

Clark Capital Management Group



About Us

For over 35 years, Clark Capital has provided traditional and innovative investment strategies with a common objective: **helping investors achieve their long-term goals.**

Today, Clark Capital remains a 100% family and employee-owned firm. As an independent asset manager, we offer a true partnership to financial advisors and clients.

Past performance does not guarantee future results. Please see attached disclosures for more information. The ranking shown above is not indicative of future performance and may not be representative of any one client's experience because it reflects an average of, or a sample of all, the experiences of the adviser's clients.

*As of 12/31/2023 includes sub-advised assets and assets under advisement.

**Money Management Institute (MMI) and Barron's.



1986
Year founded



\$34.3B
AUA*



26
Investment professionals



100%
Family- and employee-owned



140
Employees



25.3
Investment team average years of experience



2020, 2021, & 2022
Asset Manager of the Year**



10.7
Investment team average years of working together

An aerial photograph of a boat moving across the ocean, leaving a circular wake behind it. The water is a deep blue, and the wake is a lighter, frothy white. The boat is a small motorboat with a white hull and a dark cabin. The text is centered over the circular wake.

**A holistic wealth management
experience you deserve.**

Committed to Helping You Move Through Your Life Goals Confidently

We believe in putting clients at the center of portfolio construction. Together with your financial advisor, we help develop a financial road map that starts with a deep understanding of your unique goals.

From there, we help you create a holistic wealth management plan that includes:

- ✓ Personalized Investment Solutions
- ✓ Tax Management Strategies and Ongoing Tax Optimization
- ✓ Complimentary Advanced Wealth Planning Services*
- ✓ White Glove Client Support

*Available to client households \$10 million and above.

Services vary by account size. Contact your financial advisor for more information. Clark Capital does not provide tax or legal advice. Please consult with your tax and/or legal professionals regarding your personal circumstances.



Build Investments Tailored to Your Goals

We believe investors are best served through a diverse selection of asset classes and investment approaches that closely align with their unique goals.

Our personalized strategies are designed to enhance, preserve, and transfer wealth for individuals and families.

Whether you seek growth, income, or risk management, our strategies are designed to address a full range of investor goals.



Consultation

We'll work closely with your financial advisor to assess your goals and review your current financial picture.



Portfolio Analysis

You'll have access to consolidated, detailed reporting that shows what you own and how your investments are spread out.



Onboarding Support

Your Investment Consultant Team will work with you and your advisor to discuss Clark Capital's findings and implement your personalized recommendations.

Strategies to Help Maximize Your After-Tax Returns

During each phase of the investment process, we take the time to consider how we can maximize your after-tax returns by implementing ongoing tax management strategies.

*Tax loss harvesting is a strategy of selling securities at a loss to offset a capital gains tax liability. It is typically used to limit the recognition of short-term capital gains, which are normally taxed at higher federal income tax rates than long-term capital gains, though it is also used for long-term capital gains. The tax-loss data presented is based on internal research of existing Clark Capital taxable accounts over \$1 million that were invested in at least 80% equities from 12/31/15 to 12/31/18. Any accounts funded after 12/31/15 were excluded from the study. The study assumed a tax rate of 20% for long term, 39.6% for short term for 2016 and 2017, and 37% for short term for 2018. Added annual returns were calculated by dividing the amount in taxes saved each year by the average beginning market value plus ending market value. Past performance is not indicative of future results. Please see the Important Disclosures section for more information.

1

Tax Transition Strategies

Personalized tax transition plans that seek to thoughtfully reinvest your assets into the right long-term strategy.

2

Capital Gains Management

We utilize individual stocks and bonds whenever possible to help keep costs low and mitigate embedded capital gains.

3

Municipal Bond Strategies

Tax-exempt municipal bond strategies may be an efficient way for investors in higher tax states to shield their taxable income.

4

Asset Location

Planning for asset location across household accounts may help generate higher after-tax returns.

5

Tax-Loss Harvesting*

Based on internal research, tax-loss harvesting has helped our clients earn an average of 1.04% of added annual returns over a 3-year period.

Navigate the Complexities of Wealth Planning

Our full suite of advanced wealth planning services are available to household accounts \$10 million and above, at no additional cost to you.

Gain access to education, consultation, and client support on a variety of wealth planning needs including:

- ✓ Trust and Estate Planning
- ✓ Concentrated Position Planning
- ✓ Philanthropic Planning
- ✓ Business Succession Planning
- ✓ Equity Compensation Planning

Nothing stated is to be construed as tax or legal advice. Please consult with your personal tax and/or legal professionals regarding your personal circumstances.





**Opening an account with us is not the end
of our relationship, it's just the beginning.**

White Glove Client Support

Our Client Portfolio Management Team works side by side with your advisor and Investment Consultant to provide you with concierge-level client support.



