

What Is Your Next Step?



Navigating a Steady Course

“Vision is the art of seeing
what is invisible to others.”
Jonathan Swift





Don't Just Manage Navigate

When market conditions are volatile, it can be challenging to keep clients grounded. Too many investors are tempted to buy and sell at exactly the wrong times. As a result, clients may miss critical opportunities for growth or expose themselves to excessive risk. As an advisor, it can be difficult to manage unrealistic expectations.

We understand the challenges you face every day. We offer you investment solutions and specialized services to help you meet your clients' needs while attempting to take emotion out of the process.

We strive to arm our advisor partners with forward-looking, adaptive investment solutions designed to differentiate their offerings. Our single-minded focus is to work to help clients reach their individual goals. In doing so, we strive to help you build client trust.

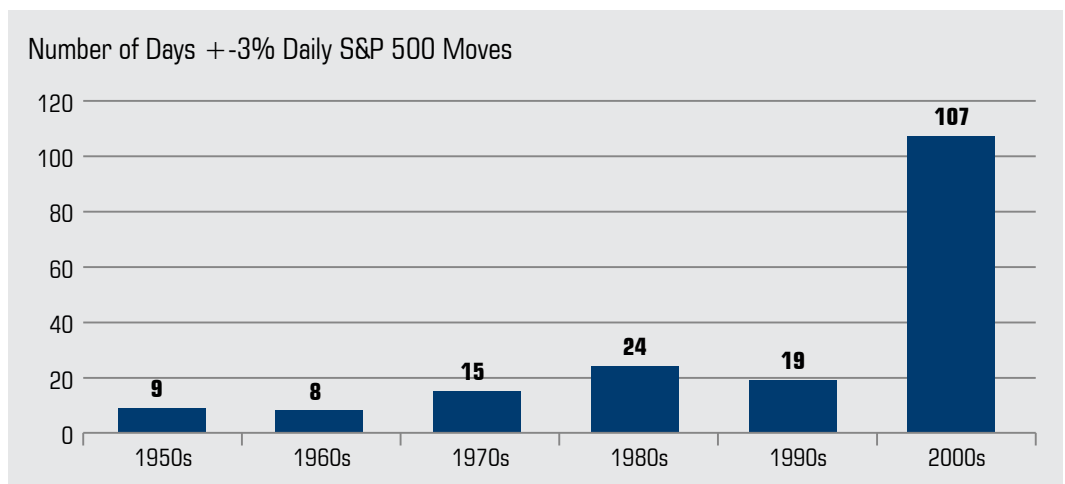
Clark Capital is here to support you as you seek to grow your practice. We offer you portfolios that are designed to keep your clients on track toward their objectives so that you can spend more time interacting with your clients.

Our dedicated support staff works to free your time allowing you to build your practice.

Are you ready for constantly changing market conditions?

Traditional risk-management tools and techniques may not be enough to keep up with fast-changing global capital markets. With two major market dislocations within memory, clients appear far more concerned about risk than ever before.

For your clients to reach their long-term goals, you'll need better tools — tools that may give them enough confidence to invest in unpredictable world markets and may provide opportunities for growth while withstanding the inevitable market dislocations.



