BOND (ETF)	GIY	5.00%
	HUSSMAN STRATEGIC FUND	HSTRX	5.00%
PRO - ACTIVE	NATIXIS ASG MANAGED FUTURES	AMFAX	5.00%
	T-BOND LONG/SHORT	N/A	5.00%

*The prospective holdings of each portfolio will be subject to change without prior notice at the discretion of the portfolio manager.

This is an actively-managed, dynamic portfolio. There is no guarantee that any investment will achieve its objectives, generate positive returns, or avoid losses. Olympus is available at Trust Company of America and TD Ameritrade, who offer custodial and other services to the portfolios. Olympus has no accredited investor requirements. Initial minimum investment: \$25,000.



DEFINITIONS

Alpha is a measure of investment performance adjusted for the risk taken. It indicates the portion of a manager's return that can be attributed the manager's skill rather than the movement of the overall market. A positive alpha implies that a manager has added value over and above the performance of the market, conversely, a negative alpha would indicate that the manager has reduced value by under performing the market. (www.investopedia.com)

Low Volatility is an investment with very little movement in its price. * (www.investopedia.com)

ProActive is an action and result oriented behavior, instead of the one that waits for things to happen and then tries to adjust (react) to them. (www.investopedia.com)

Correlation is two random variables are positively correlated if high values of one are likely to be associated with high values of the other, They are negatively correlated if high values of one are likely to be associated with low values of the other. (www.investopedia.com)

Draw down is the peak-to-trough decline during a specific record period of an investment, fund or commodity. A draw down is usually quoted as the percentage between the peak and the trough. (www.investopedia.com)

Fundamental Research is an activity designed to broaden scientific and technical knowledge not directly linked to industrial or commercial objectives. (www.financegallery.net)

Actively-Managed is a portfolio management strategy where the manager makes specific investments with the goal of outperforming an investment benchmark index. (www.wikipedia.com)

Long Position is the buying of a security such as a stock, commodity or currency, with the expectation that the asset will rise in value. (www.investopedia.com)

Short Position is the sale of a borrowed security, commodity or currency with the expectation that the asset will fall in value. (www.investopedia.com)

Market Neutral is a strategy undertaken by an investor or an investment manager that seeks to profit from both increasing and decreasing prices in a single or numerous markets. Market-neutral strategies are often attained by taking matching long and short positions in different stocks to increase the return from making good stock selections and decreasing the return from broad market movements. Market neutral strategists may also use other tools such as merger arbitrage, shorting sectors, and so on. There is no single accepted method of employing a market-neutral strategy. (www.investopedia.com)

Managed Futures An alternative investment strategy in which professional portfolio managers use futures contracts as part of their overall investment strategy. Managed futures provide portfolio diversification among various types of investment styles and asset classes to help mitigate portfolio risk in a way that is not possible in direct equity investments. (www.investopedia.com)

Currency Trading is the act of buying and selling world currencies. Currency trading is most often engaged in by banks and other institutions, for the purposes of international trade. Individual investors may engage in currency trading as well, attempting to benefit from variations in the exchange rates of the currencies. (www.investorwords.com)

Wrap Account is an account in which a brokerage manages an investor's portfolio for a flat quarterly or annual fee. This fee covers all administrative, commission, and management expenses. ** Sometimes this also includes funds of funds. (www.investopedia.com)

* For Chariots' purposes, low negative volatility is stressed.

** Certain incidental expenses are not covered by Chariot's Wrap fee.



GENERAL INFORMATION

The Olympus Wrap Account program has been designed for stability and upside opportunity. . Currently no clients are participating in Olympus. The strategy primarily involves purchasing, selling, and in some cases – holding - Mutual Funds and Exchange Traded Funds (“ETFs”). Olympus is available in three portfolios, based upon an individual’s risk tolerance: Conservative, Growth, or Aggressive. A segment of each Olympus portfolio consists of “alternative” investments, which are designed to serve as more stable investing, and are normally uncorrelated with equity and bond markets. However, alternative investing can sometimes carry more risk than traditional investing, especially when leverage and shorting techniques are used. For a large portion of each portfolio, Chariot uses “Signal Providers” who offer buy and sell recommendations to Chariot for specific securities.

Clients should also understand: 1) each client’s portfolio is managed on the basis of the client’s financial situation and investment profile and in accordance with any reasonable restrictions imposed by the client. Therefore, the composition of each participant’s account may differ. 2) Chariot’s risk management process includes an effort to monitor and manage risk, but should not be confused with and does not imply low risk. 3) Clients will receive required confirmations of securities transactions and quarterly statements containing a description of all account activity from the custodian. 4) They will be provided with prospectuses, annual and semi-annual reports, proxies and any other required information and disclosures for each mutual fund. 5) They will have the right to pledge and vote the securities in their accounts and to redeem all or part of their mutual fund shares at any time. 6) They will retain all rights under the federal securities laws to proceed directly against any mutual fund in which they own shares, and would not, by participating in the program, be obligated to join the investment adviser as a condition to proceed against a mutual fund. 7) Chariot is registered with the U.S. Securities and Exchange Commission (SEC). However, in no way has the SEC or any other government agency approved or endorsed Chariot, its strategies or marketing materials. Any representation to the contrary is a criminal offense.

