



# PFG Balanced Strategy R (PFDBX)

Powered by:



Fund Adviser:

Pacific Financial Group, LLC

Tolerance Range

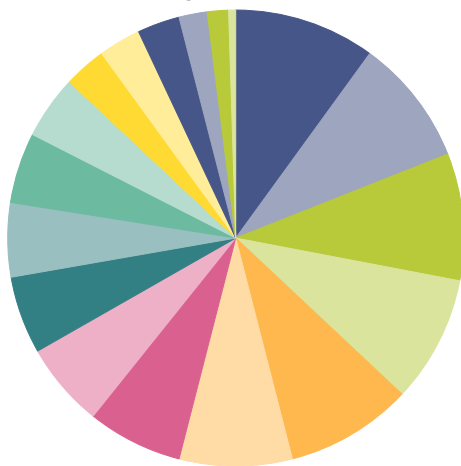
20% - 30% | 24% as of 9/30/2020

## Investment Strategy: Tactical, Active and Passive

Pacific Financial Group, LLC serves as the asset allocation strategist for this Fund by carefully selecting from the universe of mutual funds and ETFs. Pacific Financial Group, LLC uses a multi-asset class approach to pursue modest capital appreciation through a blend of equity and fixed income securities. The strategy also incorporates a wide variety of sectors and styles in an effort to dynamically manage risk while optimizing return. In addition, the Fund seeks to limit the maximum range of total returns to a gain or loss of less than 30%, over a forward-looking twelve month period through the use of RiskPro®. This Fund is ideal for an investor seeking moderate capital appreciation with lower volatility than the S&P 500.

*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



	%
JPMorgan Hedged Equity I	10.00
AQR Large Cap Defensive Style I	9.00
BlackRock Balanced Capital Instl	9.00
Fidelity® Balanced	9.00
Invesco S&P 500® Quality ETF	9.00
Janus Henderson Balanced I	8.00
Guggenheim Total Return Bond Instl	6.75
PIMCO Investment Grade Credit Bond Instl	6.00
iShares S&P 500 Growth ETF	5.50
Semper MBS Total Return Institutional	5.25
iShares Core S&P Mid-Cap ETF	5.00
Akre Focus Instl	4.50
Health Care Select Sector SPDR® ETF	3.00
iShares US Home Construction ETF	3.00
Technology Select Sector SPDR® ETF	3.00
iShares Core S&P Small-Cap ETF	2.00
Vanguard S&P 500 ETF	1.50
BlackRock Liquidity FedFund Instl	0.50
<b>Total</b>	<b>100.00</b>

Fund Size

\$ 198,939,457.00

## Powered By



Pacific Financial Group, LLC was founded with a vision to create an agile, boutique investment firm. Pacific Financial Group, LLC utilizes a proprietary investment research and portfolio construction process called "Rational Analysis™" to select investments for each portfolio. This process, in coordination with RiskPro®, ensures that our portfolio management team utilizes all three major types of portfolios 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.

## 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 Balanced Strategy R (PFDBX) in these Strategy PLUS™ model categories:

- Meeder Focus PLUS™
- TPGF Focus PLUS™
- Multi PLUS™

**Equity Style Box**

Portfolio Date: 9/30/2020

	Value	Blend	Growth
Large	20.9	29.1	26.1
Mid	4.2	6.9	5.7
Small	2.3	2.9	2.0

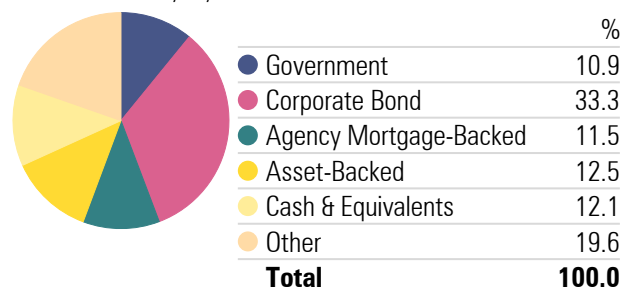
**Equity Sector Allocation**

Portfolio Date: 9/30/2020

Basic Materials %	2.8
Consumer Cyclical %	12.7
Financial Services %	12.7
Real Estate %	3.6
Consumer Defensive %	7.5
Healthcare %	17.1
Utilities %	2.2
Communication Services %	6.4
Energy %	1.3
Industrials %	9.0
Technology %	24.7

**Fixed Income Sector Allocation**

Portfolio Date: 9/30/2020



Average Effective Duration 5.91

**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**

- The Fund is a new mutual fund and has a limited history of operations for investors to evaluate.
- 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 a Moody, Standard and Poor or other bond 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.

**RiskPro and RiskPro Analytics**

- RiskPro® projects the Fund's maximum volatility over a forward-looking rolling twelve-month period, the projections or other information generated by RiskPro® are hypothetical in nature, do not reflect actual investment results and are not a guarantee of future results. There is no certainty the projections will be accurate. Because the projections are based on the Underlying Funds, the volatility over time will change based on factors such as the volatility of the Underlying Funds, the weighting of the Underlying Funds or the addition or replacement of an Underlying Fund. Investors should review the Fund's prospectus for more information about the Fund to include its risks.
- Tolerance is a proprietary measure of risk and potential return. Utilizing both long and short term return and volatility data, RiskPro® calculates a tolerance percentage for the fund. The tolerance indicates the estimated maximum gain or loss for the fund within a reasonable statistical probability. The higher the tolerance number the greater the level of volatility that the fund may experience over a twelve month period.

7357-NLD-10/30/2020

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