



# Navigator<sup>®</sup> Total Wealth Strategies

A suite of fully diversified,  
tailored strategies for the  
high net worth market.

# 35+

Years of Asset  
Management Excellence

# \$36.2

Billion in Assets\*

# 100%

Employee Owned,  
Independent Firm

# 25

Investment  
Professionals

# 22.4

Average Years of Investment  
Team's Industry Experience

\*As of 3/31/2024. Includes assets under management  
and sub-advised assets

## About Clark Capital Management Group

For over 35 years, Clark Capital's investment philosophy has been driven by a single focus—adding value for our investors. We designed Navigator® Total Wealth Strategies to help you deliver portfolios that allow your clients to stay committed to achieving their long-term goals.

Our disciplined and research-driven investment approach is grounded in three core principles:



### **Meaningful Diversification:**

Multiple asset classes and methodologies are incorporated to help align the client's risk comfort zone with their goals.



### **Opportunistic Asset Allocation:**

We believe a rapidly changing investment landscape demands a flexible approach that can adapt to market conditions.



### **Risk Management:**

Our approach to risk management is founded in active management, which allows us to proactively adjust asset allocations so your client can remain committed to reaching their long-term goals—regardless of the ups and downs of the markets.

# High Net Worth Strategies to Navigate Today's Markets

Designed to navigate changing market conditions, Navigator® Total Wealth Strategies are actively managed by our experienced team of portfolio managers. Each allocation is fully diversified, combining multiple strategies and asset classes into a single account.

Strategies are offered in five risk comfort zones and are available in tax aware formats. These strategies are designed to help enhance and protect your clients' wealth, so they can stay on track to achieve their unique goals and objectives.

