

**Important Disclosures:**

Our website offers general information about our services and should not be acted upon without obtaining specific advice from a qualified professional. The information provided is not intended to provide any investment, tax or legal advice; in addition, nothing on this website should be considered a solicitation for the purchase or sale of any security.

**Security Recommendations:**

Our portfolio characteristics and holdings are subject to change at any time and are based on a representative portfolio. Holdings and portfolio characteristics of individual client portfolios may differ, sometimes significantly, from those shown. The investments presented are examples of the securities held, bought and/or sold in our strategies during the last 12 months. These investments may not be representative of the current or future investments of those strategies. You should not assume that investments in the securities identified in this presentation were or will be profitable. We will furnish, upon your request, a list of all securities purchased, sold or held in the strategies during the 12 months preceding the date of this presentation. It should not be assumed that recommendations made in the future will be profitable or will equal the performance of securities identified in this presentation. Our, or one or more of our officers or employees, may have a position in the securities presented, and may purchase or sell such securities from time to time.

**Third Party Websites:**

We may utilize third party service providers to provide certain tools and/or programs, some of which may be housed on a third-party server or on a website which has been independently developed by others. As such, while accessing this website you may be linked to such other third-party servers. Access to other websites or use of any third-party tools or programs on this website are subject to all terms and conditions found therein.

**Client Portals:**

Some of the material on this website is password protected. This area is restricted to authorized users only. The users in these password protected areas are responsible for any use of their password and for maintaining its confidentiality.

**General Disclosure:**

Additional information, including management fees and expenses, is provided on our Form ADV Part 2, available upon request or at the SEC's Investment Advisor Public Disclosure site, <https://adviserinfo.sec.gov/Firm/111040>. As with any investment strategy, there is potential for profit as well as the possibility of loss. We do not guarantee any minimum level of investment performance or the success of any portfolio or investment strategy. All investments involve risk (the amount of which may vary significantly) and investment recommendations will not always be profitable. ***Past performance is not a guarantee of future results.***