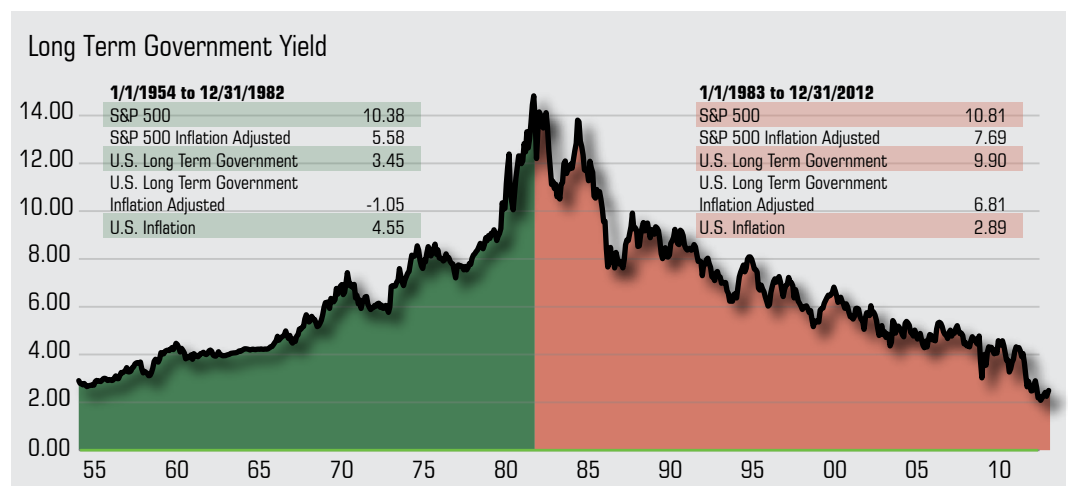
Source: Morningstar Direct

Clark Capital offers you a wide array of investment solutions. They include high-dividend yielding stocks, tactical strategies, targeted liquid alternatives, and the opportunity to incorporate volatility into portfolios in an effort to enhance non-correlation. These solutions are designed to help you meet your clients' investment needs.

How do you meet your clients' income needs?

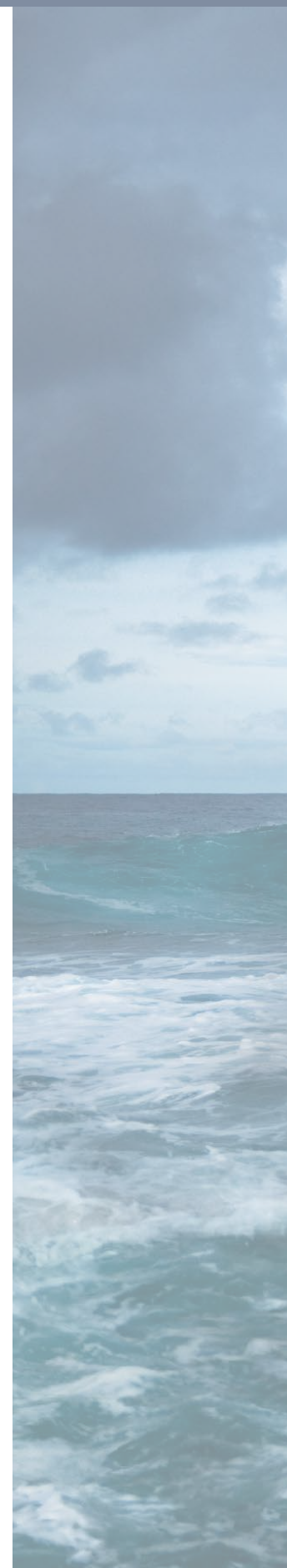
The desire for investment income is strong in today's low yield environment, and it is expected to grow as an unprecedented number of investors move into the distribution phase of their investment life cycle.

Bonds have traditionally been seen as portfolio diversifiers that could reduce volatility. But with rates possibly on the rise, we think this benefit of the fixed income asset class may diminish — making it necessary for advisors and their clients to embrace new approaches.