**Institutional Quality  
Investments  
starting at \$500,000**

**Fully Diversified  
Allocations in One  
Streamlined Account**



**Separately Managed  
Accounts Primarily  
Comprised of Individual  
Securities**



**Tax Aware Solutions  
Available**

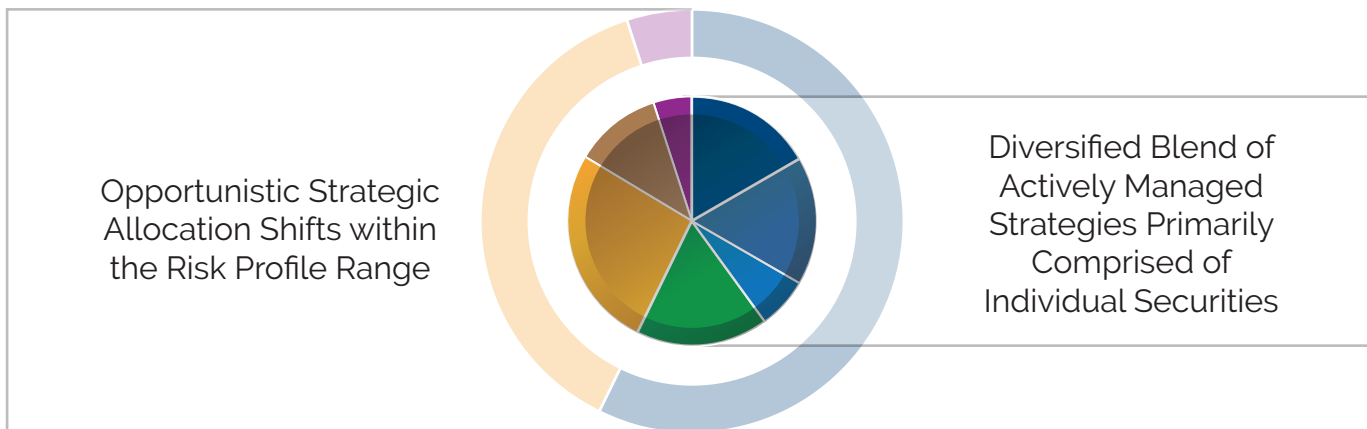
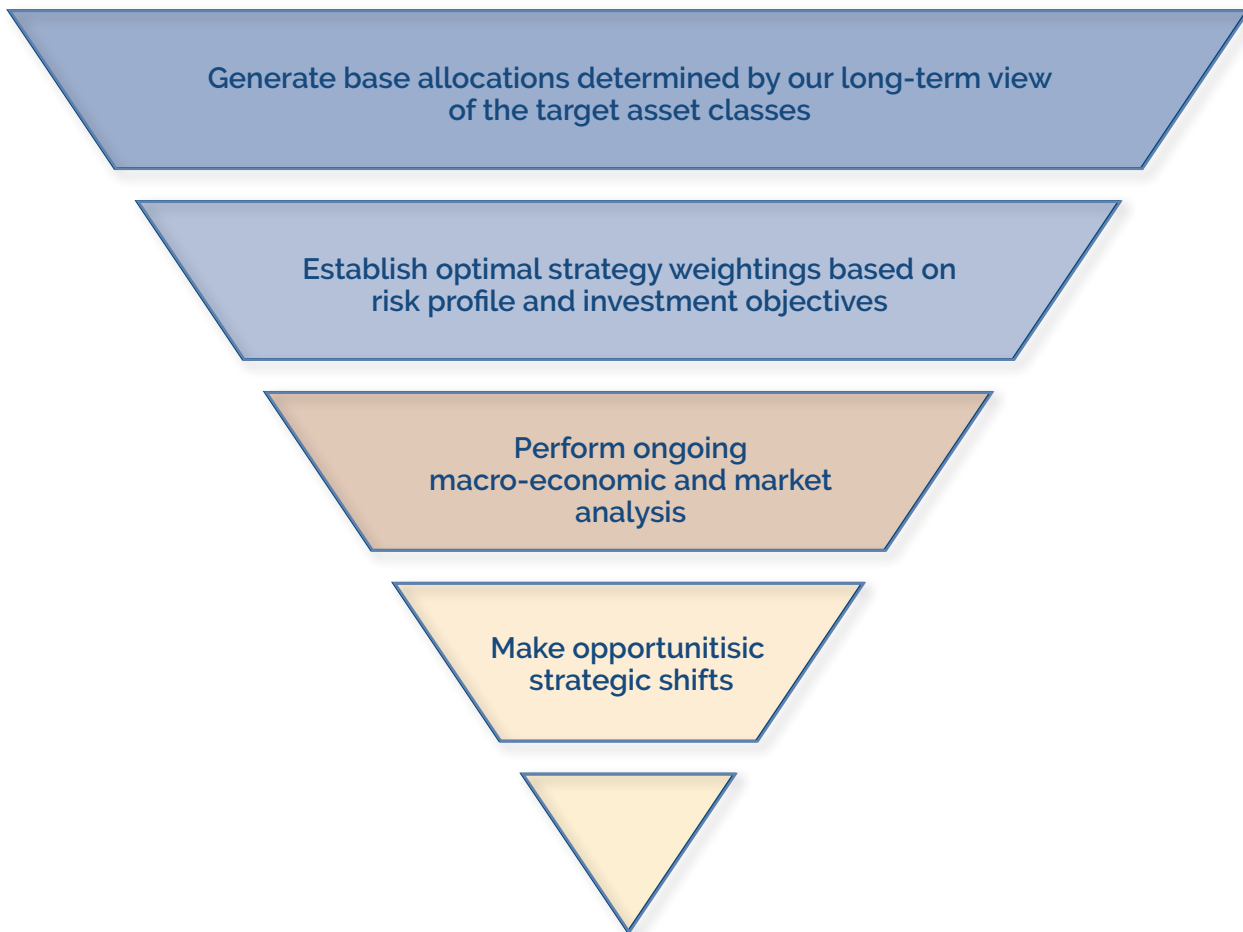


**Client Portfolio  
Management Team  
Dedicated to Helping  
You Grow Your  
High Net Worth Business**

# Fully Diversified and Actively Managed

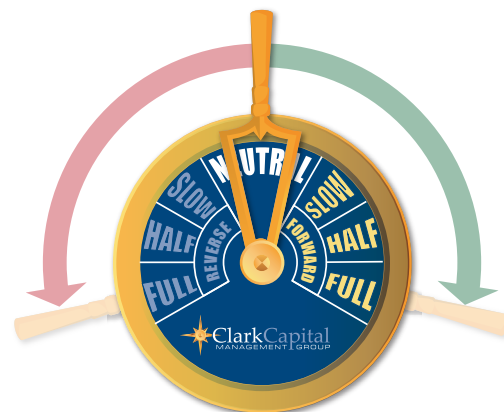
Navigator® Total Wealth Strategies utilize a disciplined combination of top-down and bottom-up processes to seek consistent risk-adjusted returns across equities, fixed income and alternatives. Each base allocation is determined by Clark Capital's long-term view of the overall asset classes. Our experienced team of investment managers perform ongoing macro-economic analysis and make strategic shifts to the portfolios to reflect our market outlook and to help keep the strategies aligned to their risk profiles.

