

## ESG PLUS™ Aggressive Model

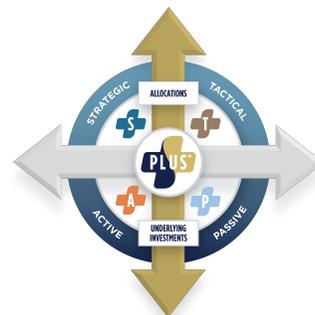
RiskPro® Tolerance Range\*: 30%+ | 12/31/2021 Tolerance: 38%

Portfolio Inception Date: 12/31/2021

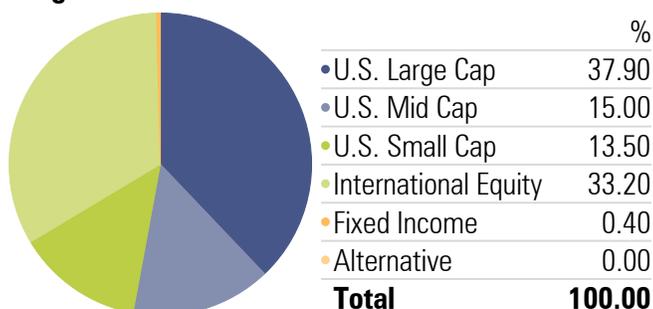
### ESG PLUS™ Aggressive Model



This model provides investors exposure to Strategies with an ESG focus. Strategies in the model may include an all-equity Tactical allocation that provides global exposure across regions and various market capitalizations; an all-equity Tactical allocation focused on environmental themes aimed at addressing a more sustainable future; and a Strategic fixed income Strategy. Investors will have a blend of both Strategic and Tactical management, with a tilt toward Passive investments primarily on the equity side.



### Target Asset Allocation



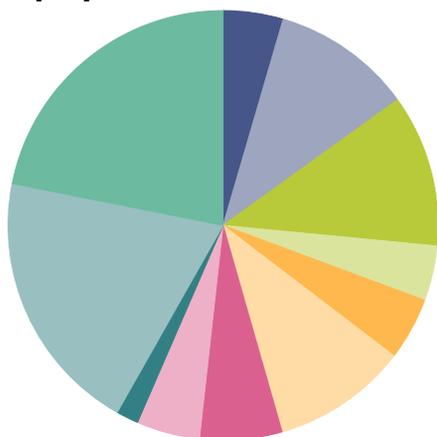
Weighted Average Net Expense Ratio (%)\* 2.05%

### Target Portfolio Holdings

	Ticker	Portfolio Weighting %
PFG BR Equity ESG Strategy	PFESX	74.95
PFG Invesco® Thematic ESG Strtgy R	PFIOX	25.00
Default Cash	\$CASHEQ\$	0.05

<sup>1</sup> 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. **Standard Deviation** measures how widely a portfolio's returns vary over a certain period of time. A high standard deviation suggest greater volatility. Returns and Standard Deviation for periods of less than one year are not annualized. **Net of Fees:** Portfolios are constructed using the PFG mutual funds ("Funds"), a series of mutual funds managed by TPGF's affiliate, Pacific Financial Group, LLC ("PFG"). As investment adviser to the Funds, PFG receives management fees of up to 1.25% per year and an Administrative Service Fee of 0.70%. Clients investing in a Portfolio do not directly pay any fees as all fees are paid from within the funds (from the "internal fund fees") which are reflected in the Funds' net asset value or NAV. Investors should review the Fund's prospectus and TPGF's Form ADV 2 for additional information about the Funds and TPGF services and fees. **Conflicts of Interest:** The receipt of fees from the Funds creates a conflict of interest for TPGF. To mitigate the conflict, TPGF does not charge separate or additional fees for advisory or other services for the management of the Portfolio.