Source: Morningstar Direct

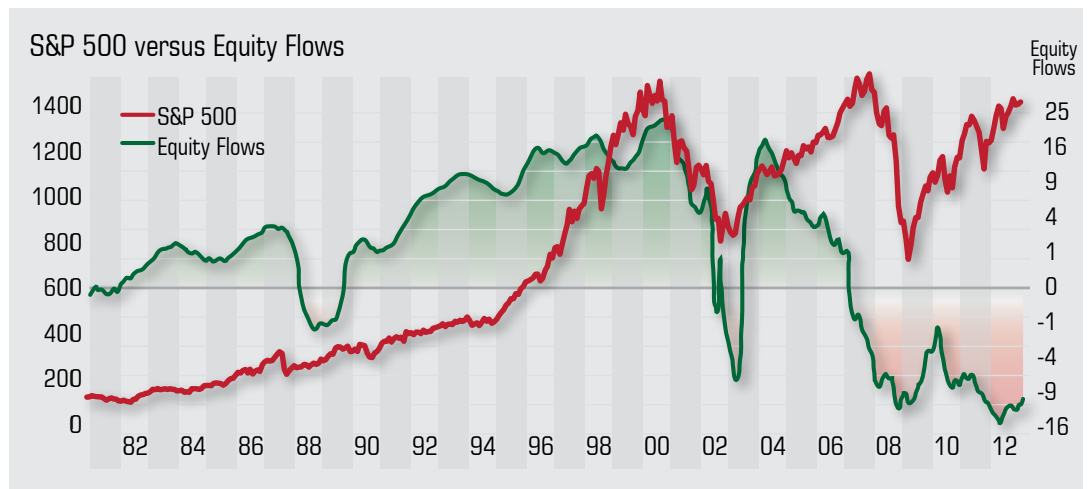
With our proactive approach to fixed income, you can be confident your clients' bond portfolios are constantly monitored in an effort to uncover opportunity and limit potential risk. Our strategies pursue both income and total return and incorporate non-traditional approaches to fixed income.



Are your clients unnerved by market volatility?

Individual investors have regularly missed opportunities because they were sitting on the sidelines. Research has shown that the pain felt from a loss is much stronger than the reward felt from a gain. As a result, investors often move in and out of the markets at exactly the wrong times.

Clark Capital's institutional-style hedging strategy, attempts to limit downside movement in the markets — helping to reduce portfolio risk, providing peace of mind, and helping your clients stay committed to their financial plan.

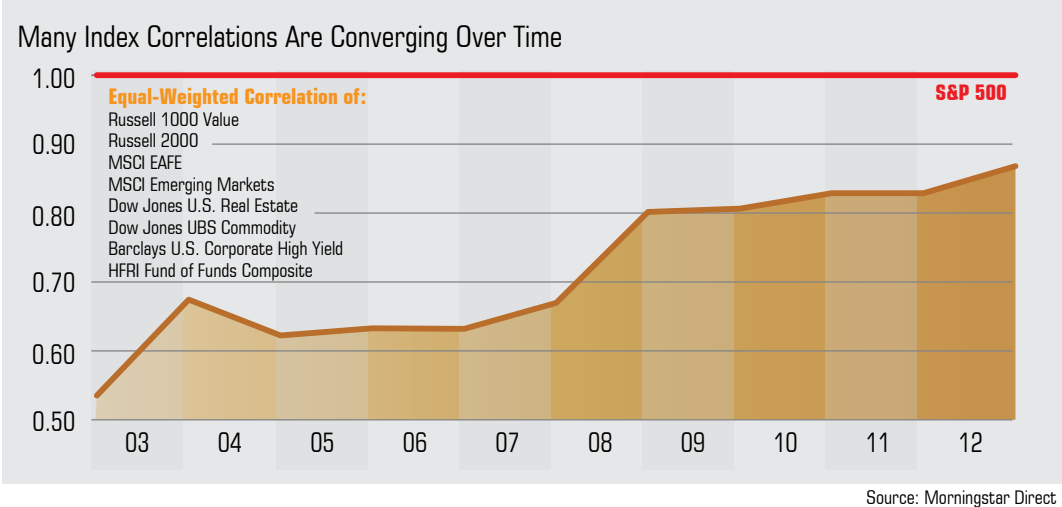


Source: Ned Davis Research

Clark Capital can help you manage volatility for your clients, possibly stabilizing their returns over time and reducing downside risk. When clients feel more confident in their investment choices, they are more likely to remain committed to the strategy you set in place.