## Investment Process



# Navigate the Markets with a Strategic Approach

To help inform our strategic allocation decisions, we utilize a research-based approach built on five macroeconomic gauges: The Economy, Monetary Policy, Valuations, Investor Sentiment, and Technicals.



**Economic Gauges**

Each gauge is comprised of a number of individual indicators, which the Investment Committee evaluates on an ongoing basis to determine if the gauge is positive, negative or neutral. Our analysis guides asset allocation shifts between equity, fixed income, U.S. and International to better align the risk-profiles with our market outlook.

Economy	Monetary Policy	Valuations	Investor Sentiment	Technicals
GDP Reports	Shape of the Yield Curve	Trailing and Forward P/Es for Major Indexes	Equity and Bond Trading Composites	Market Breadth
Leading Economic Indicators	Monetary Base	Earnings Yield of Stocks vs. Bond Yields	Margin Debt	Broad Market Technical Composites
Jobless Claims	Direction of Interest Rates	Equity Risk Premium	Volatility Index (VIX)	Proprietary Research on Relative Strength and Credit Trends
Credit Conditions	Relative Value of Stocks vs. Bonds			

## Recent Allocations *(last 5 moves)*

Date	Equity Allocation Exposure (%)	Rationale
2/22/2024		<ul style="list-style-type: none"> <li>Reduced equity exposure after strong market rally</li> </ul>
10/6/2023		<ul style="list-style-type: none"> <li>Increased equity exposure following market correction amidst overall positive credit backdrop</li> </ul>
7/24/2023		<ul style="list-style-type: none"> <li>Reduced equity exposure after strong market rally</li> <li>Increased Intl. due to relative valuations and U.S. dollar weakness</li> </ul>
6/20/2023		<ul style="list-style-type: none"> <li>Reduced equity exposure after strong market rally</li> </ul>
5/26/2022		<ul style="list-style-type: none"> <li>Increased equity exposure after strong market correction and cooling inflation expectations</li> </ul>

# Institutional Quality Investment Strategies at \$1,000,000

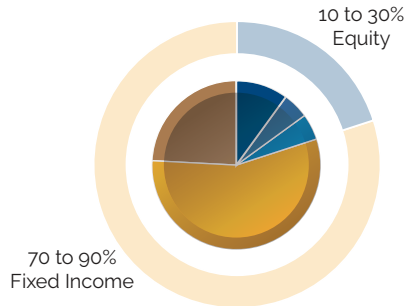
## Navigator® Total Wealth Plus Strategies

Navigator® Total Wealth Plus Strategies utilize separately managed accounts and individual stocks and taxable bonds whenever possible. These strategies are suitable for high net worth clients seeking a diversified portfolio.

## Navigator® Total Wealth Plus Strategies

### Conservative

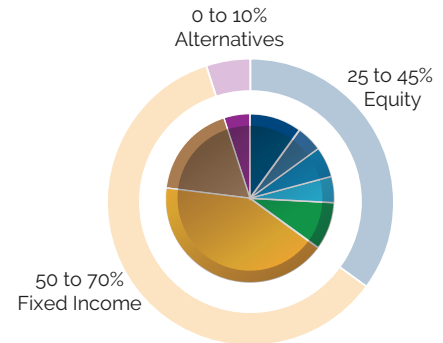
10 to 30% Equity



10 to 30% Equity	20.00%
■ High Dividend Equity	10.00%
■ U.S. Style Opportunity	5.00%
■ Global Tactical	5.00%
<b>70 to 90% Fixed Income</b>	<b>80.00%</b>
■ Taxable Fixed Income	56.00%
■ Fixed Income Total Return	24.00%