## Equity Sector Allocation

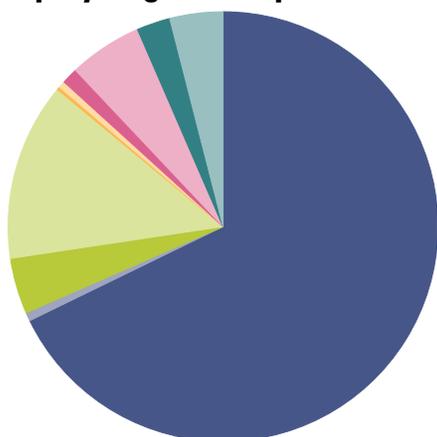


	%
Basic Materials	4.5
Consumer Cyclical	10.5
Financial Services	11.5
Real Estate	4.1
Consumer Defensive	4.7
Healthcare	10.2
Utilities	6.2
Communication Services	4.8
Energy	1.7
Industrials	19.9
Technology	21.9
<b>Total</b>	<b>100.0</b>

## Equity Style Box

		Value	Blend	Growth
Large	Large	11.0	25.9	24.2
	Mid	4.7	15.4	6.7
Small	Small	3.1	6.2	3.0

## Equity Regional Exposure



	%
North America	67.8
Latin America	0.6
United Kingdom	4.2
Europe Developed	13.4
Europe Emerging	0.2
Africa/Middle East	0.5
Australasia	1.2
Japan	5.5
Asia Developed	2.5
Asia Emerging	4.0
<b>Total</b>	<b>100.0</b>

## Firm Overview

The Pacific Financial Group, Inc. ("TPFG") was founded with a vision to create an agile, boutique investment firm. TPFG utilizes a proprietary investment research and portfolio construction process called "Rational Analysis™" to select investments for each client's account. This process, in coordination with RiskPro, ensures that our portfolio management team utilizes all three major types of portfolio analysis disciplines: Fundamental Analysis, Technical Analysis and Quantitative Analysis. By integrating the best features of these disciplines, Rational Analysis™ has become a time-tested, process oriented, risk management approach to decision-making that adapts to changing and volatile market conditions.

## Important 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.

**Morningstar Style Box:** a nine-square grid that provides a graphical representation of the "investment style" of funds. For equity funds, it classifies securities according to market capitalization (the vertical axis) and growth and value factors (the horizontal axis). Fixed income funds are classified according to credit quality (the vertical axis) and sensitivity to changes in interest rates (the horizontal axis). Additional information about the style box can be found at [http://www.morningstar.com/InvGlossary/morningstar\\_style\\_box.aspx](http://www.morningstar.com/InvGlossary/morningstar_style_box.aspx)

Tolerance and Tolerance Range are determined by RiskPro® a risk profiling and portfolio construction software 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. **IMPORTANT:** The projections or other information generated by RiskPro® regarding the likelihood of various outcomes 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 as estimated by RiskPro®, will not be exceeded.

**ESG Disclosures:** 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.

## Important Disclosures (continued)

### Fixed Income Statistics

**Average Effective Duration** measures the approximate change of a fixed income security that will result from a 1% change in interest rates, the longer a fund's duration the more sensitive the fund is to shifts in interest rates. **Average Effective Maturity** is a weighted average of all the maturities of the bonds in a portfolio, computed by weighting each bond's effective maturity by the market value of the security. **Average Coupon** is calculated by weighting each bond's coupon by its relative size in the portfolio. **Average Credit Quality** is an average of each bond's credit rating, adjusted for its relative weighting in the portfolio. Yield to **Maturity** is the internal rate of return earned by an investor who holds a bond until maturity.

**Credit Rating:** A bond's rating is a letter-based credit score used to judge the quality and creditworthiness of a bond. The higher the score the better the credit. For example, using Standard & Poor® scale, investment grade bonds are rated between AAA+ and BBB-.

**Weighted Annual Net Expense Ratio** as represented is a weighted average of each fund's Annual Report Net Expense Ratio as reported by Morningstar. A fund's Annual Report Expense Ratio (also referred to as the Audited Expense Ratio) reflects the actual fees charged during a particular fiscal year. (see [https://www.morningstar.com/InvGlossary/expense\\_ratio.aspx](https://www.morningstar.com/InvGlossary/expense_ratio.aspx)). Investors should review each Fund's prospectus for a complete description of fees and expenses and other important disclosures.

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