

Clark Capital Management Group

Kade Vasi, CPWA[®], CIMA[®]

Investment Consultant



Agenda

- Overview of Clark Capital
- Generating Value as an Independent Advisor
- Creating Value for Clients through Clark Capital
- How advisors are leveraging Clark Capital to Attract and Retain HNW Clients



Who is Clark Capital?

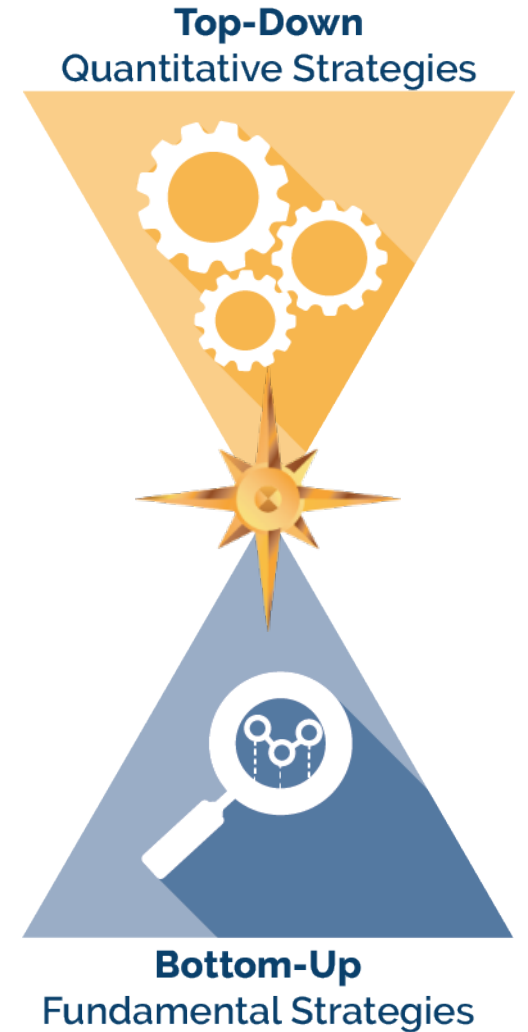
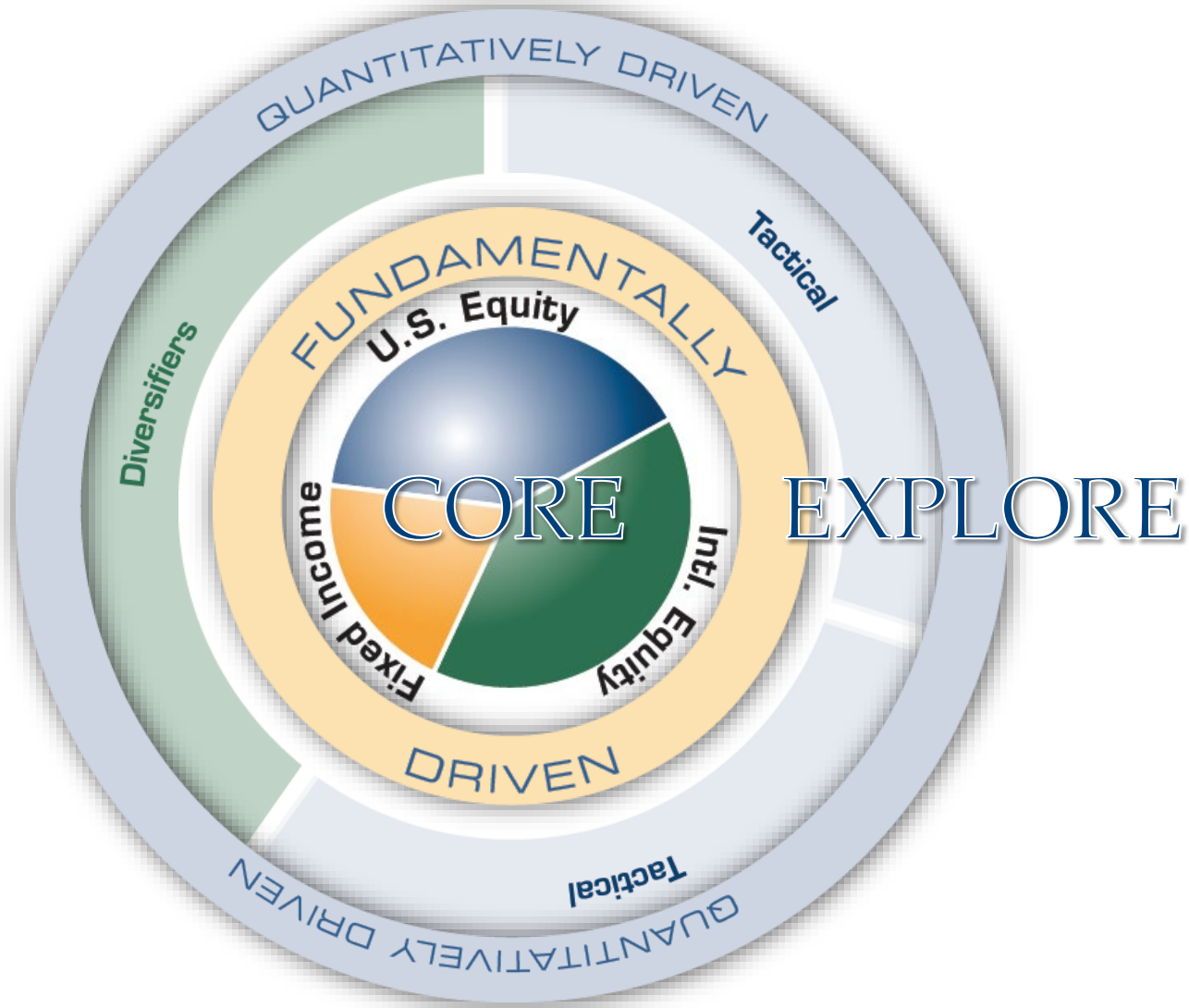
1986 Year Founded	\$30.8B AUA*	26 Investment Professionals
100% Family and Employee Owned	Committed to Asset Management Excellence for Better Outcomes	24.8 Investment Team Average Years Experience
139 Employees	3x Winner 2020-2021-2022 Asset Manager of the Year**	10.0 Investment Team Average Years Working Together