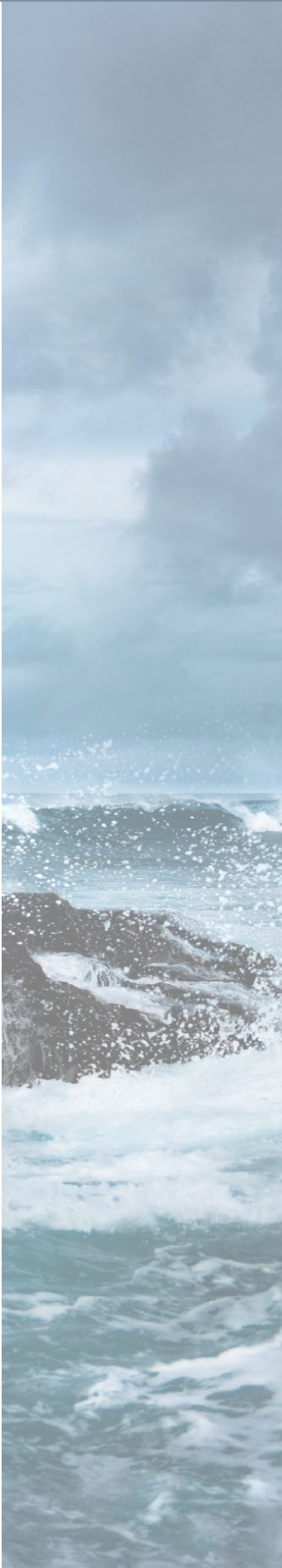
Are your clients less diversified than you think?

In our view, for diversification to be effective, asset classes with low and negative correlation to each other should be combined. Unfortunately, correlations have increased over time, as the economy has become increasingly interconnected. Additionally, correlations between asset classes tend to rise dramatically during market and economic turmoil. The traditional relationships between asset classes may no longer provide your clients with the same diversification benefits as before.



Recognizing that asset class relationships constantly change, we invest in a wide spectrum of asset classes, specifically incorporating liquid alternatives and volatility.

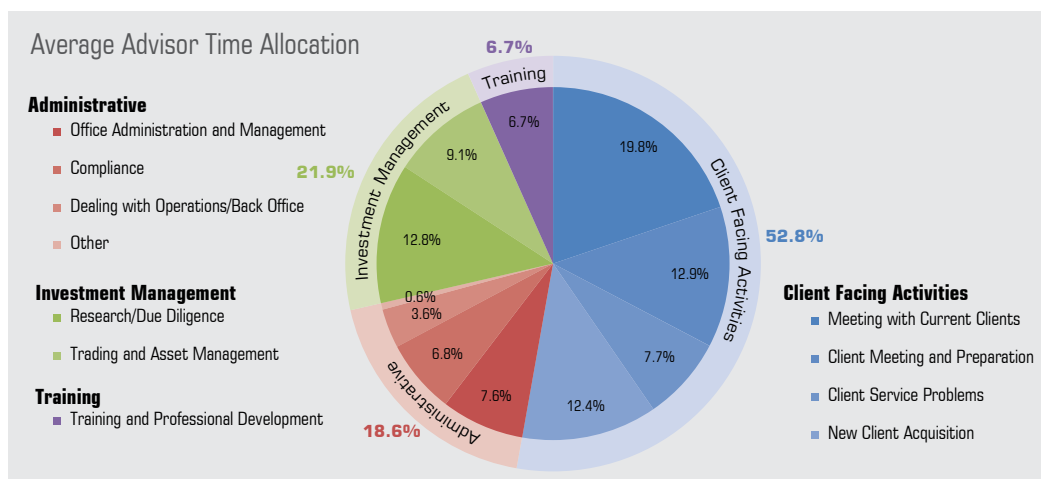
This approach may help you deliver meaningful diversification that seeks to protect clients from devastating losses during catastrophic market declines.



How are you investing your time?

Your ability to manage your time, prioritize and meet deadlines is key to your business. You know the value of maximizing the time you spend with clients versus less rewarding business activities.

