FCMS
Freedom Capital Management Strategies®

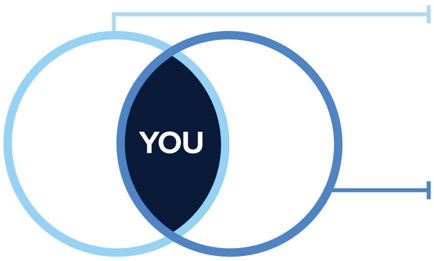
FREEDOM STRATEGIES™

Connecting Your Wealth to Your Goals and Dreams

OUR INVESTMENT PLATFORM

FCMS® is an innovative platform delivering personalized investment solutions to connect your wealth to your goals and dreams

YOUR TEAM



Financial Advisor
Provides professional leadership through a dynamic, collaborative planning process designed to serve your evolving needs through your financial journey

Investment Committee
Performs the rigorous research and due diligence necessary to manage your portfolio amid increasingly complex financial markets

OUR INVESTMENT PHILOSOPHY

Active Oversight
We actively manage your portfolio amid ever-changing markets and collaborate with you to ensure your investments remain aligned to your goals and dreams.

Modern Diversification
We offer a diversified suite of investment solutions that integrate traditional principles of investment theory with an innovative approach to portfolio construction.

Risk Management
Based on your unique financial situation and risk tolerance, we actively manage risk through asset allocation, diversification, and innovative risk mitigation tools.

OUR INVESTMENT PROCESS

The increasingly complex capital markets of today require a disciplined investment process that is grounded in rigorous, objective due diligence and has the capacity to adapt as markets evolve over time.

Our team takes a process-driven approach designed to ensure your investment portfolio is continually monitored and managed in alignment with your goals and dreams.

FREEDOM STRATEGIES™

Professional investment solutions tailored to your goals and dreams

HOW IT WORKS

STEP ONE:

DESIGN YOUR INVESTMENT ALLOCATION

We create a **diversified** investment allocation based on your goals by employing strategies from the following complementary elements:

FREEDOM FOUNDATION®

Long-term, strategically managed portfolios providing globally diversified exposure to capital markets

FREEDOM DYNAMIC®

Active strategies seeking to add value through active asset allocation, stock selection, or risk mitigation

FREEDOM ALTERNATIVE®

Alternative strategies providing exposure to non-traditional asset classes and investments

STEP TWO:

PERSONALIZE YOUR PORTFOLIO

We craft a **personalized** portfolio based on your investment objectives and personal preferences.

FREEDOM FOUNDATION®

- CORE SERIES
- CORE ETF SERIES
- TAX-AWARE SERIES
- SUSTAINABLE INVESTING SERIES

FREEDOM DYNAMIC®

- TACTICAL ALLOCATION SERIES
- MANAGED RISK SERIES
- PROTECTED GROWTH SERIES
- GLOBAL ALLOCATION SERIES
- INSTITUTIONAL EQUITY SERIES

FREEDOM ALTERNATIVE®

- ABSOLUTE RETURN STRATEGY
- REAL ASSETS STRATEGY

FREEDOM FOUNDATION®

ABOUT FREEDOM FOUNDATION

The investment strategies within Freedom Foundation are managed through a long-term, strategic asset allocation process. These strategies are designed to provide diversified exposure to global capital markets by allocating across asset classes, geographies, and investment styles.

Equity Markets

Geography	Domestic	Developed International	Emerging Markets
Market Cap	Large Cap	Mid Cap	Small Cap
Style	Value	Core	Growth

Fixed Income Markets

Geography	Domestic	Developed International	Emerging Markets
Duration	Short Term	Intermediate Term	Long Term
Sector	Government	Corporate	Securitized

INVESTMENT SERIES

There are four series of investment strategies within Freedom Foundation that are managed consistently from an asset allocation perspective but have unique features from a portfolio construction standpoint - empowering you to personalize your portfolio based on your matters of importance.

Core Series
Seeks to deliver improved risk-adjusted returns by allocating to a combination of active and passive funds based on the degree of market efficiency and our level of conviction in active managers in each asset class

Core ETF Series
Seeks to provide efficient, cost-effective exposure to markets by allocating to exchange-traded funds (ETFs) that are typically lower cost and passively managed

Tax-Aware Series
Seeks to deliver improved tax-adjusted outcomes through a tax-aware rebalancing process and allocations to tax-friendly investments, such as exchange-traded funds (ETFs) and municipal bond funds

Sustainable Investing Series
Seeks to incorporate sustainability principles into the investment selection process through allocations to funds that consider environmental, social, and corporate governance factors

FREEDOM FOUNDATION®
- CORE SERIES
- CORE ETF SERIES
- TAX-AWARE SERIES
- SUSTAINABLE INVESTING SERIES

*Please see disclosure on last page.

