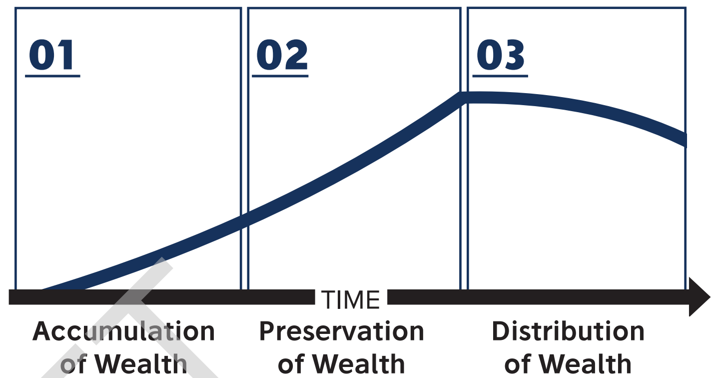
INSERT LOGO

INVESTING WITH STARPOINT

Exchange Traded Funds

The StarPoint suite of Exchange Traded Funds ("ETF") adheres to an investment philosophy and provides a strategy that aligns with your personal risk tolerance and financial goals. We believe your investment allocation should change as your life changes. The allocation is adjusted to meet your particular needs. Whether you want to grow your wealth, preserve your nest egg, or create income, StarPoint ETFs are tailored to your individual goals.

Levels of the Investment Journey



Why Exchange Traded Funds?

Low Cost. The average net expense ratio for passive ETFs is lower than the average active mutual fund.

Tax Efficiency. Due to ETFs' creation and redemption process, they tend to be more tax-efficient than mutual funds.

Diversification. ETFs hold a diverse group of securities, delivering the potential benefit of broad exposure to a single asset class or category.

Precision. ETFs are available in almost any asset class, market capitalization or investment style.

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01 STARPOINT MODEL LEVEL

Accumulation of Wealth

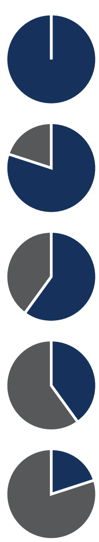
Five Risk-Based ETFs

Based on your risk and return profile, we will select ETFs from five risk-based portfolio strategies that seek long-term growth.

Equity Sleeve

Fixed Income Sleeve

FOCUS: Global Diversification



Aggressive Growth	Predominantly focuses on growth of capital resulting in a very high exposure to equities.
Growth	Provides a predominant consideration to growth of capital with high exposure to equities compared to fixed income.
Moderate	Provides a moderate consideration to growth of capital with a high exposure to equities compared to fixed income
Conservative	There is consideration to growth of capital with a slightly higher exposure to fixed income compared to equities.
Ultra Conservative	Provides some consideration to growth of capital with a high exposure to fixed income compared to equities.

02 LEVEL
STARPOINT MODEL

Preservation of Wealth

Five Risk-Based ETFs with Risk Management

Select from one of five risk-based strategies that look to capture market upside and protect from the downside, helping you manage risk while you look to preserve your wealth.

Equity Sleeve

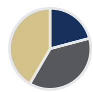
Hedged Equity Sleeve

Fixed Income Sleeve

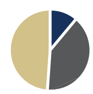
FOCUS: Global Diversification + Risk Management

Aggressive Growth
with Risk Management
Seeks to maximize long-term capital appreciation with a focus on risk management to preserve capital.

Growth
with Risk Management
Seeks long-term capital appreciation through exposure to global equity markets with a focus on risk management to preserve capital.



Moderate
with Risk Management
Seeks modest long-term capital appreciation while managing risk and preserving capital



Conservative
with Risk Management
Seeks to stabilize long-term growth while manageing risk and preserving capital.

Ultra Conservative
with Risk Management
Seeks capital preservation and modest asset growth. Seeks modest asset growth while managing risk and preserving capital.

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03 LEVEL
STARPOINT MODEL

Distribution of Wealth

Five Spend Rate ETF Models

Select from different spend rates (7%, 6%, 5%, 4%, 3%) in a diversified strategy that seeks to promote longevity and manage loss during market volatility.

Equity Sleeve

Hedged Equity Sleeve

Fixed Income Sleeve

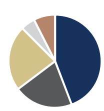
Spending Reserve

Liquidity Plus Sleeve

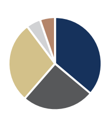
FOCUS: Global Diversification + Risk Management

7% Distribution
Targets a 7% distribution rate, while seeking to mitigate loss during periods of market volatility.

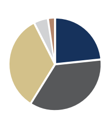
6% Distribution
Targets a 6% distribution rate, while seeking to mitigate loss during periods of market volatility.



5% Distribution
Targets a 5% distribution rate, while seeking to mitigate loss during periods of market volatility.



4% Distribution
Targets a 4% distribution rate, while seeking to mitigate loss during periods of market volatility.



3% Distribution
Targets a 3% distribution rate, while seeking to mitigate loss during periods of market volatility.

Learn more by contacting NAME with COMPANY at XXX.XXX.XXXX or email@email.com.
Visit www.website.com today.

Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns. Strategies are subject to risks including general market risk and risks related to currency fluctuations and economic conditions. Underlying investments fluctuate in price and may be sold at a price lower than the purchase price resulting in a loss of principal. The underlying investments are neither FDIC insured nor guaranteed by the U.S. Government. There may be economic times where all investments are unfavorable and depreciate in value. Clients may lose money. Risk mitigation is NOT a guarantee. Risk mitigation is a strategy that seeks to limit exposure and mitigate loss by changing investment components. Future returns are not guaranteed, and a loss of original capital may occur. There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk. No strategy assures success or protects against loss. All investing involves risk including loss of principal.

ETFs trade like stocks, are subject to investment risk, fluctuate in market value, and may trade at prices above or below the ETF's net asset value (NAV). Upon redemption, the value of fund shares may be worth more or less than their original cost. ETFs carry additional risks such as not being diversified, possible trading halts, and index tracking errors. Bonds are subject to market and interest rate risk if sold prior to maturity. Bond values will decline as interest rates rise and bonds are subject to availability and change in price.