As your business grows, time management becomes even more essential to building and maintaining client trust. But the average advisor spends barely half their time helping clients.

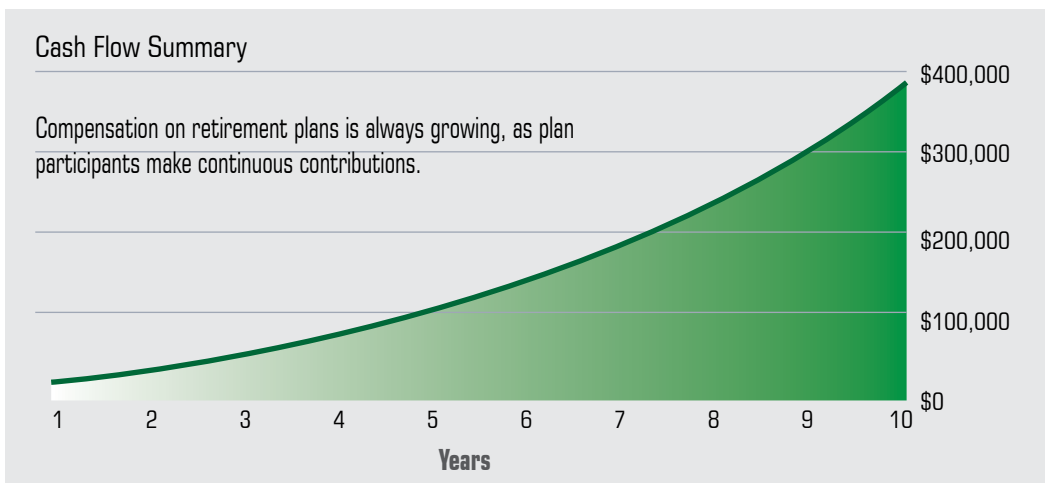


Source: Cerulli Associates 2012; Chart denotes RIA firms with AUM under \$100 Million

The more complex your client situations, the more customization and resources they may require. Our investment consultants and relationship managers are here to support you and help you grow your advisory business.

Are you leaving money on the table?

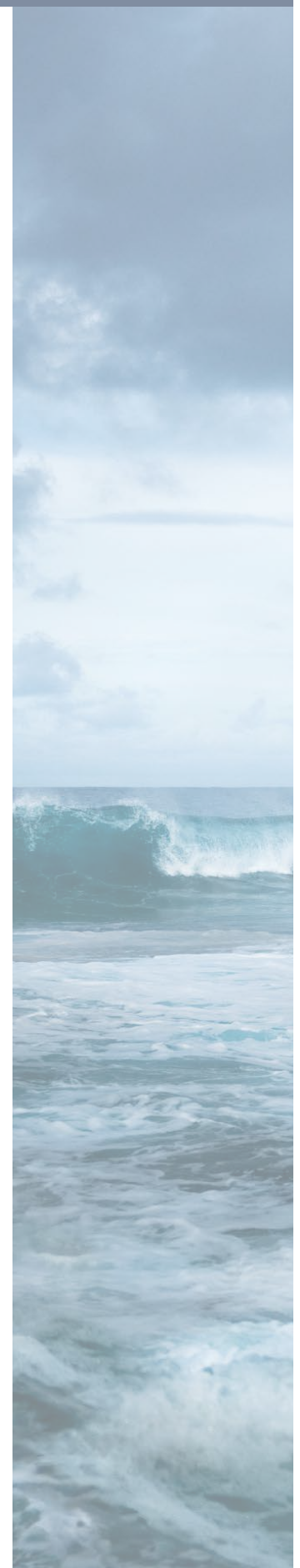
For many financial advisors, the 401(k) market is an untapped resource. Many advisors worry that they do not have the expertise that they perceive is needed. Others just don't know where to start, missing a huge opportunity. Retirement plan business can provide a valuable entrée into managing clients' non-retirement assets. It may also provide access to a stream of assets and new investors should the plans grow. Also, as older clients spend down their wealth, 401(k) plans may help you replace those assets.



