



# Strategy PLUS Model Portfolios

Performance Data through March 31, 2023

Returns Posted are Net of Fees

*\*\*Please See Important Risks and Disclosure Information Below\*\**

Multi PLUS™	Year to Date	6 Months	1 Year	5 Year	Since Inception	Inception Date
Multi PLUS Conservative	2.46%	5.27%	-6.00%	0.73%	0.48%	12/31/2017
Multi PLUS Moderate Conservative	3.26%	7.39%	-6.32%	1.58%	1.23%	12/31/2017
Multi PLUS Moderate	4.21%	10.24%	-6.60%	2.47%	2.15%	12/31/2017
Multi PLUS Moderate Growth	5.14%	12.79%	-7.45%	2.56%	2.25%	12/31/2017
Multi PLUS Aggressive	6.04%	15.36%	-7.98%	3.96%	3.57%	12/31/2017

Focus PLUS™	Year to Date	6 Months	1 Year	5 Year	Since Inception	Inception Date
Focus Conservative	2.74%	5.64%	-6.13%	N/A	0.25%	6/30/2018
Focus Moderate Conservative	3.46%	7.62%	-6.65%	N/A	1.52%	6/30/2018
Focus Moderate	4.30%	9.90%	-6.70%	N/A	3.76%	6/30/2018
Focus Moderate Growth	5.20%	13.19%	-7.27%	N/A	4.50%	6/30/2018
Focus Aggressive	6.17%	15.88%	-7.59%	N/A	4.66%	6/30/2018

Meeder Moderate Conservative	2.32%	5.93%	-6.18%	N/A	0.55%	8/31/2018
Meeder Moderate	2.44%	7.08%	-6.12%	N/A	1.02%	8/31/2018
Meeder Moderate Growth	3.62%	10.39%	-6.63%	N/A	2.09%	8/31/2018

Fidelity Institutional AM <sup>®</sup> Conservative	2.92%	5.95%	-6.29%	N/A	-9.37%	12/31/2021
Fidelity Institutional AM <sup>®</sup> Moderate Conservative	3.81%	8.57%	-6.55%	N/A	-9.50%	12/31/2021
Fidelity Institutional AM <sup>®</sup> Moderate	4.63%	11.11%	-6.09%	N/A	-8.77%	12/31/2021
Fidelity Institutional AM <sup>®</sup> Moderate Growth	5.47%	13.71%	-5.99%	N/A	-8.43%	12/31/2021
Fidelity Institutional AM <sup>®</sup> Aggressive	6.10%	15.73%	-5.20%	N/A	12.93%	5/1/2020

Target PLUS™	Year to Date	6 Months	1 Year	5 Year	Since Inception	Inception Date
Target PLUS Conservative	3.06%	5.89%	-6.27%	N/A	0.18%	5/1/2020
Target PLUS Moderate Conservative	3.67%	7.94%	-6.92%	N/A	2.64%	5/1/2020
Target PLUS Moderate	4.54%	10.37%	-7.78%	N/A	5.11%	5/1/2020
Target PLUS Moderate Growth	5.79%	13.45%	-8.15%	N/A	7.62%	5/1/2020
Target PLUS Aggressive	6.38%	15.51%	-8.79%	N/A	9.62%	5/1/2020

ESG PLUS™	Year to Date	6 Months	1 Year	5 Year	Since Inception	Inception Date
ESG PLUS Conservative	3.16%	6.37%	-6.55%	N/A	-10.11%	12/31/2021
ESG PLUS Moderate Conservative	4.04%	8.76%	-7.12%	N/A	-10.90%	12/31/2021
ESG PLUS Moderate	4.95%	11.25%	-7.75%	N/A	-11.94%	12/31/2021
ESG PLUS Moderate Growth	5.89%	13.83%	-8.41%	N/A	-12.89%	12/31/2021
ESG PLUS Aggressive	6.58%	15.72%	-9.00%	N/A	-13.72%	12/31/2021