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

**Money Management Institute (MMI) and Barron's. Past performance does not guarantee future results. 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. Please see attached disclosures.



Approach to Delivering Great Investment Outcomes



Concierge Service through Client Portfolio Mgm't Team



Investment Proposal

Prepared exclusively for
Ralph Kramden

On Behalf of
Kevin Thornton

Kramden Family Trust

100.00% of Household Portfolio
Segment Composition:
Navigator Total Wealth Plus Strategies
| Moderately Conservative Tax Aware

Investment Amount
\$1,500,000.00

Registration Name
Kramden Family Trust

Account Type
Custodian

Model Performance (Gross of Fees) As of 12/31/2020
Inception Date: January 01, 2008
Starting Investment Amount: \$1,500,000.00



Ending Amounts
Portfolio (Gross of Fees) Performance removed.
Benchmark (Gross of Fees) \$2,789,326.31

Calendar Year Performance

2020 2019 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008

Portfolio (Gross of Fees) Performance removed. Please contact us for a client proposal.
Benchmark (Gross of Fees) 8.08 12.85 -2.20 10.43 2.50 0.75 3.53 8.51 7.57 1.93 6.65 16.93 -11.01

Rolling Performance
Since Inception
Portfolio (Gross of Fees) Performance removed. Please contact us for a client proposal.
Benchmark (Gross of Fees) 8.08 8.08 6.06 6.19 5.01 5.30 4.89 1.00 6.23 0.00

YTD 1 Year 3 Year 5 Year 7 Year 10 Year Inception Beta Std Dev Alpha

Portfolio (Gross of Fees) Performance removed. Please contact us for a client proposal.
Benchmark (Gross of Fees) 8.08 8.08 6.06 6.19 5.01 5.30 4.89 1.00 6.23 0.00

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This presentation is intended for one-on-one presentations with a financial advisor present.

Strategy Composition (Current Allocation as of 12/31/2020)