FREEDOM FOUNDATION®

KEY CHARACTERISTICS

The investment strategies within Freedom Foundation are characterized by:

- **Strategic Asset Allocation**
  Managed with a long-term outlook
- **Diversification**
  Across asset classes, geographies, and investment styles
- **Active Oversight**
  To pursue opportunity and manage risk amid dynamic markets

Each of the four series within Freedom Foundation offers a range of investment strategies with varying levels of portfolio risk.

FREEDOM FOUNDATION®

- CORE SERIES
- CORE ETF SERIES
- TAX-AWARE SERIES
- SUSTAINABLE INVESTING SERIES

STRATEGY OFFERING

STRATEGY	INVESTMENT OBJECTIVE	EXPECTED RISK SCORE*	ASSET ALLOCATION GUIDELINES: Equity	ASSET ALLOCATION GUIDELINES: Fixed Income
AGGRESSIVE	Maximum long-term growth and appreciation potential	80	Target: **100%** Range: **70% — 100%**	Target: **0%** Range: **0% — 30%**
GROWTH	Long-term growth and appreciation potential	70	Target: **80%** Range: **60% — 80%**	Target: **20%** Range: **20% — 40%**
MODERATE GROWTH	Moderate long-term growth potential and current income	60	Target: **65%** Range: **40% — 65%**	Target: **35%** Range: **35% — 60%**
BALANCED	Balanced long-term growth potential and current income	50	Target: **50%** Range: **30% — 50%**	Target: **50%** Range: **50% — 70%**
CONSERVATIVE	Current income and limited long-term growth potential	40	Target: **30%** Range: **15% — 30%**	Target: **70%** Range: **70% — 85%**
DEFENSIVE+	Current income with no consideration for long-term growth potential	30	Target: **0%**	Target: **100%**

Please see disclosure on last page.
+*Not available in Sustainable Investing (SI) Series*

FREEDOM DYNAMIC®

TACTICAL ALLOCATION SERIES

ABOUT FREEDOM DYNAMIC

The investment strategies within Freedom Dynamic are more active in nature and seek to add value through active asset allocation, stock selection, or risk mitigation.

TACTICAL ALLOCATION SERIES

Managed through an objective, evidence-based research process designed to reduce emotional biases, these strategies seek to avoid large portfolio losses and stay on the "right" side of major market moves.

FREEDOM DYNAMIC®

- **TACTICAL ALLOCATION SERIES**
- MANAGED RISK SERIES
- PROTECTED GROWTH SERIES
- GLOBAL ALLOCATION SERIES
- INSTITUTIONAL EQUITY SERIES

STRATEGY OFFERING

STRATEGY	INVESTMENT OBJECTIVE	EXPECTED RISK SCORE*	BENCHMARK
TACTICAL U.S. SECTOR EQUITY ETF	Combines trend, behavioral, fundamental, and macroeconomic indicators in a weight-of-the-evidence approach in seeking to enhance risk-adjusted returns relative to the S&P 500 by over- and under-weighting sectors	75	S&P 500
TACTICAL U.S. SECTOR EQUITY ETF W/ STOP LOSS	Seeks to enhance risk-adjusted returns relative to the S&P 500 by over- and under-weighting sectors and employing a catastrophic stop loss model that may allocate 50% to cash during periods of heightened market risk	65	S&P 500
TACTICAL ALLOCATION ETF	Pursues a growth-focused but balanced approach to investing in equity, fixed income, and cash based on a top-down process and developed around a loss avoidance framework	55	**60%** MSCI All-Country World Index **40%** Barclays Global Aggregate Bond Index
TACTICAL FIXED INCOME ETF	Combines macroeconomic and technical indicators in a weight-of-the evidence approach to allocate across nine fixed income sectors and geographies	40	Barclays U.S. Aggregate Bond Index

**Please see disclosure on last page.*

FREEDOM DYNAMIC®

MANAGED RISK SERIES

ABOUT FREEDOM DYNAMIC

The investment strategies within Freedom Dynamic are more active in nature and seek to add value through active asset allocation, stock selection, or risk mitigation.

MANAGED RISK SERIES

Designed to provide an additional layer of risk management to investor portfolios by allocating to a diversified mix of risk mitigated equity and tactical allocation strategies with enhanced downside protection potential.