Martin Williams Qualitative Research Report, "A Look at Retirement Income from the Trade and Consumer Perspective," March 2006.

Clark Capital can make this challenging market niche easier to access and more rewarding. Our 3(38) co-fiduciary capabilities and QDIA options make it easy for you to take advantage of the consistent potential positive flows of the 401(k) marketplace.

Additionally, 401(k) plans may help you create a stream of new clients and can help you grow your business with rollover assets.



Why Clark Capital?

Founded in 1986, Clark Capital Management Group is an independent, registered investment advisor based in Philadelphia dedicated to helping financial advisors grow their assets under management with the peace of mind that comes from knowing they are doing what is in their clients' best interests.

Our highly tenured, dedicated investment team constantly monitors the markets and exhaustively researches investment vehicles and techniques available in an effort to serve clients' needs.

Our diversified lineup of core investments and sophisticated strategies — including access to hedged products and liquid alternatives — are available only to clients of financial advisors, including high-net-worth individuals, endowments, pension plans and 401(k) plans.

Clark Capital brings over 25 years of industry experience, a dedicated support team, and an extensive professional network to a three-way partnership that seeks to benefit both the investor and the wealth advisor.



We think Clark Capital is unique in our industry. As a boutique, independent investment firm, we offer a true partner relationship to the independent financial advisor community and their clients.

Our Commitment to You

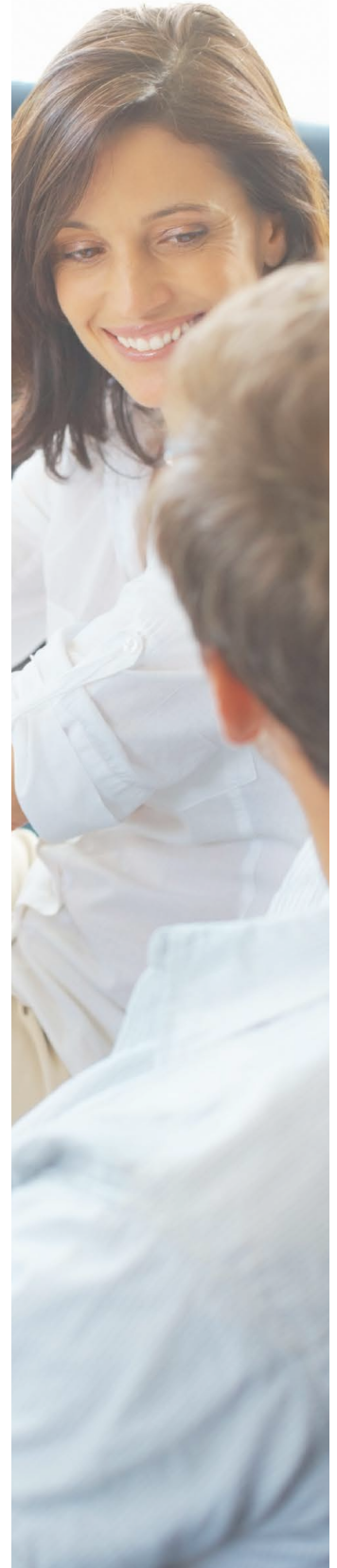
Clark Capital Offers

- Direct access to portfolio managers
- Portfolio design capabilities that accommodate individual circumstances, and investment targets and preferences
- Personalized tax-transition strategies for low-cost-basis portfolios
- Covered-call and collar strategies for concentrated equity positions
- Customized equity and fixed-income portfolio solutions for unique client needs and goals

Potential Benefits of Partnering with Clark Capital

- More time for your clients
- Less time researching complicated investment products
- Increased commitment to financial planning activities
- Peace of mind for you and your clients
- Business growth opportunities in new channels such as 401(k)
- Advantage in complex cases

For more information on how Clark Capital may help you build a stronger financial advisory practice, please call us at 800.766.2264





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