Navigator Total Wealth Strategies | Moderately Conservative Tax Aware

Equity	35.00%
Navigator All Cap Core U.S. Equity <i>This 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.</i>	Securities Used: Individual Stocks 12.25%
Navigator High Dividend Equity <i>This strategy seeks to provide favorable risk-adjusted returns through a carefully constructed portfolio of high-quality domestic and international equities, REITs, and preferred stocks.</i>	Securities Used: Individual Stocks 12.25%
Navigator International Equity/ADR <i>This strategy invests in a broad range of international equities and seeks capital appreciation by focusing on high quality, undervalued companies with improving business prospects.</i>	Securities Used: Individual Stocks (ADR) 10.50%
Fixed Income	60.00%
Navigator Tax Free Fixed Income <i>This 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.</i>	Securities Used: Individual Bonds 48.00%
Navigator Fixed Income Total Return <i>This strategy provides tactical exposure to the fixed income markets and seeks to deliver total return with a secondary goal of income.</i>	Securities Used: ETFs and Mutual Funds 12.00%
Alternative	5.00%
Navigator Alternative <i>This strategy seeks to provide meaningful diversification by investing in alternative asset classes. Alternative asset classes may help to reduce volatility when added to a portfolio of traditional asset classes.</i>	Securities Used: ETFs and Mutual Funds 5.00%

This presentation is intended for one-on-one presentations with a financial advisor present.



Fixed Income 60.00%
Global Equity 35.00%
Alternative 5.00%

The benchmark for Kramden Family Trust is 70% MSCI ACWI - 30% High-Yield Municipal 5 Year. For a description of the benchmarks, see the disclosure at the end.

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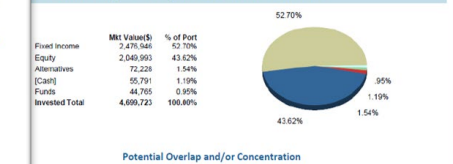
This presentation is intended for one-on-one presentations with a financial advisor present.

SAMPLE

Diversification Analysis

Overlap and Diminished Diversification Benefit Evaluation

Portfolio overlap — No specific concentration risks



Potential Overlap and/or Concentration

Ticker	% Weight	Mkt Value(\$)
Tax Exempt Trust - Intermediate-Term M...	36.40	1,690,215
Institutional Managed Trust Tax-Manage	19.75	917,348
SEI International Equity Fund Class F	9.56	443,886
Tax Exempt Trust Tax-Advantaged Income	8.56	397,702
SEI Institutional Managed Trust Core Fixed	4.33	200,953
SEI Multi-Asset Accumulation Fund Class F	4.11	191,011
International Trust Emerging Markets D	4.05	188,076
Tax-Managed Small/Mid Cap Fund Class F	3.55	165,024
International Trust Emerging Markets E	1.91	88,863
SEI Inst Mgd Tr. Large Cap Fund Class F	1.91	88,785

Fund Use/Effect

Overlap and Diminished Diversification Benefit: Overlap multiple funds does not always produce the anticipated diversification benefits. Several securities (e.g. MSFT and JNJ) are held directly or through multiple funds.

There is no resulting concentration in the portfolio. The largest equity holding, JNJ, represents just over 1.4%.

Direct and indirect stock holdings in the portfolio total over 4,200 and the fixed income holdings total over 10,200. Adding value over benchmarks is difficult given the extensive number of holdings. Small allocations to various strategies indicate that stock selection is not particularly a strong source of portfolio performance.

SAMPLE

Cost of Ownership Analysis

Underlying Expenses for Use of Funds

Unseen costs can negatively impact returns

Fund	Ticker	Last Year's Cost of Ownership	Weight
SEI Intermediate-Term Municipal F	SEIMX	0.7%	36.0%
SEI Tax-Managed Large Cap F	TMCLC	1.4%	19.5%
SEI International Equity F	SEITX	1.7%	9.4%
SEI Tax-Advantaged Income F	SEATX	1.1%	8.5%
SEI Core Fixed Income F	TRLVX	1.7%	4.3%
SEI Multi-Asset Accumulation F	SAAAX	1.3%	4.1%
SEI Emerging Markets Debt F	SITEX	1.6%	4.0%
SEI Tax-Managed Small/Mid Cap F	STMXX	5.8%	3.5%
SEI Emerging Markets Equity F	SIEMX	2.7%	1.9%
SEI Large Cap F	SLGAX	1.9%	1.9%
SEI Multi-Asset Inflation Mgd F	SIFAX	1.2%	1.5%
SEI Dynamic Asset Allocation F	SDYAX	0.9%	1.0%
SEI Multi-Asset Income F	SIOAX	1.8%	1.0%
SEI High Yield Bond F	SHYAX	1.0%	1.0%
SEI Multi-Strategy Alternatives F	SMSAX	4.3%	0.8%
SEI Small Cap F	SLIAX	5.2%	0.6%
Weight-Adjusted Additional Cost to Portfolio		1.7%	

Source: Personal Fund, Inc.