Index PLUS™	Year to Date	6 Months	1 Year	5 Year	Since Inception	Inception Date
Index PLUS Moderate	4.44%	11.26%	-6.54%	N/A	6.04%	5/1/2020
Index PLUS Moderate Growth	5.58%	14.17%	-6.54%	N/A	9.14%	5/1/2020
Index PLUS Aggressive	6.35%	16.22%	-6.81%	N/A	11.36%	5/1/2020

Indexes	Year to Date	6 Months	1 Year	5 Year
U.S. Aggregate Bond Index	2.96%	4.89%	-4.78%	0.91%
S&P 500 Index	7.50%	15.62%	-7.73%	11.19%
MSCI EAFE Index	8.47%	27.27%	-1.38%	3.52%

Please See Important Disclosure Information Below

## DISCLOSURES

Advisory services provided by The Pacific Financial Group, Inc. (“TPFG”) a Registered Investment Adviser. The information is for informational purposes only and should not be relied on or deemed the provision of tax, legal, accounting or investment advice. Past performance is not a guarantee future results. All investments contain risks to include the total loss of invested principal. Diversification does not protect against the risk of loss. Investors should review all offering documents and disclosures and should consult their tax, legal or financial professional before investing.

**Hypothetical Return Performance:** The performance returns noted are based on a model portfolio and are therefore hypothetical. Hypothetical returns are inherently limited given they do not reflect trading in actual client accounts and do not reflect the impact that material economic and market factors may have had on TPFG’s decision-making. Hypothetical performance represents the performance of the underlying holdings within the model for the performance period and includes the reinvestment of dividends, interest, and capital gains. Though the models have been managed by the strategists as of the inception date, performance returns noted do not reflect the real money returns of investment accounts but instead, represent the performance of the model as it was managed by the model’s strategist for the period of time noted. As such, model performance will differ from the performance a client investing in the model will experience. Factors that will result in differences between model performance and actual results of any particular client include but are not limited to: (i) client-directed holdings or restrictions within the Model Portfolio, (ii) timing of when trades are placed in actual accounts, (iii) contributions or withdrawals to the client’s account, and (iv) the actual amount of transaction expenses charged to the client account. The Model Portfolios are rebalanced quarterly. Hypothetical performance does not represent actual performance and should not be interpreted as an indication of such performance. Hypothetical performance is for informational purposes only and should not be relied upon in making investment decisions.

**Model Performance Calculation:** Model Portfolio performance represents the performance of the underlying holdings within the model for the performance period and includes the reinvestment of dividends, interest and capital gains. Though the models have been managed by the strategists as of the inception date, performance returns noted do not reflect the real money returns of investment accounts but instead, represent the performance of the model as it was managed by the model’s strategist for the period of time noted. As such, model performance will differ from the performance a client investing in the model will experience. Factors that will result in differences between model performance and actual results of any particular client include but are not limited to: (i) client-directed holdings or restrictions within the Model Portfolio, (ii) timing of when trades are placed in actual accounts, (iii) contributions or withdrawals to the client’s account, and (iv) the actual amount of transaction expenses charged to the client account. The Model Portfolios are rebalanced quarterly.

**Net of Fees:** Performance returns for each model are net of fees which assume the maximum annual management fee of 2.0%. Actual fees charged are negotiable and may vary based on a variety of factors, including the size of a client’s account, services rendered, or investments within the model. Actual fees charged are disclosed and agreed to by the client at the time of entering into an investment management agreement or in the fund’s prospectus as applicable. TPFG’s fees do not include the internal expenses which may be assessed by a fund or investment vehicle held within the model.

**Index Disclosures:** The indexes are presented as broad-based measures of the equity, fixed income and consumer markets. The indexes are provided for comparative and illustrative purpose to provide a comparison of the model against the broader based equity, fixed income and consumer market. The indexes are not intended to reflect the investment objectives of the model as the securities held within the model will differ in market volatility, concentration, investment objectives and diversification among others from those of the indexes. The indexes are not managed, and returns do not reflect the deduction of fees, expenses, transaction costs or taxes that actual client accounts are subject to. Investors cannot invest directly in an index.

**The S&P 500 Total Return Index:** Is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies by market value. It is one of the most common benchmarks for the broader U.S. equity markets. The Index includes the reinvestment of dividends, interest and capital gains.