### Moderately Conservative

25 to 45% Equity



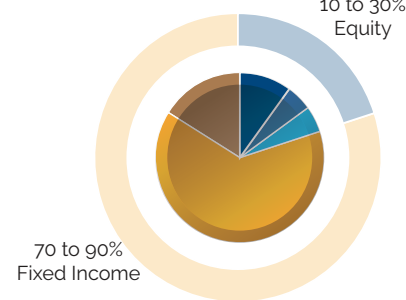
25 to 45% Equity	35.00%
■ High Dividend Equity	8.90%
■ U.S. Style Opportunity	4.40%
■ Global Tactical	5.80%
■ U.S. Strategic Beta	5.30%
■ International Equity/ADR	10.50%
<b>50 to 70% Fixed Income</b>	<b>60.00%</b>
■ Taxable Fixed Income	42.00%
■ Fixed Income Total Return	18.00%
<b>0 to 10% Alternatives</b>	<b>5.00%</b>
■ Alternative	5.00%

## Navigator® Total Wealth Plus Strategies (Tax Aware)

Navigator® Total Wealth Plus Strategies (Tax Aware) utilize separately managed accounts including individual stocks, municipal bonds and lower turnover strategies whenever possible. These strategies are suitable for high net worth clients seeking a diversified and tax aware portfolio.

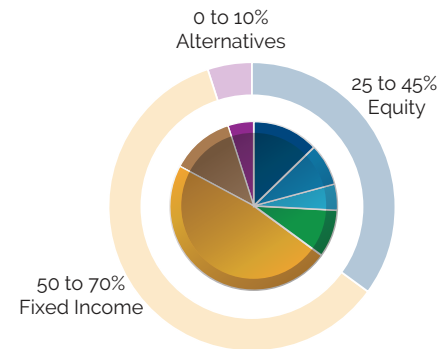
## Navigator® Total Wealth Plus Strategies (Tax Aware)

10 to 30% Equity



10 to 30% Equity	20.00%
■ High Dividend Equity	10.0%
■ U.S. Strategic Beta	5.00%
■ Global Tactical	5.00%
<b>70 to 90% Fixed Income</b>	<b>80.00</b>
■ Tax-Free Fixed Income	64.00%
■ Fixed Income Total Return	16.00%

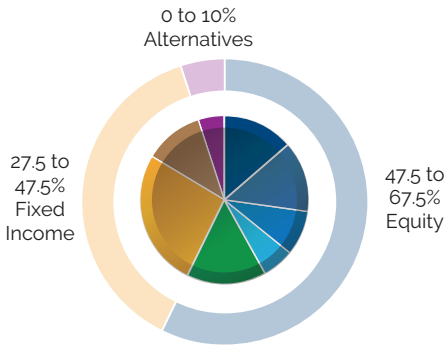
25 to 45% Equity



25 to 45% Equity	35.00%
■ High Dividend Equity	11.60%
■ U.S. Strategic Beta	7.10%
■ Global Tactical	5.80%
■ International Equity/ADR	10.50%
<b>50 to 70% Fixed Income</b>	<b>60.00%</b>
■ Tax-Free Fixed Income	48.00%
■ Fixed Income Total Return	12.00%
<b>0 to 10% Alternatives</b>	<b>5.00%</b>
■ Alternative	5.00%

### Moderate

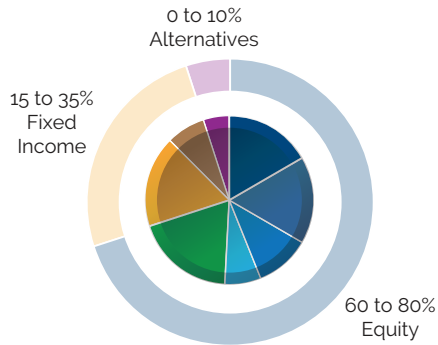
47.5 to 67.5% Equity



47.5 to 67.5% Equity		57.50%
All Cap Core U.S. Equity	12.40%	
High Dividend Equity	12.40%	
U.S. Style Opportunity	7.70%	
Global Tactical	7.00%	
International Equity/ADR	18.00%	
27.5 to 47.5% Fixed Income		37.60%
Taxable Fixed Income	26.30%	
Fixed Income Total Return	11.30%	
0 to 10% Alternatives		5.00%
Alternative	5.00%	