FREEDOM DYNAMIC®

- TACTICAL ALLOCATION SERIES
- **MANAGED RISK SERIES**
- PROTECTED GROWTH SERIES
- GLOBAL ALLOCATION SERIES
- INSTITUTIONAL EQUITY SERIES

BREAKING DOWN THE SERIES

Low Volatility Equity	Hedged Equity	Long/Short Equity	Tactical Allocation
Funds that seek to provide increased exposure to stocks that have historically exhibited lower volatility characteristics	Funds that seek to provide exposure to the growth potential of stock markets while employing a disciplined options strategy designed to reduce downside risk	Funds that seek to participate in up markets and mitigate risk in down markets by making long and short investments in individual stocks	Strategy that pursues a growth-focused but balanced approach to investing in equity, fixed income, and cash based on a top-down process and developed around a loss avoidance framework

STRATEGY OFFERING

STRATEGY	EXPECTED RISK SCORE*	TARGET ASSET ALLOCATION Low Volatility Equity	Hedged Equity	Long/Short Equity	Tactical Allocation	Fixed Income
MANAGED RISK GROWTH	60	36%	29%	15%	20%	0%
MANAGED RISK MODERATE GROWTH	52	30%	25%	13%	17%	15%
MANAGED RISK CONSERVATIVE GROWTH	45	25%	21%	10%	14%	30%

*Please see disclosure on last page

FREEDOM DYNAMIC®

PROTECTED GROWTH SERIES

ABOUT FREEDOM DYNAMIC

The investment strategies within Freedom Dynamic are more active in nature and seek to add value through active asset allocation, stock selection, or risk mitigation.

PROTECTED GROWTH SERIES

Seeks to provide exposure to the growth potential of equity markets while reducing downside risk by allocating to target outcome/buffer ETFs that employ option-based strategies designed to provide a defined level of downside protection (buffer) and capped upside potential (performance cap) over a defined time period.

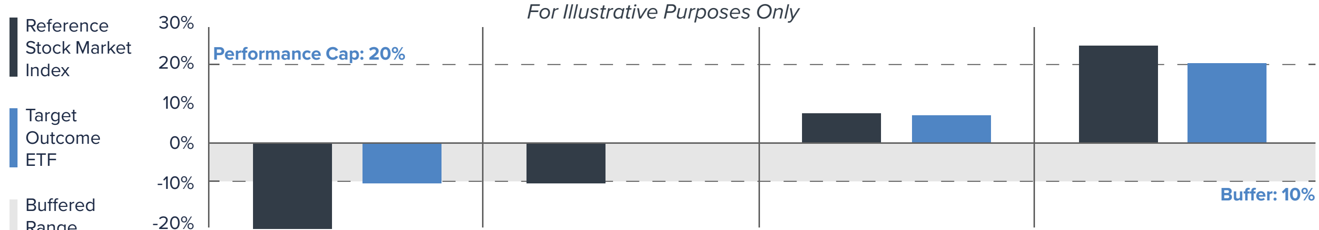
FREEDOM DYNAMIC®

- TACTICAL ALLOCATION SERIES
- MANAGED RISK SERIES
- **PROTECTED GROWTH SERIES**
- GLOBAL ALLOCATION SERIES
- INSTITUTIONAL EQUITY SERIES

HOW IT WORKS

10% BUFFER EXAMPLE[+]

For Illustrative Purposes Only



Negative Scenario
BUFFER EXCEEDED
If the reference stock market index is down 20% in a target outcome period, it is expected that the ETF would be down just 10% because the first 10% of loss is protected by the buffer

Negative Scenario
WITHIN BUFFER RANGE
If the reference stock market index is down 10% in a target outcome period, it is expected that the ETF would be flat because the first 10% of loss is protected by the buffer

Positive Scenario
WITHIN CAP
If the reference stock market index is up 7% in a target outcome period, it is expected that the ETF would also be up 7% because the ETF participates in upside performance to the 20% maximum cap

Positive Scenario
CAP EXCEEDED
If the reference stock market index is up 25% in a target outcome period, the ETF would be up just 20% because the ETF reached its cap

STRATEGY OFFERING

STRATEGY	EXPECTED RISK SCORE*	REFERENCE STOCK MARKET INDEX	TARGET DOWNSIDE PROTECTION BUFFER	SUBJECT TO PERFORMANCE CAP
U.S. PROTECTED GROWTH	60	S&P 500	Seeks to protect against the first 10% of losses over rolling 12-month periods	Yes
U.S. PROTECTED GROWTH MODERATE	45	S&P 500	Seeks to protect against the first 15% of losses over rolling 12-month periods	Yes
U.S. PROTECTED GROWTH CONSERVATIVE	40	S&P 500	Seeks to protect against losses between -5% and -30% over rolling 12-month periods	Yes
GLOBAL PROTECTED GROWTH MODERATE	50	Diversified**	Seeks to protect against the first 15% of losses over rolling 12-month periods	Yes

