

**ClarkCapital**  
MANAGEMENT GROUP

# Navigator<sup>®</sup> PUMA<sup>®</sup> The Personalized UMA

Design  
Investment  
Strategies as  
Unique as  
Your Clients



Navigator<sup>®</sup> PUMA<sup>®</sup> is available exclusively at **ASSETMARK.**

# Clark Capital

An independent asset management firm specializing in customized strategies for high net worth investors.

Headquarters	Philadelphia, PA
Firm Founded	1986
Assets Under Management	\$30.8 Billion*
Investment Professionals	26
Average Investment Professional Industry Experience	24.8 Years

## Investment Philosophy

Seek to provide superior risk adjusted returns through a disciplined process focused on:



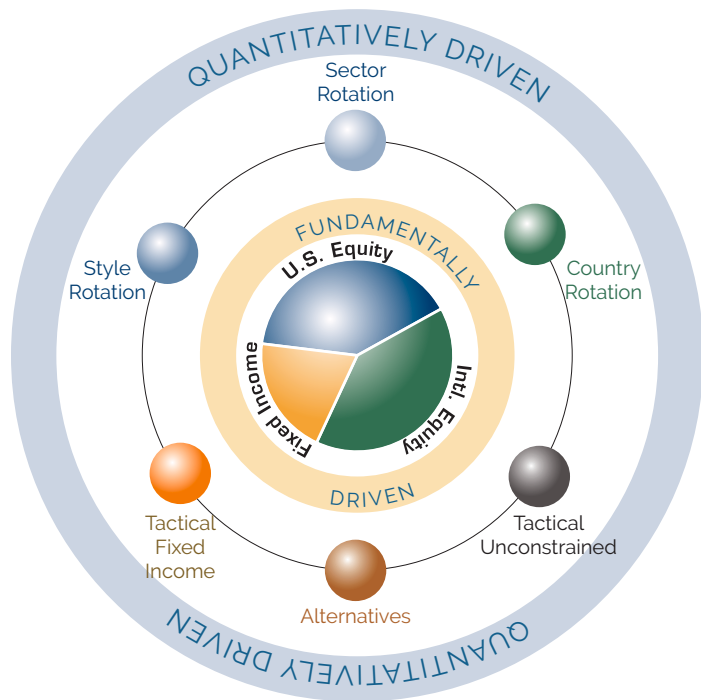
Meaningful Diversification



Opportunistic Asset Allocation

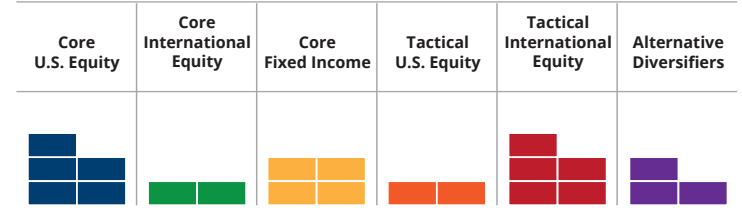


Personalized Risk Management



## Investment Strategies

Diverse individual investment strategies to help you build the right portfolio for every client.



**Core U.S. Equity**

- All Cap Core U.S. Equity
- High Dividend Equity
- Small Cap Core U.S. Equity
- SMID Cap Core U.S. Equity
- U.S. Equity Strategic Beta

**Tactical U.S. Equity**

- U.S. Sector Opportunity
- U.S. Style Opportunity

**Core International Equity**

- International Equity/ADR
- International Equity Strategic Beta

**Tactical International Equity**

- Equity Hedged Fund
- Global Equity ETF
- Global Tactical
- International Opportunity

**Core Fixed Income**

- Tax-Free Fixed Income
- Tax-Free Fixed Income Core
- Taxable Fixed Income
- Taxable Fixed Income Core

**Alternative Diversifiers**

- Alternative
- Fixed Income Total Return
- Tactical Fixed Income Fund

In an effort to benefit the client and keep costs low, individual securities are used whenever possible.

\*As of 6/30/2023, includes sub-advised assets and assets under advisement

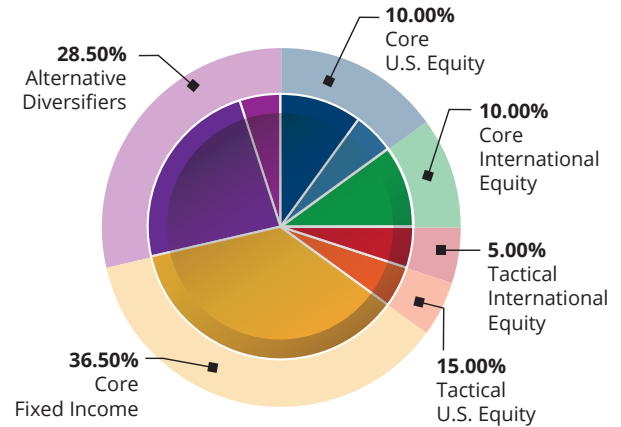
This material should not be construed as financial advice. This is not a recommendation to buy or sell a security or to adopt a particular investment strategy. Please see attached disclosures.

# Navigator® Personalized UMA Sample Allocations

PUMA® offers a highly collaborative and consultative process that incorporates client-specific case design, personal benchmarks, income planning and more.