### Moderate Growth

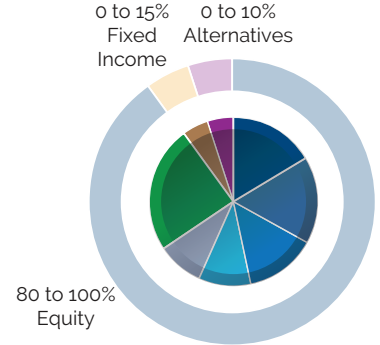
60 to 80% Equity



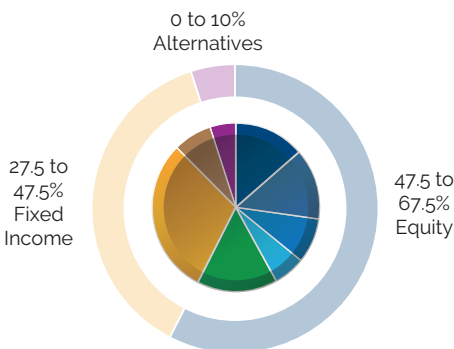
60 to 80% Equity		70.00%
All Cap Core U.S. Equity	15.20%	
High Dividend Equity	15.20%	
U.S. Style Opportunity	9.50%	
Global Tactical	8.2%	
International Equity/ADR	22.10%	
15 to 35% Fixed Income		25.00%
Taxable Fixed Income	17.50%	
Fixed Income Total Return	7.50%	
0 to 10% Alternatives		5.00%
Alternative	5.00%	

### Growth

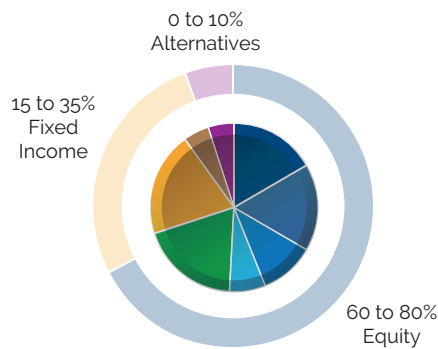
80 to 100% Equity



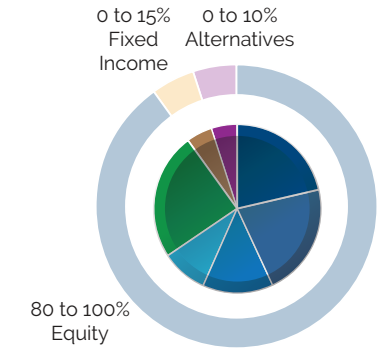
80 to 100% Equity		90.00%
All Cap Core U.S. Equity	15.00%	
High Dividend Equity	15.00%	
U.S. Style Opportunity	12.20%	
U.S. Strategic Beta	9.00%	
Global Tactical	10.50%	
International Equity/ADR	28.40%	
0 to 15% Fixed Income		5.00%
Fixed Income Total Return	5.00%	
0 to 10% Alternatives		5.00%
Alternative	5.00%	



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High Dividend Equity	12.40%	
U.S. Strategic Beta	7.70%	
Global Tactical	7.00%	
International Equity/ADR	18.00%	
27.5 to 47.5% Fixed Income		37.50%
Tax-Free Fixed Income	30.00%	
Fixed Income Total Return	7.50%	
0 to 10% Alternatives		5.00%
Alternative	5.00%	



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High Dividend Equity	15.20%	
U.S. Strategic Beta	9.50%	
Global Tactical	8.20%	
International Equity/ADR	22.10%	
15 to 35% Fixed Income		25.00%
Tax-Free Fixed Income	20.00%	
Fixed Income Total Return	5.00%	
0 to 10% Alternatives		5.00%
Alternative	5.00%	



80 to 100% Equity		90.00%
All Cap Core U.S. Equity	19.50%	
High Dividend Equity	19.50%	
U.S. Strategic Beta	12.20%	
Global Tactical	10.50%	
International Equity/ADR	28.40%	
0 to 15% Fixed Income		5.00%
Fixed Income Total Return	5.00%	
0 to 10% Alternatives		5.00%
Alternative	5.00%	