Cost of Ownership Analysis

Personalfund.com calculates cost of ownership based on all fees and transaction costs, including the impact of portfolio turnover. Personal Fund only covers open-end mutual funds and ETFs. Other investment vehicles could increase cost.

Expense Impact: Funds can add an unnecessary layer of expense, as opposed to direct ownership of securities through separately managed accounts.

In addition to the fees, the clients could run the risk of embedded cap gains that precede their ownership. Securities have significantly appreciated since the markets bottomed in March 2009. As managers rebalance portfolio positions, taxable gains may be realized by the investor.

The analysis is executed independent of any potential tax impacts. We encourage clients to consult with their personal tax consultant for any tax related guidance.

The projections extrapolate historical costs. These are estimates and should be used only as a starting point.



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- **Generating Value as an Independent Advisor**
- Creating Value for Clients through Clark Capital
- How advisors are leveraging Clark Capital to Attract and Retain HNW Clients



The Value of a Financial Advisor Unlocked

- Behavior Coaching
- Spending Strategy (distribution plan)
- Asset Location
- Cost Effective Implementation
- Rebalancing



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For one-on-one presentation between financial advisor and their client

Prepared exclusively for
Valued Client

On Behalf of
ABC Advisor



The Clark Capital Income Navigator helps you plan for retirement by separating your investments into clearly defined phases over your lifetime. Each phase has a different purpose, and combined they may help you plan your ideal retirement.

The earliest phases are generally more conservative. Later phases will be held for longer periods of time and are therefore designed to take on more risk given the longer time-horizon. The length of time the investment is held, along with with proper investment choices can boost your potential for higher investment returns.

Potential Benefits of Personal Income Planning:

- Designed to address your income needs throughout retirement
- Removes your emotions from the investment process
- Attempts to minimize risk
- Helps you achieve your desired outcomes by keeping your assets invested over long periods of time

