

Strategy Overview

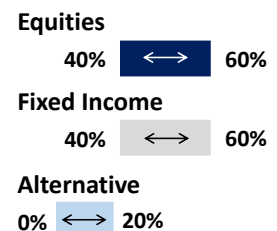
As of 3/31/24

Global Diversified Balanced is a moderately tactical investment strategy designed to produce a balanced approach to growth and income. The strategy invests in a diversified basket of global ETFs (global equities, global bonds, real estate, alternative investments and cash equivalents) with a balanced objective of capital appreciation and income generation.

Primary Objective
Balanced Growth & Income

Secondary Objective
Downside Risk Protection

Asset Allocation Range
Based on market conditions

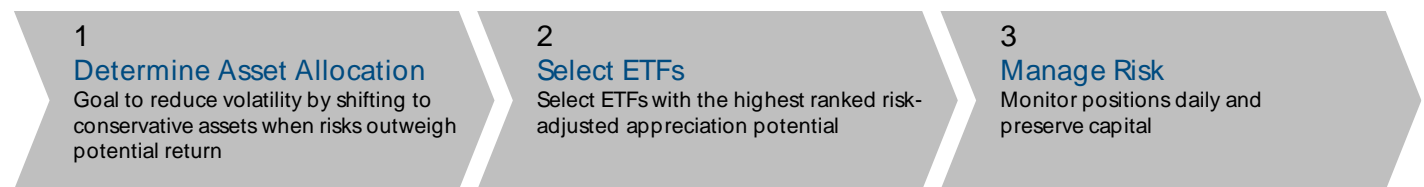


Active Management for a Changing Market

- People are living longer, and the road to financial security is only getting more complex. Investors require thoughtful solutions that properly balance the **financial tradeoff between income production and principal risk**.
- The rise of the Exchange Traded Fund (ETF) marketplace has provided NorthCoast with one of the tools necessary to deliver investment products designed to manage this tradeoff. Utilizing a variety of ETFs, NorthCoast can provide investors with **increased transparency, lower costs, and greater consistency**.
- Market exposure adjustments, rules-based ETF selection, and disciplined risk management are the key components to Global Diversified Balanced. Incorporating a hands-on tactical asset allocation solution can **enhance diversification, lower volatility, and generate solid, long-term income**.

Investment Process

Focus on income generation while managing principal risk through the implementation of a systematic 3-step process



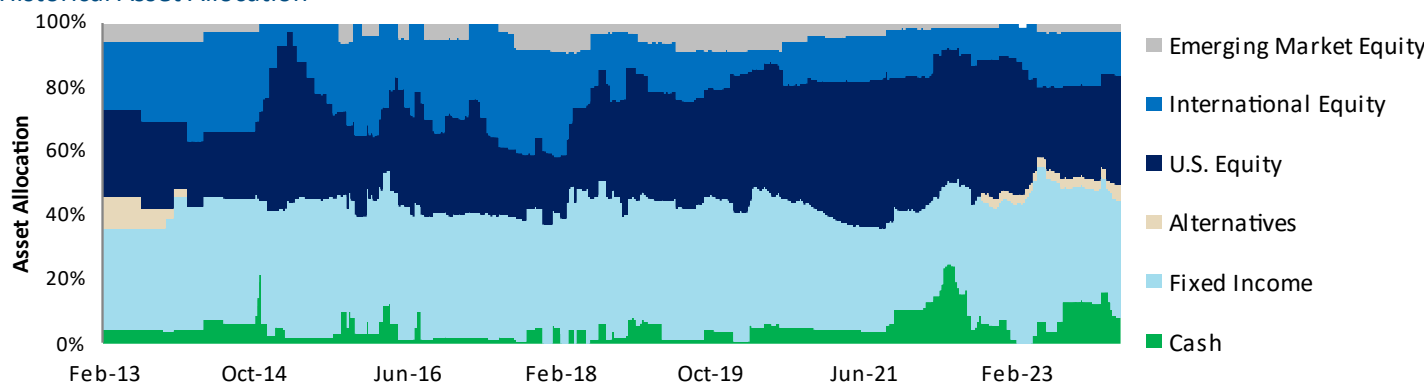
Strategy Benefits

Complementary	Low correlation to standard equity benchmarks
Defensive	Able to shift across multiple asset classes
Disciplined	Quantitatively researched and rules-based management
Transparent	Separately managed account (SMA) structure provides real-time account access