# Institutional Quality Investment Strategies at \$500,000

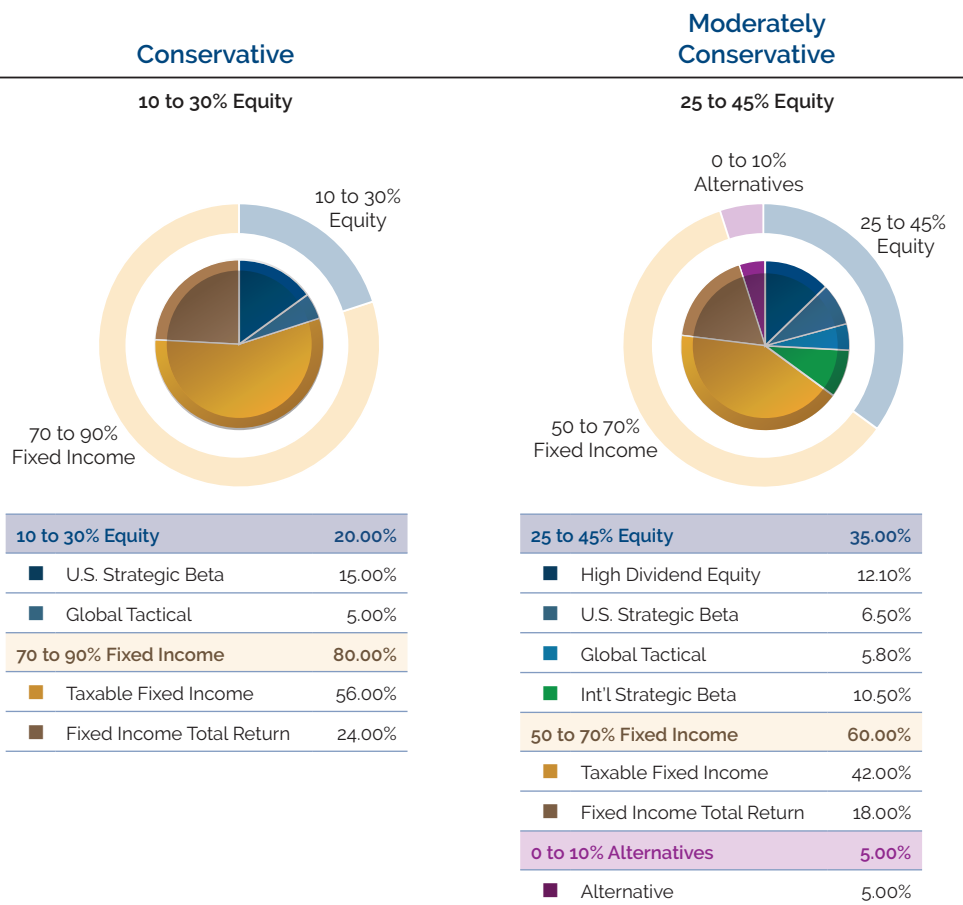
## Navigator® Total Wealth Strategies

Navigator® Total Wealth Strategies utilize separately managed accounts and individual stocks and taxable bonds whenever possible. These strategies are suitable for high net worth clients seeking a diversified portfolio.

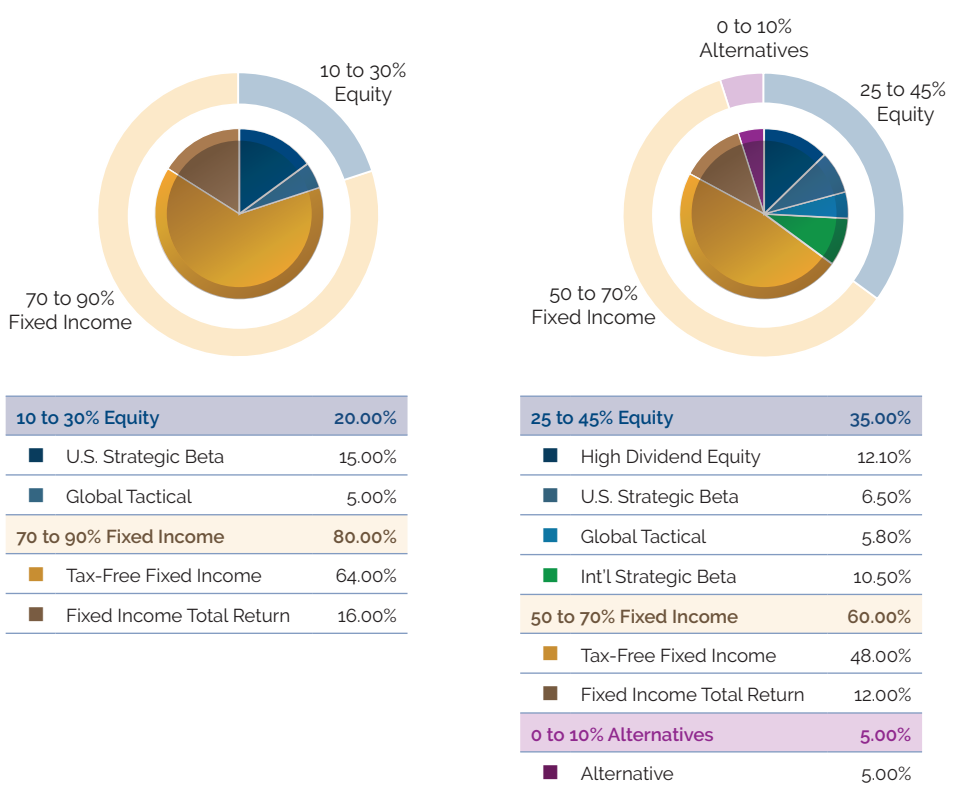
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# Navigator® Total Wealth Strategies