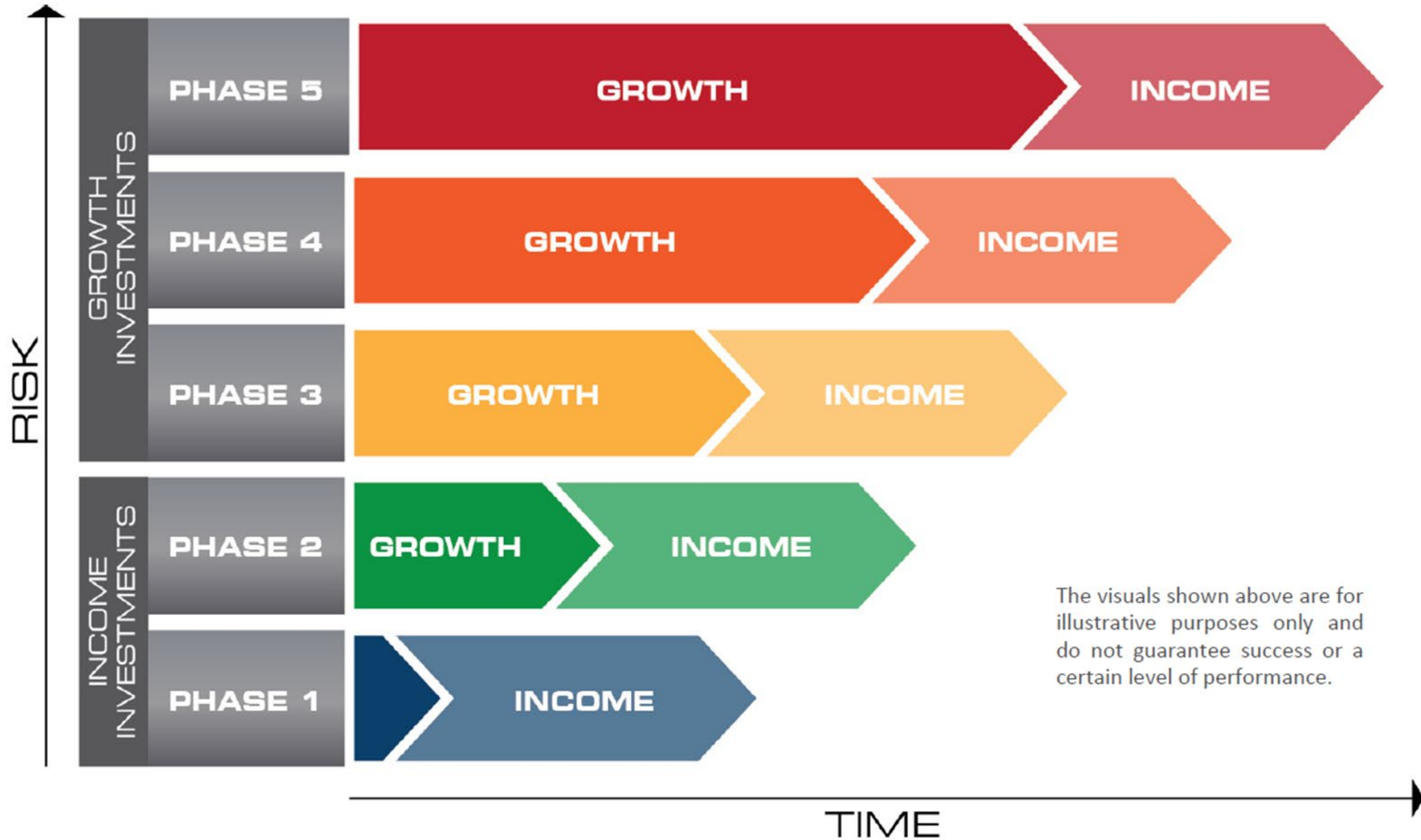
Sail
Towards
Retirement



Chart Your
Financial Course

*"Will I have enough money
to live on in retirement?"*





The visuals shown above are for illustrative purposes only and do not guarantee success or a certain level of performance.





Navigate
Your Future.

Enjoy the
Journey.

Client

Valued Client

Income Start Age

65

PLAN SUMMARY

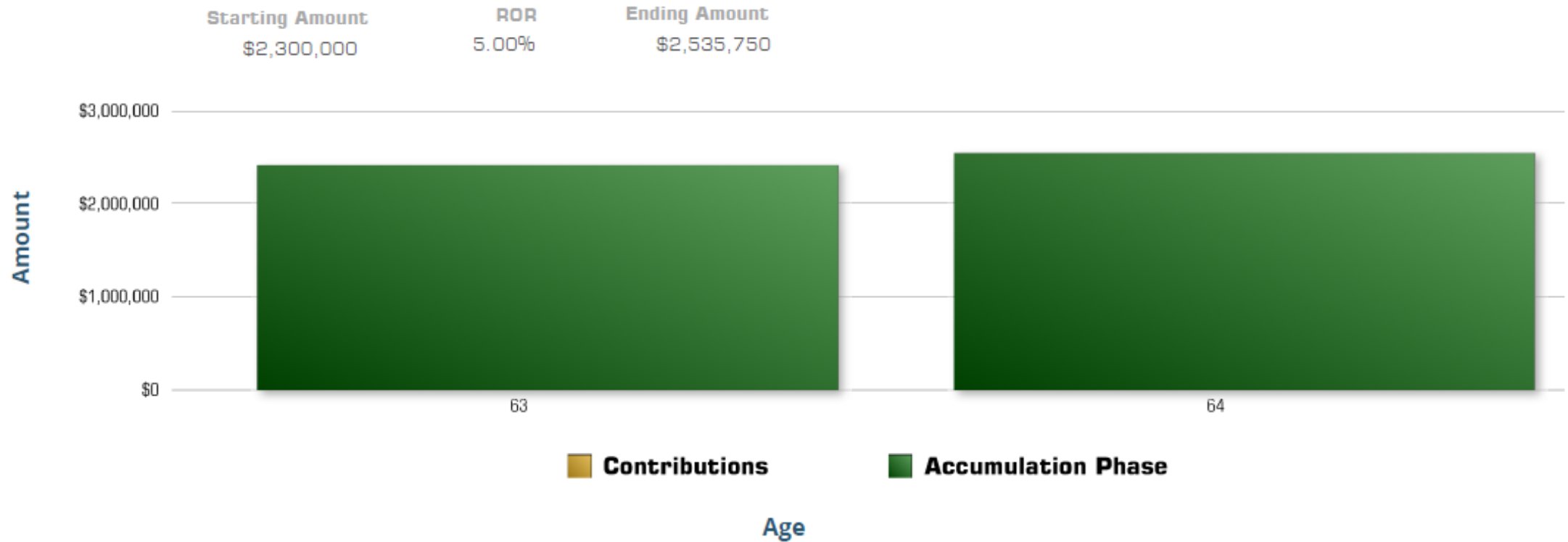
Plan Duration (Years)	Inflation Assumption
30	3.00%
Income Needed (Year One)	Investable Assets
\$120,000.00	\$2,535,749.83

