



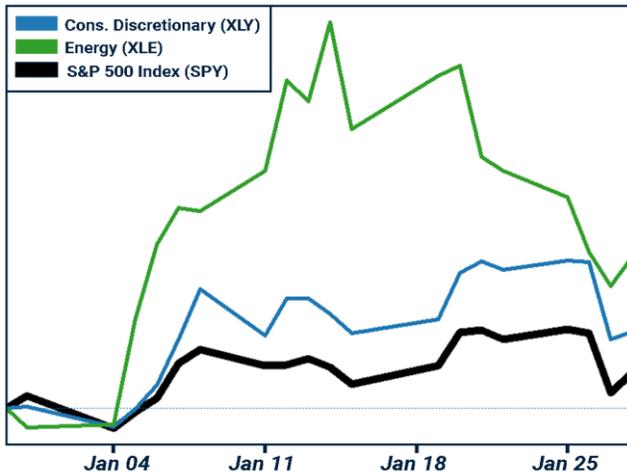
## Managed Risk During Covid Crisis

Using quantitative insights derived from over 100,000 financial events over the past 120 years, our algorithms managed drawdowns during the volatile markets in March and April, while delivering better overall performance than the S&P500 (SPY) and a typical 60% stock / 40% bond portfolio (Vanguard LifeStrategy Moderate Growth Fund or VSMGX) for the full 2020 calendar year.

*Note: Columbus curve is back-tested performance as the current algorithm went live in the fall of 2020.*

## Recommended Overweighting Small Caps Prior to Post-Election Run-up

In our report published October 30, 2020, our algorithms identified an imminent potential for outperformance relative to the S&P500, driven by a substantial reduction in relative volatility combined with many statistical factors associated with high expected returns.



## Recommended Overweighting Energy and Consumer Discretionary Sectors for January 2021

In our report published on Dec 30, 2020, our algorithms detected how the market was entering the early stage of cyclical recovery and consequently emphasized related sectors such as energy and consumer discretionary.

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### About Laplace Insights

Laplace delivers high quality predictions using advanced machine learning algorithms rigorously back-tested to perform in most extreme market scenarios. Laplace's monthly Global Allocation Report details a dynamic ETF allocation strategy that manages risk without compromising gains.

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