VIDEO 3 FROM SCOTT JUDS -- SECTORSURFER USERS GROUP MEETING JANUARY, 2015

[Video 3 of 4] Chief SectorSurfer, Scott Juds, and SumGrowth Chief Technical Officer, Jim Gamache, were guests at the SectorSurfer Users Group meeting on January 15, 2015 here in Silicon Valley. Based on requests from several SectorSurfer users, Scott presented the below subjects in this video:

- 1. Strategy Performance with Sinusoidal Funds,
- 2. Comments on Common Mode Noise,

3. Scott encourages users to exercise EXTREME caution when using 3x funds...almost to the point of AVOIDING the use of these very volatile funds.

There are additional comments in this video that will be of interest to SectorSurfer users.