ACCUMULATION PHASE

Duration (Years)	ROR	Starting Amount
2	5.00%	\$2,300,000.00



Accumulation Phase

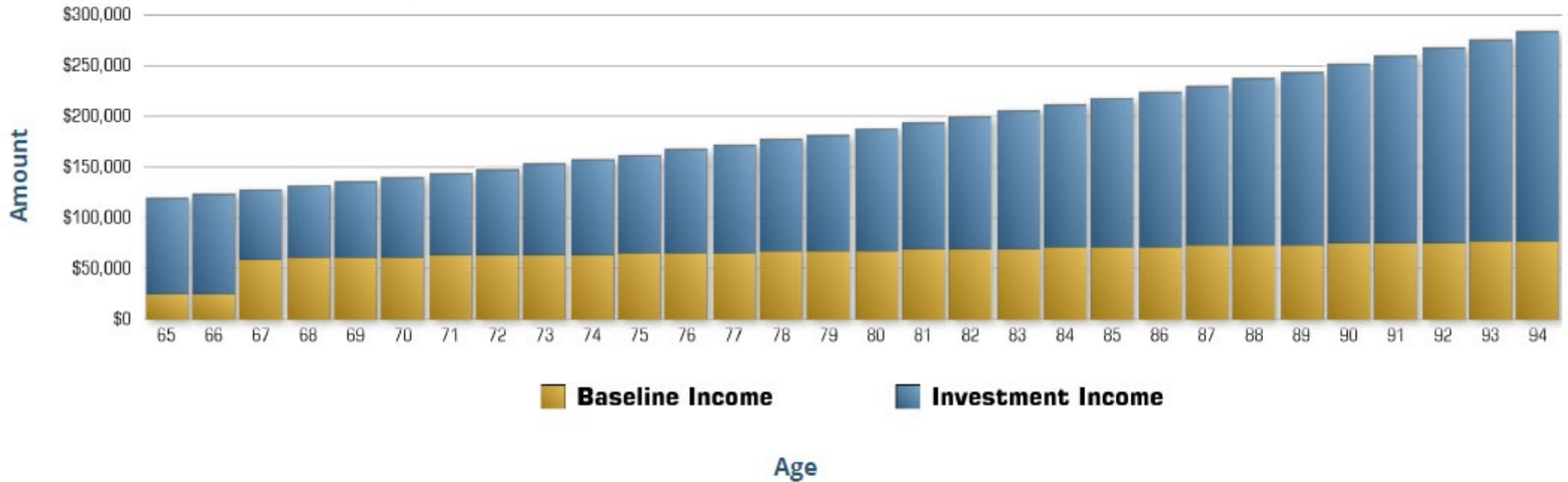


It should not be assumed that any of the investment recommendations or decisions Clark Capital Management Group makes in the future will be profitable or equal to the investment performance discussed herein.

This chart shows an estimate of how much your income will grow over time based on regular contributions (as applicable) and investment income for the time period shown at an assumed rate of return, compounded annually and assuming the inflation rate shown. Information about the rate of return shown can be found in the end disclosures. Slight adjustments to any of these variables can affect the outcome. This graph is for illustrative purposes only.



Distribution Phase (Assuming 3.00% Inflation)

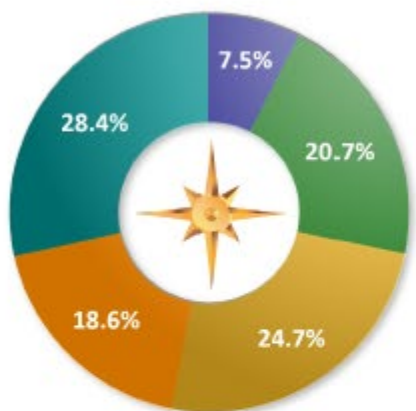


Start Year	End Year	Income Source	Contribution	Annual Increase
3	30	Social Security	\$35,000.00	1.50%
1	30	Annuity Income	\$15,000.00	
1	30	Pension	\$10,000.00	

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Total Investment
\$2,535,749.83

	Phase 1	Phase 2	Phase 3	Phase 4	Legacy
Amount Invested	\$190,724	\$524,653	\$627,031	\$472,498	\$720,844
Total Duration	Year 1 to 2	Year 3 to 10	Year 11 to 20	Year 21 to 30	Year 30
Accumulation Phase ROR	N/A	4.00%	5.00%	6.00%	6.00%
Distribution Phase ROR	1.00%	2.50%	2.50%	2.50%	
Deferral Duration	0 Yrs.	2 Yrs.	10 Yrs.	20 Yrs.	30 Yrs.