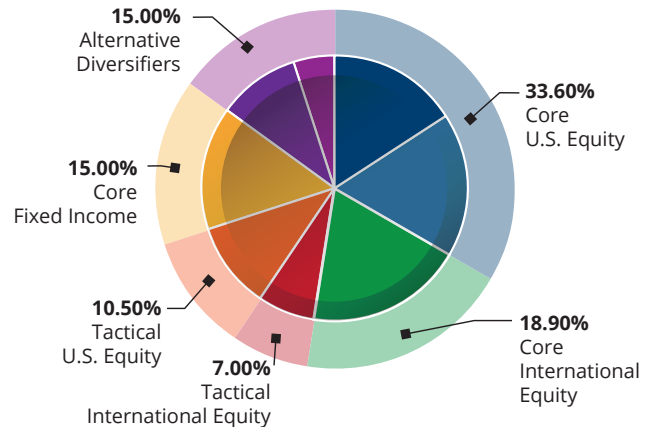
## Profile 2 | Moderate Conservative

■ High Dividend Equity	10.00%
■ U.S. Strategic Beta	5.00%
■ International Equity/ADR	10.00%
■ U.S. Style Opportunity	5.00%
■ Global Tactical	5.00%
■ Taxable Fixed Income	36.50%
■ Fixed Income Total Return	23.50%
■ Alternative	5.00%



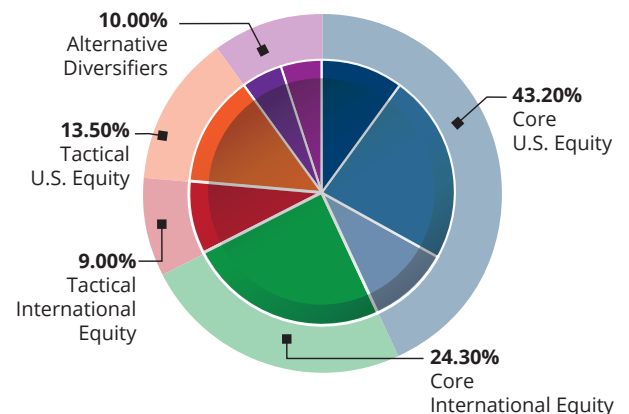
## Profile 4 | Moderate Growth

■ High Dividend Equity	16.00%
■ All Cap Core U.S. Equity	17.60%
■ International Equity/ADR	18.90%
■ U.S. Style Opportunity	10.50%
■ Global Tactical	7.00%
■ Taxable Fixed Income	15.00%
■ Fixed Income Total Return	10.00%
■ Alternative	5.00%



## Profile 6 | Maximum Growth

■ High Dividend Equity	10.00%
■ All Cap Core U.S. Equity	23.20%
■ U.S. Strategic Beta	10.00%
■ International Equity/ADR	24.30%
■ U.S. Style Opportunity	13.50%
■ Global Tactical	9.00%
■ Fixed Income Total Return	5.00%
■ Alternative	5.00%



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# Complete Personalization

## A Unified Managed Account Customized for Every Client

Navigator® Personalized UMA (PUMA®) allows your clients to invest in multiple asset classes and sectors in a single, customized account.

### Customized Asset & Strategy Allocation

Each portfolio can be completely customized, helping ensure your client's portfolio is comprehensively focused on their long-term goals and objectives. Individual stocks and bonds are used whenever possible to help keep costs low.

### Tax-Loss Harvesting

On an ongoing basis, our investment team performs proactive tax-loss harvesting in an effort to lower the impact of taxes over time.

During the last quarter of each year, we perform a final check to identify any additional unrealized losses. Clients may also request additional gains or losses be realized throughout the year.

### Dedicated Support Team

Access regional Investment Consultant support along with Clark Capital's Client Portfolio Management (CPM) Team of CFA®-level professionals. Our CPM Team provides detailed institutional analysis of prospective client portfolios and is available for quarterly client calls and reviews for accounts over \$1 million.

### Simplified Reporting

Hold multiple strategies in a single account with just one quarterly household statement, making it easier to review your client's progress and performance.

### Tax Transitions

When transitioning an account to Clark Capital, our Client Portfolio Management Team is available to help create a custom tax transition plan that will allocate gains in a client's existing portfolio over two to three tax years.

### Options Enhancement Program

For clients with large blocks of stock that cannot be unwound in the normal two to three-year time frame, an option enhancement strategy can be used in a stand-alone account or wrapped into a PUMA®.

### Automatic Rebalancing

Every account is checked daily for large deviations that may result from market movements in different asset classes and accounts are rebalanced as necessary, so your clients can remain confident in their long-term goals and objectives. All PUMA® accounts are rebalanced annually to bring the account back to the allocations originally outlined in your client's proposal.

### Account Screens and Restrictions

Clients may customize their accounts to apply screens and restrictions to exclude an individual security or groups of securities. Just give us a list of tickers or industry groups you'd like to exclude.

For educational use only. This information is provided for general informational purposes only and describes certain features and services that may be used in Navigator PUMA accounts. The information, strategies, features or services discussed herein may not be available to, or appropriate for, all accounts. Additional restrictions may apply. This information does not constitute investment, legal, financial or tax advice and should not be relied upon as such. The information provided herein should not be considered a recommendation to purchase or sell any particular security, sector or industry. This information is not intended to be relied upon as forecast or research. The investment strategy discussed may not be suitable for all investors. Investors must make their own decisions based on their specific investment objectives and financial circumstances.

Clark Capital Management Group, Inc. ("Clark Capital") reserves the right to modify its current investment strategies, features, or services at any time.

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.

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