**Please see disclosure on last page.*

***The Dynamic Global Protected Growth Moderate strategy will generally seek to provide diversified exposure to the following reference market indices: S&P 500, Russell 2000, MSCI EAFE, and MSCI Emerging Markets. These are subject to change.*

[+]The information presented above is hypothetical and for illustrative purposes only. It is not indicative of real results. The examples are based on hypothetical reference stock market index returns and do not account for payment of fees and expenses so the actual returns would be lower. You cannot invest directly in an index. The strategies presented are NOT A GUARANTEE against loss or declines in the value of your portfolio.

The strategies invest in underlying defined outcome/buffer ETFs but do not themselves pursue defined outcome strategies. The target downside protection buffers are only provided by the underlying ETFs; the strategies themselves do not provide any stated downside protection buffers against losses. The underlying ETFs are also subject to performance caps that will limit the level of upside participation in the gains of the reference stock market indices. The performance caps of the underlying ETFs vary based on prevailing market conditions.

FREEDOM DYNAMIC®

GLOBAL ALLOCATION SERIES

ABOUT FREEDOM DYNAMIC

The investment strategies within Freedom Dynamic are more active in nature and seek to add value through active asset allocation, stock selection, or risk mitigation.

GLOBAL ALLOCATION SERIES

Seeks to capitalize on shorter term opportunities by employing economic, quantitative, and fundamental analysis to dynamically allocate globally across asset classes, geographies, economic sectors, and investment factors.

FREEDOM DYNAMIC®

- TACTICAL ALLOCATION SERIES
- MANAGED RISK SERIES
- PROTECTED GROWTH SERIES
- **GLOBAL ALLOCATION SERIES**
- INSTITUTIONAL EQUITY SERIES

STRATEGY OFFERING

STRATEGY	INVESTMENT OBJECTIVE	EXPECTED RISK SCORE*	TARGET ASSET ALLOCATION	
GLOBAL FOCUSED ETF	Maximum long-term growth and appreciation potential	85	Equity 100%	Fixed Income 0%
GLOBAL GROWTH ETF	Long-term growth and appreciation potential	75	Equity 85%	Fixed Income 15%
GLOBAL MODERATE ETF	Moderate long-term growth potential and current income	65	Equity 65%	Fixed Income 35%
GLOBAL CONSERVATIVE ETF	Current income and modest long-term growth potential	50	Equity 40%	Fixed Income 60%

*Please see disclosure on last page.

FREEDOM DYNAMIC®

INSTITUTIONAL EQUITY SERIES

ABOUT FREEDOM DYNAMIC

The investment strategies within Freedom Dynamic are more active in nature and seek to add value through active asset allocation, stock selection, or risk mitigation.

INSTITUTIONAL EQUITY SERIES

Individual stock-based strategies that seek to add value through in-depth company research and security selection by employing a long-term approach, focusing on quality companies, and maintaining high-conviction portfolios

FREEDOM DYNAMIC®

- TACTICAL ALLOCATION SERIES
- MANAGED RISK SERIES
- PROTECTED GROWTH SERIES
- GLOBAL ALLOCATION SERIES
- **INSTITUTIONAL EQUITY SERIES**

STRATEGY OFFERING

STRATEGY	INVESTMENT OBJECTIVE	EXPECTED RISK SCORE*	BENCHMARK
U.S. CORE DIVIDEND	A total return strategy focused on large capitalization, high-quality companies that pay attractive dividends, have the ability to grow their dividends, and provide a potential source of ballast in challenging markets	75	S&P 500
U.S. GROWTH EQUITY	A growth strategy focused on leadership companies with secular tailwinds to support multi-year investment opportunities where the market price underestimates the magnitude of future growth potential	85	Russell 1000 Growth
U.S. MULTI-CAP EQUITY	An all-capitalization strategy that seeks to benefit from the long-term compounding of earnings and cash flow through investments in select companies that can be held for long periods of time	90	Russell Mid Cap Growth
GLOBAL VALUE DIVIDEND	A total return strategy focused on global franchise companies that are market leaders in their industry, have historically paid consistent dividends, and trade at attractive valuations	75	MSCI World High Dividend Yield
INTERNATIONAL GROWTH EQUITY	An all-capitalization international equity strategy that seeks to identify high-quality companies with compelling long-term growth characteristics that are trading at a discount to intrinsic value	85	MSCI EAFE Growth

*Please see disclosure on last page.