					Phase 1	Phase 2	Phase 3	Phase 4	Legacy	
Starting Amount					\$190,724	\$524,653	\$627,031	\$472,498	\$720,844	
Starting Percentage					7.52%	20.69%	24.73%	18.63%	28.43%	
Accumulation Phase Rate of Return					0.00%	4.00%	5.00%	6.00%	6.00%	
Distribution Phase Rate of Return					1.00%	2.50%	2.50%	2.50%		
Year	Age	Baseline Income	Investment Income	Total Income	Phase 1	Phase 2	Phase 3	Phase 4	Legacy Phase	Total
1	65	\$25,000	\$95,000	\$120,000	\$97,632	\$545,639	\$658,382	\$500,848	\$764,095	\$2,566,595
2	66	\$25,000	\$98,600	\$123,600	\$0	\$567,465	\$691,301	\$530,899	\$809,940	\$2,599,605
3	67	\$60,000	\$67,308	\$127,308		\$514,343	\$725,866	\$562,753	\$858,537	\$2,661,499
4	68	\$60,525	\$70,602	\$131,127		\$456,599	\$762,160	\$596,518	\$910,049	\$2,725,326
5	69	\$61,058	\$74,003	\$135,061		\$394,011	\$800,268	\$632,309	\$964,652	\$2,791,240
6	70	\$61,599	\$77,514	\$139,113		\$326,348	\$840,281	\$670,247	\$1,022,531	\$2,859,407
7	71	\$62,148	\$81,138	\$143,286		\$253,368	\$882,295	\$710,462	\$1,083,883	\$2,930,008
8	72	\$62,705	\$84,880	\$147,585		\$174,823	\$926,410	\$753,090	\$1,148,916	\$3,003,238
9	73	\$63,271	\$88,741	\$152,012		\$90,452	\$972,730	\$798,275	\$1,217,851	\$3,079,308
10	74	\$63,845	\$92,728	\$156,573		\$0	\$1,021,367	\$846,172	\$1,290,922	\$3,158,460
11	75	\$64,427	\$96,843	\$161,270			\$950,058	\$896,942	\$1,368,377	\$3,215,377
12	76	\$65,019	\$101,089	\$166,108			\$872,720	\$950,759	\$1,450,480	\$3,273,959
13	77	\$65,619	\$105,472	\$171,091			\$789,066	\$1,007,804	\$1,537,509	\$3,334,379
14	78	\$66,228	\$109,996	\$176,224			\$698,797	\$1,068,272	\$1,629,759	\$3,396,828
15	79	\$66,847	\$114,664	\$181,511			\$601,603	\$1,132,369	\$1,727,545	\$3,461,516
16	80	\$67,474	\$119,482	\$186,956			\$497,161	\$1,200,311	\$1,831,197	\$3,528,669
17	81	\$68,111	\$124,454	\$192,565			\$385,136	\$1,272,330	\$1,941,069	\$3,598,535
18	82	\$68,758	\$129,584	\$198,342			\$265,181	\$1,348,669	\$2,057,533	\$3,671,383
19	83	\$69,414	\$134,878	\$204,292			\$136,932	\$1,429,589	\$2,180,985	\$3,747,507
20	84	\$70,081	\$140,340	\$210,421			\$0	\$1,515,365	\$2,311,844	\$3,827,209
21	85	\$70,757	\$145,976	\$216,733				\$1,407,273	\$2,450,555	\$3,857,828
22	86	\$71,443	\$151,792	\$223,235				\$1,290,662	\$2,597,588	\$3,888,250



					Phase 1	Phase 2
Starting Amount					\$190,724	\$524,653
Starting Percentage					7.52%	20.69%
Accumulation Phase Rate of Return					0.00%	4.00%
Distribution Phase Rate of Return					1.00%	2.50%

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5	69	\$61,058	\$74,003	\$135,061		\$394,011
6	70	\$61,599	\$77,514	\$139,113		\$326,348
7	71	\$62,148	\$81,138	\$143,286		\$253,368
8	72	\$62,705	\$84,880	\$147,585		\$174,823
9	73	\$63,271	\$88,741	\$152,012		\$90,452
10	74	\$63,845	\$92,728	\$156,573		\$0