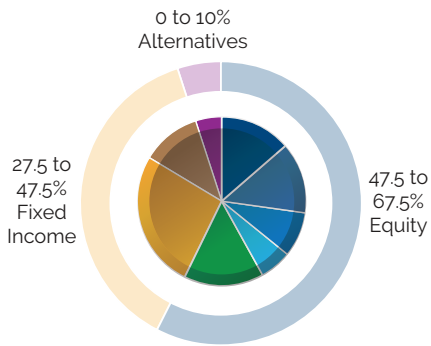
# Navigator® Total Wealth Strategies (Tax Aware)





### Moderate

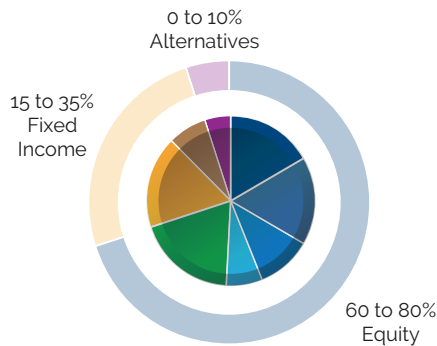
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Global Tactical	7.00%	
International Equity/ADR	18.00%	
27.5 to 47.5% Fixed Income		37.50%
Taxable Fixed Income Core	26.30%	
Fixed Income Total Return	11.30%	
0 to 10% Alternatives		5.00%
Alternative	5.00%	

### Moderate Growth

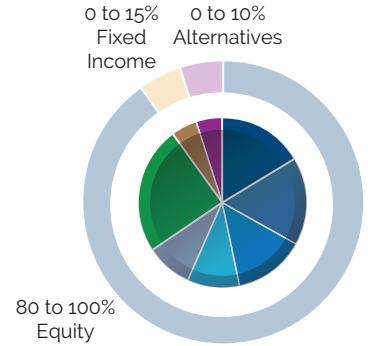
60 to 80% Equity



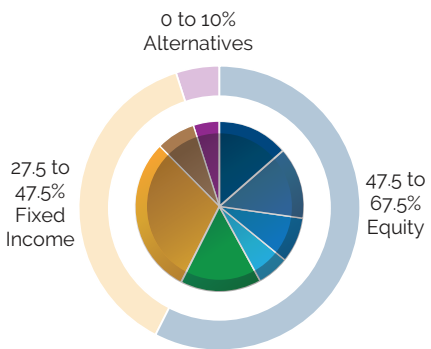
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Fixed Income Total Return	7.50%	
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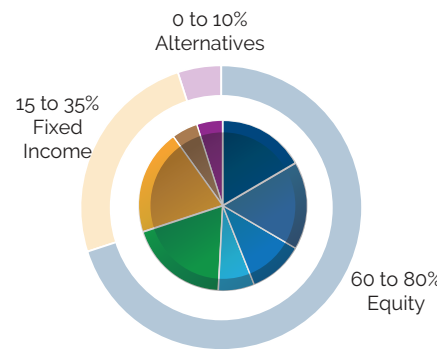
80 to 100% Equity



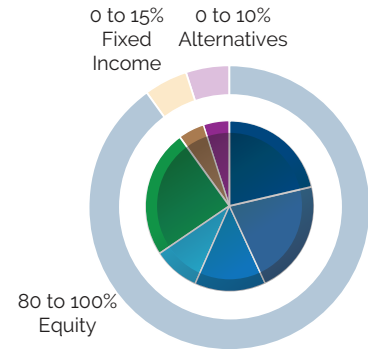
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Alternative	5.00%	

# An Entire Fleet of Investment Strategies

As an independent asset manager, we focus exclusively on asset management. Our experienced and knowledgeable team of portfolio managers helps navigate your clients through every market environment.