**MSCI EAFE Index:** Is an equity index which captures large and mid-cap representation across 21 Developed Markets countries around the world, excluding the US and Canada. With 896 constituents, the index covers approximately 85% of the free float-adjusted market capitalization in each country.

**U.S. Aggregate Bond Total Return Index:** Measures the performance of investment grade, U.S. dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM pass-throughs), ABS, and CMBS.

**ESG:** Portfolios designed to address Environmental, Social and Governance (“ESG”) standards rely on the information provided by the funds and or underlying securities which comprise the portfolio. In building the portfolio, TPFG will use its best efforts to ensure the efficacy of the underlying fund’s ESG discipline and adhere to the Portfolio’s stated ESG policy, but makes no assurances that the underlying funds or securities will continue to meet the stated standards. ESG investing incorporates many subjective factors which can be interpreted differently by different investors. Accordingly, investors seeking an ESG portfolio should carefully review the prospectus for each of the underlying funds so as to ensure the portfolio meets the investor’s environmental, social or governance expectations.

**Strategy PLUS Model Risk Level Descriptions:** The following provides a brief summary of the portfolios and their associated risk categories and is not meant to be a comprehensive description of the portfolios’ investment disciplines. Investors should review the portfolios full factsheet as well as the underlying funds prospectus prior to investing. The prospectus can be found at [www.tpfg.com](http://www.tpfg.com).

**A Conservative Portfolio** is generally a multi-asset portfolio that seeks moderate participation in market gains and limited downside volatility. The strategy uses a wide variety of asset classes to dynamically manage risk while optimizing return. The primary focus is to ensure the portfolio does not exceed its tolerance mandate range of 0%-12.00%\* over any rolling 12 month period.

**A Moderate Conservative Portfolio** is a multi-asset portfolio that seeks moderate participation in market gains and limited downside volatility. The strategy uses a wide variety of asset classes to dynamically manage risk while optimizing return. The primary focus is to ensure the portfolio does not exceed its tolerance mandate range of 12.01%-17.67%\* over any rolling 12 month period.

**A Moderate Portfolio** is a multi-asset portfolio that seeks to participate in a majority of market gains with modest downside volatility. The strategy uses a wide variety of asset classes to dynamically manage risk while optimizing return. The primary focus is to ensure the portfolio does not exceed its tolerance mandate range of 17.68%-26.51%\* over any rolling 12 month period.

**A Moderate Aggressive Portfolio** is a multi-asset portfolio that seeks participation in the majority of market gains and with nominal downside protection. The strategy uses a wide variety of asset classes to dynamically manage risk while optimizing return. The primary focus is to ensure the portfolio does not exceed its tolerance mandate range of 26.52%-35.35%\* over any rolling 12 month period.

**An Aggressive Portfolio** seeks almost full participation in market gains and nominal downside protection. The strategy primarily invests in equity securities but has the flexibility to include other asset classes to dynamically manage risk while optimizing return. The primary focus is to ensure the portfolio does not exceed its tolerance mandate range of 35.36%-44.20%\* over any rolling 12 month period though the aggressive portfolios will frequently drop below 35.36%.

In the Focused Portfolios, TPFG selects a smaller number of PFG Funds. Featured Portfolios feature PFG Funds that invest in underlying funds managed by American Funds, Fidelity, Meeder, or PFG, respectively.

\* Total Return Ranges are determined by RiskPro®, a risk and portfolio construction program developed by ProTools, Inc., an affiliate of TPFG. RiskPro® quantifies historical risk characteristics to estimate the forward looking, maximum annual range (gain or loss) of total returns of a portfolio over a 12 month period (the “Tolerance Range”). Tolerance as of the most recent quarter-end is calculated using RiskPro® analytics and reflects the maximum annual gain or loss of total returns of a portfolio of securities as of that date. RiskPro® estimates are hypothetical in nature, do not reflect actual investment results and are not a guarantee of future results. RiskPro® does not consider the fees and expenses of the underlying Funds in the Model Portfolio or the potential impact of extreme market conditions. There is no guarantee that the maximum range will not be exceeded.

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