	Phase 1	Phase 2	Phase 3	Phase 4	Legacy
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22	86	\$71,443	\$151,792	\$223,235				\$1,290,662	\$2,597,588	\$3,888,250



Your Income Navigator Plan Year by Year

	Phase 1	Phase 2	Phase 3	Phase 4	Legacy
Starting Amount	\$190,724	\$524,653	\$627,031	\$472,498	\$720,844
Starting Percentage	7.52%	20.69%	24.73%	18.63%	28.43%
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Year	Age	Baseline Income	Investment Income	Total Income	Phase 1	Phase 2	Phase 3	Phase 4	Legacy Phase	Total
23	87	\$72,140	\$157,792	\$229,932				\$1,165,136	\$2,753,444	\$3,918,580
24	88	\$72,847	\$163,983	\$236,830				\$1,030,281	\$2,918,650	\$3,948,931
25	89	\$73,565	\$170,370	\$243,935				\$885,668	\$3,093,769	\$3,979,437
26	90	\$74,293	\$176,960	\$251,253				\$730,849	\$3,279,395	\$4,010,245
27	91	\$75,033	\$183,758	\$258,791				\$565,363	\$3,476,159	\$4,041,522
28	92	\$75,783	\$190,772	\$266,555				\$388,725	\$3,684,729	\$4,073,454
29	93	\$76,545	\$198,006	\$274,551				\$200,437	\$3,905,812	\$4,106,249
30	94	\$77,318	\$205,470	\$282,788				\$0	\$4,140,161	\$4,140,161



Summary

Total Amount Required

\$2,535,750

Legacy Ending Balance

\$4,140,161

Inflation Assumption

3.00%

Total Years of Income

30

Income Generated

\$3,752,197

Total Baseline Income

\$1,956,853

Total Income

\$5,709,050



Our Recommendations

Total Investment Amount
\$2,535,749.92

%	Name	Personal Benchmark	Investment Amount	Risk Comfort Zone	AssetMark Profile
7.52%	Valued Client TOD - Phase 1	1.00%	\$190,724.48	Conservative	Profile 1
20.69%	Valued Client IRA - Phase 2	4.00%	\$524,652.83	Conservative	Profile 1
24.73%	Valued Client IRA - Phase 3	5.00%	\$627,030.61	Moderate	Profile 3
47.06%	Valued Client IRA - Phase 4/Legacy	6.00%	\$1,193,342.00	Maximum Growth	Profile 6



Building Blocks Based on Investor Goals/Objectives

Core U.S. Equity	Core Fixed Income	Tactical Int'l Equity
All Cap Core U.S. Equity	Tax-Free Fixed Income	Equity Hedged*
High Dividend Equity	Tax-Free Fixed Income Core	Global Equity ETF
Small Cap Core U.S. Equity	Taxable Fixed Income	Global Equity ETF Hedged
SMID Cap Core U.S. Equity	Taxable Fixed Income Core	Global Tactical
U.S. Equity Strategic Beta	Tactical U.S. Equity	International Opportunity
Core International Equity	U.S. Sector Opportunity	Alternative Diversifiers
International Equity/ADR	U.S. Style Opportunity	Alternative
International Equity Core		Duration Neutral Bond*
International Equity Strategic Beta		Fixed Income Total Return
		Sentry Managed Volatility*
		Tactical Fixed Income*



Clark Capital's Navigator Fixed Income Total Return (FITR) is currently closed to new investors as a standalone strategy. This strategy will remain available to existing investors and will remain available within certain Clark Capital product lines. For any questions, contact your Investment Consultant or call 800.766.2264. This is not a recommendation to buy to sell a security or adopt a particular strategy.

*A '40 Act fund is a pooled investment vehicle offered by a registered investment company as defined in the 1940 Investment Companies Act (commonly referred to in the United States as the '40 Act or, in some instances, the Investment Company Act (ICA).

A Collaborative Partnership



Agenda

- Overview of Clark Capital
- Generating Value as an Elite Independent Advisor
- Creating Value for Clients through Clark Capital
- **How advisors are leveraging Clark Capital to Attract and Retain HNW Clients**



Case Studies

- Wealth Accumulation to Wealth Distribution
- Legacy Brokerage Conversions
- Bread & Butter to High Net Worth
- DIY



Q&A



Disclosures

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