## Equity Strategies

### Navigator® All Cap Core U.S. Equity

The strategy invests in a broad range of U.S. equities and seeks capital appreciation by focusing on high quality, undervalued companies with improving business prospects.

### Navigator® Global Tactical

This strategy seeks capital appreciation through a tactical unconstrained investment approach focusing on a broad range of equity and fixed income opportunities.

### Navigator® High Dividend Equity

The strategy seeks to provide favorable risk-adjusted returns through a carefully constructed portfolio of high-quality domestic and international equities, REITs, and preferred stocks.

### Navigator® International Equity/ADR

The strategy invests in a broad range of international equities and seeks capital appreciation by focusing on high quality, undervalued companies with improving business prospects.

### Navigator® International Equity Strategic Beta

The strategy seeks a wide diversity of securities reflective of all market capitalizations and styles of the international equity market through a carefully constructed portfolio of exchange traded funds.

### Navigator® U.S. Equity Strategic Beta

This strategy uses a factor based approach and seeks a wide diversity reflective of all market capitalizations and styles of the domestic equity market.

### Navigator® U.S. Style Opportunity

The strategy seeks capital appreciation and is designed to adapt to changing market themes in order to pursue investment opportunity.

## Fixed Income Strategies

### Navigator® Fixed Income Total Return

The strategy provides tactical exposure to the fixed income markets and seeks to deliver total return with a secondary goal of income.

### Navigator® Taxable Fixed Income

The strategy provides strategic exposure to a broad range of taxable bonds. The strategy seeks to deliver total return with a secondary goal of income through a carefully constructed portfolio of bonds.

### Navigator® Taxable Fixed Income Core

The strategy seeks to deliver total return with a secondary goal of income through a carefully constructed portfolio of fixed income exchange traded funds and mutual funds.

### Navigator® Tax Free Fixed Income

The strategy provides strategic exposure to a broad range of tax-free municipal bonds. The strategy seeks to deliver total return with a secondary goal of income.

### Navigator® Tax Free Fixed Income Core

The strategy seeks to deliver total return with a secondary goal of income through a carefully constructed portfolio of fixed income exchange traded funds and mutual funds.

## Alternative Strategy

### Navigator® Alternative

The strategy seeks to provide meaningful diversification by investing in alternative asset classes. The portfolio provides a core and explore approach to portfolio management, seeking both alpha generation and risk reduction.

# Focused on Helping You Deliver a Superior Client Experience

Today's high net worth client has complex needs and high expectations. That's why we're here to help support advisors in their efforts to deliver a superior client experience. We provide you with the following tools, so you can spend more time focused on your clients and what's important to them.

- **Dedicated High Net Worth Support Team:** Clark Capital's Client Portfolio Management Team of CFA®-level professionals work side-by-side with Portfolio Managers and Investment Consultants to provide detailed institutional analysis of prospective client portfolios and sales support to help you grow your high net worth business.

To help you retain your high net worth business, the Client Portfolio Management Team is available for quarterly client calls and reviews for accounts over \$1 million.

- **Client-Friendly Investment Proposals:** Create client-friendly investment proposals to help you clearly communicate the investment expertise you provide to your high net worth clients.
- **Ongoing Tax Optimization:** Throughout the year, Clark Capital incrementally harvests investment losses in order to offset gains and reduce ordinary income. Based on internal research, tax-loss harvesting has helped our clients earn an average of 1.04% of added annual returns over a three-year period.\*  
*Check with your platform provider for additional information on tax management services available to you.*

\*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. 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 the tax consequences of investing with Clark Capital. Past performance is not indicative of future results. Please see the Important Disclosures section for more information.



Create a  
**Proposal for Your  
Client Today.**

Contact your  
Investment Consultant  
or call 800.766.2264

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. No assurance, representation, or warranty is made by any person that any of Clark'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.

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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.