Chariot will charge a fee, a portion of which will be negotiated between the client and his/her financial advisor or Chariot, if acting as the client’s financial advisor, for investment advisory services and the execution of transactions and other related services. The negotiated portion of the fee will be directed to the financial advisor or Chariot, as agreed upon in advance. The amount of compensation may be more than what the financial advisor or Chariot would be paid if the client participated in other programs or paid separately for investment advice, brokerage, and other services. Thus, the financial advisor or Chariot may have a financial incentive to recommend the Wrap Account program over other programs or services. In addition, the total of all fees may be more or less than if a client were to purchase the investment advisory services and investment products separately. In cases where Chariot is serving as the client’s financial advisor, Chariot will be earning, in essence, a double management fee. All fees, including Wrap Fees, are subject to change upon written notice. Chariot instructs the custodian of accounts to pay any and all fees and expenses (including the Wrap Fee), when due, directly from the assets held in the client’s account as outlined in an investment advisory agreement. A statement will be sent at least quarterly from the custodian indicating all amounts disbursed from the account, including the amount of withdrawals for fees and expenses.

Before investing, it is important for a client and his/her financial advisor to consider the individual’s investment objectives, investment strategy, asset allocation needs, time horizon, and trading frequency. The client’s financial advisor and Chariot will determine whether a Wrap Account is suitable. Bond investors and investors with a buy-and-hold approach may not stand to benefit from Wrap Accounts because the annual fee may be higher than any commissions they would otherwise pay. For active stock investors, however, the ability to make unlimited trades for a set fee instead of on a per-trade commission basis could result in large savings. These costs, among other things should be considered when deciding whether Chariot’s program is appropriate. The tax treatment of a Wrap Account may depend on the services covered by the fee, the kind of assets in the account, and individual tax circumstances. Chariot does not provide tax advice. All investors are strongly urged to consult with their tax advisors regarding any potential investment. A client should also carefully assess his/her overall situation before settling on a Wrap Account. Other options may make more sense, but, for some investors, Wrap Accounts offer benefits they might not be able to get elsewhere.

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 (including the investment strategies devised by Chariot) will be either suitable or profitable for



GENERAL INFORMATION

a client or prospective client and may result in a loss of principal.

Clients and prospective clients should not assume that the information presented herein is the receipt of, or a substitute for, personalized advice from an investment professional. There is no assurance that the portfolio will achieve its investment objectives, generate positive returns, or avoid losses. Investing in actively-managed and alternative investments, such as tactical mutual funds/ETFs, managed futures, currencies, long/short trading strategies, and commodities markets through commodity-linked ETFs, ETNs and mutual funds could, and in some cases - will - subject the portfolio to potentially greater volatility than traditional securities. ETFs are subject to investment advisory and other expenses, which will be indirectly paid by the portfolio. As a result, the cost of investing in the portfolio may be higher than the cost of investing directly in other investment companies and may be higher than other investment advisers charge. Investors should carefully consider the investment objectives, risks, charges and expenses of the portfolio options before investing. There is a risk that issuers and counter parties will not make payments on securities and other investments held in the portfolio, resulting in losses to the portfolio. Adverse changes in currency exchange rates may erode or reverse any potential gains from the investments. The principal risks of investing with a Market Neutral Fund or Strategy include: convertible securities risk, synthetic convertible instruments risk, convertible hedging risk, covered call writing risk, options risk, short sale risk, interest rate risk, credit risk, high yield risk, liquidity risk and portfolio selection risk. The principal risks of investing in Managed Futures include: substantial risk of loss due to volatile futures markets, the speculative nature of trading by Commodities Trading Advisers (CTAs), the use of leverage, high fees, liquidity risks and counter party risks. Derivative instruments involve risks different from, or possibly greater than, the risks associated with investing directly in securities and other traditional investments. In general, the price of a fixed income security falls when interest rates rise. Investments in foreign securities could subject the portfolio to greater risks including, currency fluctuation, economic conditions, and different governmental and accounting standards. Increased portfolio turnover may result in higher costs and may result in taxable capital gains. Positions in securities sold short and short derivative positions are often speculative and riskier than "long" positions. Investments in lesser known, small and medium capitalization companies may be more vulnerable than larger, more established organizations. Chariot intends to buy and sell certain securities within the portfolio on a short-term basis, less than 12-months at a time. All strategies and holdings in Chariot's Wrap Account Program – including percentages and proportional weightings - are subject to, and will change, without notice. Chariot will notify investors of any changes that may have a materially adverse impact. From time to time there may be changes to the information that are not materially adverse to investors. Any such updated information including any continuous disclosure notices may be obtained from Chariot. Chariot uses "best efforts" to obtain mutual funds, ETFs, and trading strategies they feel are most appropriate for the portfolios. In the event any mutual fund or ETF is closed to new investors or is unavailable on the platform where the client's account is held, an alternate may need to be selected.

Mutual funds are sold by prospectus. For more complete information, including fees and expenses, please contact your financial advisor or Chariot for a prospectus. Investors should consider the investment objectives, risks, charges and expenses of a fund carefully before investing. Please read all prospectuses as well as Chariot's Wrap Account Brochure and Firm Brochure (ADV Part 2A) before investing. For more information, call 919-380-9555.