Comprehensive Portfolio Reviews:

Our team of Chartered Financial Analysts® conducts thorough quarterly reviews of your portfolio's performance, providing detailed market outlooks and valuable insights into your investments.



Ongoing Portfolio Monitoring:

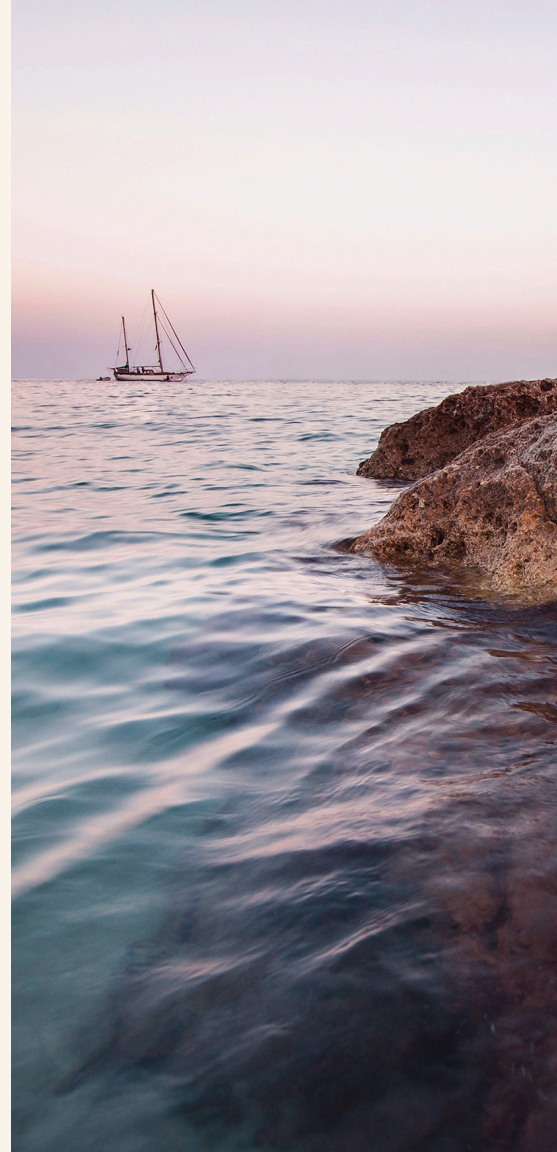
Our team takes a proactive approach, initiating discussions with you and your advisor to identify any changes to your financial goals. We then adjust your portfolio accordingly, ensuring that it aligns with your long-term objectives.



Investor Market Update Webcasts:

Stay informed and empowered with our Investor Market Update webcasts designed to provide you with up-to-date insights on the economy and Clark Capital's strategies.

Services vary by account size. Contact your financial advisor for more information.



Over 35 Years of Asset Management Excellence

Clark Capital is honored to be recognized by leading industry publications and institutions for our dedication to serving advisors and their clients.

The Navigator Tactical Fixed Income Fund (NTBIX) won Lipper Awards in the Alternative Credit Focus Funds category for the five year time period in 2021 and 2020 against 31 and 27 funds, respectively. It also won that category in 2018 for the three year time period against 52 funds.

The rankings or awards shown on this page do not guarantee future performance and may not be indicative of any one client's experience because they reflect an average of all, or a sample of all, the experiences of an adviser's clients. Please see the Important Disclosures at the end of the document for more information.

2020
2021
2022
INDUSTRY
AWARDS
WINNER



BARRON'S

Asset Manager of the Year
(AUM between \$25-\$100 billion)



2018
THOMSON REUTERS
LIPPER FUND AWARDS
UNITED STATES



2021 WINNER
REFINITIV LIPPER
FUND AWARDS
UNITED STATES



2020 WINNER
REFINITIV LIPPER
FUND AWARDS
UNITED STATES



2023
BEST PLACES TO WORK
PHILADELPHIA
BUSINESS
JOURNAL

2022
BEST PLACES TO WORK
PHILADELPHIA
BUSINESS
JOURNAL

2021
BEST PLACES TO WORK
PHILADELPHIA
BUSINESS
JOURNAL



2020
BEST PLACES TO WORK
PHILADELPHIA
BUSINESS
JOURNAL

2019
BEST PLACES TO WORK
PHILADELPHIA
BUSINESS
JOURNAL





Get in Touch

Talk to your financial advisor today about how Clark Capital may help you achieve your long-term goals.

Learn more by visiting us at www.ccmg.com.



Important disclosure; please read.

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This document may contain certain information that constitutes forward-looking statements which can be identified by the use of forward-looking terminology such as "may," "expect," "will," "hope," "forecast," "intend," "target," "believe," and/or comparable terminology (or the negative thereof). Forward-looking statements cannot be guaranteed. No assurance, representation, or warranty is made by any person that any of Clark Capital's assumptions, expectations, objectives, and/or goals will be achieved. Nothing contained in this document may be relied upon as a guarantee, promise, assurance, or representation as to the future.

