



PFG BNY Mellon Diversifier Strategy R (PFADX)

Powered By:



Fund Adviser:

Pacific Financial Group, LLC

Tolerance Range:

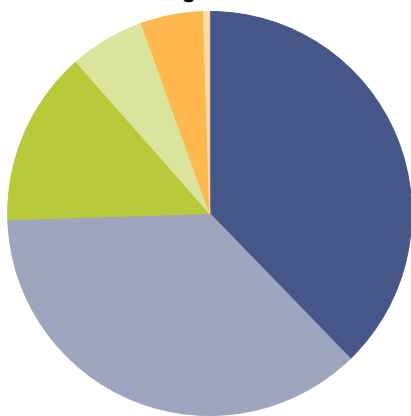
0% - 15% | 12% as of 9/30/2021

Investment Strategy: Tactical and Active

The PFG BNY Mellon Diversifier Strategy R is a dynamic, diversified multi-asset, fund of funds portfolio. The Fund seeks to limit the maximum range of total returns to a gain or loss of less than 15%, over a forward-looking rolling 12-month period. The strategy is intended to provide mild expected drawdown in times of market stress, within the larger context of a balanced or risk-averse portfolio. This is achieved by attempting to minimize drawdown while delivering some modest capital appreciation and staying within the RiskPro Tolerance (a proprietary, volatility-based measure) range of 0 to 15. The strategy is intended to provide an active sleeve of risk mitigation that is more economically robust, diversified, and adaptive (when compared against a conventional bond portfolio) through the use of inflation-hedging equities and diversifying alternatives strategies in addition to multiple fixed income strategies. This particular portfolio construction is particularly desirable in a rising rate environment (when duration-sensitive assets typically underperform) or when the outlook for fixed income performance diverges across global regions, credit spectrum, or term structure.

Mutual Funds involve risk including the possible loss of principal. The holdings below illustrate examples of the securities that the fund has bought and the diversity of areas in which the funds can invest, and will not be representative of the fund's current or future investments. Portfolio holdings are subject to change and should not be considered to be investment advice.

Portfolio Holdings



| | % |
|---|---------------|
| ● BNY Mellon Core Plus Fund I | 37.75 |
| ● BNY Mellon Global Real Return - I | 36.75 |
| ● BNY Mellon Floating Rate Income I | 14.00 |
| ● BNY Mellon Global Real Estate Scs - I | 6.00 |
| ● BNY Mellon Natural Resources I | 5.00 |
| ● BlackRock Liquidity FedFund Instl | 0.50 |
| Total | 100.00 |

Fund Size

\$ 167,968,058.00

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The BNY Mellon Investor Solutions, LLC ("Investor Solutions") designs, develops, and manages asset allocation strategies to help clients achieve their specific investment objectives. We combine a multi-faceted approach to risk with a forward-looking, long term perspective on economics and markets to identify opportunities while harnessing the broad and deep expertise of a global network of specialized investment affiliates to deliver sophisticated investment solutions. The group is comprised of seven individuals located in Boston, New York, and London. Investor Solutions is registered as an investment advisor pursuant to the Investment Advisers Act of 1940, as amended, and is a subsidiary of The Bank of New York Mellon Corporation.

Portfolio Risk Assessment and Monitoring



Based on proprietary algorithms, RiskPro® provides an estimate of the maximum range of gain or loss of a portfolio of securities, over a forward-looking rolling twelve-month period. The Fund Adviser monitors the Fund daily to ensure the Fund maintains an appropriate level of risk within a pre-determined tolerance range. There is no guarantee that a Model will not exceed its tolerance level.