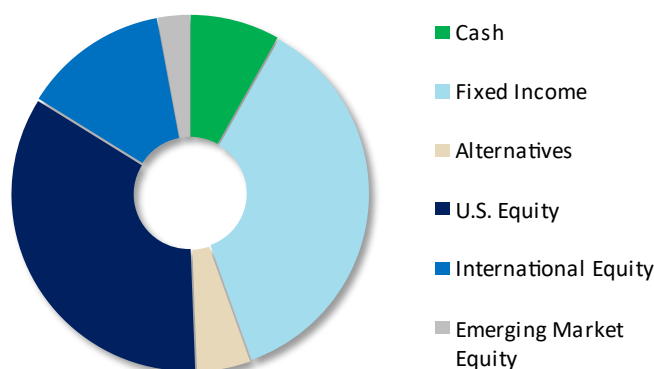
Management

Firm	NorthCoast Asset Management
Home Office	Greenwich, Connecticut
Account Types	All brokerage, retirement, and trust accounts welcome
Contact	203.900.8836 info@northcoastam.com northcoastam.com

Historical Asset Allocation



Sample Asset Allocation



Sample Holdings

- MBB iShares MBS ETF
- IGLB iShares 10+ Year Credit Bond ETF
- IGIB iShares Intermediate Credit Bond ETF
- HYG iShares High Yield Corporate Bond ETF
- IEI iShares 3-7 Year U.S. Treasury Bond ETF
- HYD Vaneck Vectors High Yield Municipal Bond ETF
- EMB iShares J.P. Morgan Emerging Market Bond ETF
- IJR iShares Core S&P Small-Cap ETF
- IVV iShares Core S&P 500 ETF
- IJH iShares Core S&P Mid-Cap ETF
- EPP iShares MSCI Pacific Ex-Japan ETF
- IEMG iShares Core MSCI Emerging Markets ETF

Sample Holdings determined by weight. The list above is shown for informational purposes only. It can change and is not a recommendation to buy or sell any of these securities or to allocate a portfolio in this manner.

Total Performance (% Net)

	2013*	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024 YTD	Total Return	Growth of \$100,000
Global Diversified Balanced	8.3	2.8	-3.3	8.8	14.6	-7.4	17.6	10.2	10.8	-14.1	9.2	4.5	74.7	\$174,734
50/50 Global Blend	7.5	2.4	-2.8	5.1	15.4	-5.2	16.6	13.4	6.4	-17.1	13.8	3.0	68.6	\$168,638

Annualized Returns (% Net)

	1-yr	3-yr	5-yr	10-yr	Since Inception 2/1/13
Global Diversified Balanced	10.6	1.4	5.4	4.8	5.2
50/50 Global Blend	11.4	1.1	5.0	4.4	4.8

Important Disclosure Information

Past Performance is not indicative of future results. All investments involve risk, including loss of principal. NorthCoast Asset Management (NCAM) claims compliance with the Global Investment Performance Standards (GIPS®). GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein. NorthCoast Asset Management is a d/b/a of, and investment advisory services are offered through, Connecticut Wealth, LLC, an investment adviser registered with the United States Securities and Exchange Commission (SEC). Registration with the SEC or any state securities authority does not imply a certain level of skill or training. More information about Connecticut can be found at www.connecticutwealth.com.

Returns are presented net-of-fees. Net-of-fee returns are reduced by trading costs and the portfolio's actual management fee. Valuations are computed and performance is reported in U.S. dollars. A complete list of composite descriptions is available upon request. Policies for valuing portfolios, calculating performance, and preparing compliant presentations are available upon request. To obtain a compliant presentation for the associated strategy, please contact one of our advisors at 800.274.5448.

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Benchmark - 50/50 Global Blend = The blended benchmark of 50% MSCI ACWI / 50% J.P. Morgan Global Aggregate Bond Index. The MSCI ACWI index is designed to measure the equity markets of developed and emerging markets outside of the United States and is generally considered a proxy for the global market. The JP Morgan Global Aggregate Bond Index is a broad-based index designed to represent multi-currency, global investment grade bonds.