Tax loss harvesting is a strategy of selling securities at a loss to offset a capital gains tax liability. It is typically used to limit the recognition of short-term capital gains, which are normally taxed at higher federal income tax rates than long-term capital gains, though it is also used for long-term capital gains. The benefits of tax loss harvesting, if any, in reducing an investor's tax liability will depend on the investor's entire tax and investment circumstances, including but not limited to: income, state of residence, the purchases and dispositions of assets in household accounts outside of Clark Capital, type of investment, and investment holding period. Investors should confer with their personal tax advisor regarding specific tax questions and obligations.

Clark Capital Management Group, Inc. is an investment adviser registered with the U.S. Securities and Exchange Commission. Registration does not imply a certain level of skill or training. More information about Clark Capital's advisory services can be found in its Form ADV which is available upon request.

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Money Management Institute and Barron's selected finalists for both Asset Manager of the Year (\$10 – \$50 billion) and Distribution Excellence by the specially-appointed MMI Industry Awards Steering Council and the MMI Membership Experience Committee (MEC). Award winners were determined by a vote of primary contacts at each member firm. These individuals received an online ballot to cast their votes among the finalists. These awards are not indicative of Clark Capital's future performance nor may it be representative of any one client's experience.

Lipper Fund Awards from Refinitiv, ©2020 Refinitiv. All rights reserved. Used under license. The Navigator Tactical Fixed Income Fund, Class I (NTBIX) received a Refinitiv Lipper Award for the Best Fund over the past 5 years in the Alternative Credit Focus Fund category among 27 funds.

The Refinitiv Lipper Fund Awards, granted annually, highlight funds and fund companies that have excelled in delivering consistently strong risk-adjusted performance relative to their peers. The Refinitiv Lipper Fund Awards are based on the Lipper Leader for Consistent Return rating, which is a risk-adjusted performance measure calculated over 36, 60 and 120 months. The fund with the highest Lipper Leader for Consistent Return (Effective Return) value in each eligible classification wins the Refinitiv Lipper Fund Award.

Ervestnet, Inc. (NYSE: ENV) and Investment Advisor magazine selected finalists for the 13th Annual Separately Managed Account (SMA) Manager and Strategist of the Year Awards using Ervestnet | PMC's proprietary, systematic, and multi-factor methodology for evaluating managers. This framework takes a variety of qualitative and quantitative criteria into consideration, such as investment process and style, performance, firm profile, customer service, and tax efficiency. To qualify for an SMA Manager and Strategist of the Year Award, a manager's team must have at least three years of experience running a strategy with \$200 million or more in assets. A manager's product is also required to be reported through Ervestnet | PMC's Premium Research solutions, which includes more than 54,000 advisors and 2,500 companies including: U.S. banks, wealth management and brokerage firms, Registered Investment Advisers, and Internet services companies.

The Thomson Reuters Lipper Fund Awards, granted annually, highlight funds and fund companies that have excelled in delivering consistently strong risk-adjusted

performance relative to their peers. The Lipper Fund Awards are based on the Lipper Leader for Consistent Return rating, which is a risk-adjusted performance measure calculated over 36, 60 and 120 months. The fund with the highest Lipper Leader for Consistent Return (Effective Return) value in each eligible classification wins the Lipper Fund Award. For more information, see lipperalpha.financial.thomsonreuters.com/lipper Although Lipper makes reasonable efforts to ensure the accuracy and reliability of the data contained herein, the accuracy is not guaranteed by Lipper.

The PSN universes were created using the information collected through the PSN investment manager questionnaire and use only gross of fee returns. Mutual fund and commingled fund products are not included in the universe. PSN Top Guns investment managers must claim that they are GIPS compliant. Products must have an R-Squared of 0.80 or greater relative to the style benchmark for the ten year period ending December 31, 2017. Moreover, products must have returns greater than the style benchmark for the ten year period ending December 31, 2017 and also Standard Deviation less than the style benchmark for the ten year period ending December 31, 2017. At this point, the top ten performers for the latest 10 year period ending December 31, 2017 become the PSN Top Guns Manager of the Decade. This designation may not be representative of any one client's experience because the rating reflects an average of all, or a sample of all, the experiences of investors in the strategy. Though the strategy was in the top ten, it was not ranked first in the top ten category for each period. The relative strength measure is based on historical information and should not be considered a guaranteed prediction of market activity. It is one of many indicators that may be used to analyze market data for investing purposes. The relative strength measure has certain limitations such as the calculation results being impacted by an extreme change in security price.

Before investing, carefully consider the Fund's investment objectives, risks, charges and expenses. Contact 800.766.2264 for a prospectus containing this and other information. Read it carefully.

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