Find the PFG BNY Mellon Diversifier Strategy R (PFADX) in these Strategy PLUS™ model categories:

- Meeder Focus PLUS™
- Multi PLUS™
- Focus PLUS™
- Index PLUS™
- TPGF Focus PLUS™
- Target PLUS™

Source: Morningstar Direct

As of September 30, 2021



Equity Style Box

Portfolio Date: 9/30/2021

| | Value | Blend | Growth |
|-------|-------|-------|--------|
| Large | 19.2 | 35.2 | 16.1 |
| Mid | 9.5 | 11.0 | 2.6 |
| Small | 1.4 | 4.2 | 0.8 |

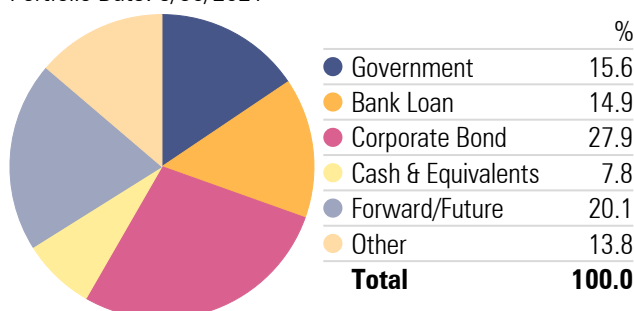
Equity Sector Allocation

Portfolio Date: 9/30/2021

| | |
|--------------------------|------|
| Basic Materials % | 10.0 |
| Consumer Cyclical % | 9.8 |
| Financial Services % | 10.3 |
| Real Estate % | 19.7 |
| Consumer Defensive % | 4.6 |
| Healthcare % | 9.9 |
| Utilities % | 2.9 |
| Communication Services % | 3.7 |
| Energy % | 10.5 |
| Industrials % | 7.0 |
| Technology % | 11.5 |

Fixed Income Sector Allocation

Portfolio Date: 9/30/2021



Average Eff Duration 4.72

Disclosures

- Information contained here is as of the date shown and is subject to change at the adviser's discretion. Portfolio holdings are subject to change and should not be considered investment advice.
- The Fund is a "Fund of Funds" meaning the Fund will invest in other funds, each an "Underlying Fund"
- Underlying Funds are subject to investment advisory and other expenses, which will be indirectly paid by investors when the Fund purchases the Underlying Fund. These expenses are in addition to the expenses of the Fund.
- Portfolio Holdings represent the securities, funds and other investment of the Fund as of the date noted and may not be representative of the fund's current or future investments. Portfolio holdings are subject to change and should not be considered to be investment advice.
- Investors should carefully consider the investment objectives, risks, charges and expenses of the Fund. This and other important information about the Fund is contained in the Prospectus, which can be obtained by contacting your financial adviser, or by calling (866) 583-8734. The Prospectus should be read carefully before investing. The Fund is distributed by Northern Lights Distributors, LLC member FINRA/SIPC. Pacific Financial Group and Northern Lights Distributors are not affiliated.**

Important Risk Information

- Investment Risk** - All investments involve risks, including possible loss of principal.
- Average effective duration** provides a measure of a fund's interest-rate sensitivity. The longer a fund's duration, the more sensitive the fund is to shifts in interest rates. Duration also gives an indication of how a fund's net asset value (NAV) will change as interest rates change.
- Price Volatility** - The price paid for a security can fall rapidly in response to developments affecting a specific company or industry, or to changing economic, political or market conditions which will impact the value of the Fund.
- Interest Rate Risk** - A rise in interest rates will result in a decline in the value of the fixed income investments held by the Fund.
- Foreign or Emerging Market Risk** - Investing in foreign securities involves risks of adverse fluctuations in foreign currency values, adverse political, social and economic developments, less liquidity, potentially greater volatility, less developed or less efficient trading markets.
- Junk Bonds** - The Fund or the Underlying Funds may invest in lower-quality bonds, known as "high yield" or "junk" bonds. These bonds present greater risk, including an increased risk of default, than bonds of higher quality as rated by Moody's Investors Service, S&P Global Ratings, or other credit rating agency.
- Liquid Alternative Securities** are defined as exhibiting low to modest correlation with traditional stock and bond investments. Risks within these types of investment include: rising correlations during periods of high volatility, which would limit their ability to dampen volatility; use of leverage within certain strategies may magnify gains or losses.
- Small Cap Risk** - The Fund or Underlying Funds may invest in individual securities to include the stocks of small capitalization companies ("Small Caps"). Small Caps are stocks with low market capitalization and may be subject to more price volatility.

Tolerance/Tolerance Range: 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 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.

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

Source: Morningstar Direct. Minimum Investment \$1000. Subsequent investments \$250.

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