FREEDOM ALTERNATIVE®

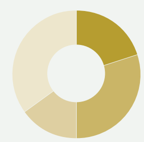
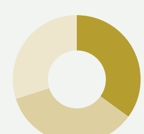
ABOUT FREEDOM ALTERNATIVE

The investment strategies within Freedom Alternative provide exposure to non-traditional asset classes and investments. The alternative strategies are designed to improve the long-term risk-adjusted return profile of an investor's portfolio through enhanced diversification.

FREEDOM ALTERNATIVE®

- **ABSOLUTE RETURN STRATEGY**
- **REAL ASSETS STRATEGY**

STRATEGY OFFERING

STRATEGY	INVESTMENT OBJECTIVE	EXPECTED RISK SCORE*	TARGET ALLOCATION
ABSOLUTE RETURN	Provides diversified exposure to alternative investment funds that seek to manage downside risk and reduce correlation to traditional asset classes by employing sophisticated and non-traditional risk management techniques	30	 **20%** Hedged Equity; **30%** Event-Driven / Arbitrage; **15%** Global Macro; **35%** Opportunistic Credit
REAL ASSETS	Seeks long-term, inflation-adjusted appreciation potential and current income through allocations to asset classes that have historically offered income generation, inflation protection, and reduced correlation to equity and fixed income markets over the long term	75	 **35%** Real Estate; **35%** Global Infrastructure; **30%** Natural Resources

Please see disclosure on last page.

Securities and Investment Advisory Services offered through Founders Financial Securities, LLC. Member FINRA, SIPC, and Registered Investment Advisor.

This material is being provided for informational purposes only and does not take into account your specific investment objectives or financial situation. The information is not intended as investment advice and is not a recommendation. Diversification and asset allocation strategies do not ensure a profit and cannot protect against losses in a declining market. Both past performance and yield may not be a reliable guide to future performance and yield. If you are seeking information regarding particular investment needs please contact a financial professional.

The strategies may not be appropriate for all investors. A strategy's investments may increase your vulnerability to any single economic, political, or regulatory development; fixed income investments, which are subject to interest rate risk; high yield ("junk") bonds, which are subject to greater credit and market risks; small and mid-cap stocks, which may be subject to more erratic market movements than large-cap stocks; foreign and emerging market securities, which are subject to currency fluctuation and political uncertainty.. Diversification does not assure a profit or protect against loss in declining markets. There is no guarantee a strategy's objective will be achieved.

The strategies presented are NOT A GUARANTEE against loss or declines in the value of your portfolio.

<u>*Expected Risk Score</u>
The expected risk scores contained herein represent the estimated Risk Number® of each strategy based on its historical asset allocation and volatility; Risk Numbers are included for informational purposes only and are subject to change. The Risk Number® is a proprietary scaled index developed by Nitrogen to reflect a "risk score," whereby the higher the Risk Number the higher the investment risk and potential downside risk of the underlying portfolio. Any content or information provided by Nitrogen is provided "AS IS" for informational purposes only and do not constitute investment advice or an investment recommendation offered by Nitrogen.

<u>Protected Growth Series</u>
The strategies in the Protected Growth Series invest in underlying ETFs but do not themselves pursue defined outcome strategies. The target downside protection buffers are only provided by the underlying ETFs and the strategies themselves do not provide any stated buffer against losses. There can be no guarantee that the underlying ETFs will be successful in their strategy to buffer against losses. To the extent a strategy acquires shares of its underlying ETFs in connection with creations and during reallocation, the strategy typically will not acquire underlying ETF shares on the first day of the target outcome period defined in the underlying ETF's prospectus ("Target Outcome Period"). Likewise, to the extend a strategy disposes of shares of an underlying ETF in connection with redemptions and during reallocation, any such disposition typically will not incur on the last day of a Target Outcome Period.

A new underlying ETF cap is established at the beginning of each Target Outcome Period and is dependent on prevailing market conditions. As a result, a cap may rise or fall from one Target Outcome Period to the next and is unlikely to remain the same for consecutive Target Outcome Periods.

If the underlying ETF's reference index experiences gains during a Target Outcome Period, an underlying ETF will not participate in those gains beyond the performance cap. In the event a strategy purchases shares of an underlying ETF after the first day of a Target Outcome Period and the underlying ETF has risen in value to a level near the performance cap, there may be little or no ability for the strategy to experience an investment gain on its shares; however, the strategy will remain vulnerable to downside risk.