

CIFG **All Weather Fund** Is the Good News You Need

Market volatility is bad news for your business. Every time your clients lose money, they lose faith and asset retention gets tougher. Volatility in the market means volatility at the office. Revenue declines affect staffing and your personal income. Increasing assets under management becomes more challenging with the need to make up lost assets and gain new accounts.

The CIFG All Weather Fund is designed to keep your clients happy and invested with you, to make your life easier and help you increase assets under management. The CIFG investment story is welcome relief to investors tired of market volatility, helping you raise new assets and offering existing clients new hope to grow their assets.



“This fund is all about the shareholders. They don’t care about style boxes, benchmarks or how their fund compares to its competition. They care about meeting their financial goals in life through compounding their savings at a rate sufficient to meet those goals. That is the inspiration of the All Weather Fund.”

Ted Schwartz —
All Weather Fund Manager,
Capstone Investment
Financial Group

The CIFG All Weather Fund is:

- ▶ **A core holding fund** — Designed for absolute return and alpha (alpha is a measure of value added by the portfolio manager) production with an emphasis on outperformance through whole market cycles.
- ▶ **A risk managed fund** — Your clients don’t like losses. Neither do we.
- ▶ **Tactically managed** — Our managers step outside the box to find opportunities in all market environments.
- ▶ **Broadly diversified** — The All Weather Fund seeks diversification of asset classes and risk management tools.
- ▶ **Based on what we believe to be the best 21st century investment research** — Dr. Craig Isrealson, Mebane Faber, Roger Gibson, leading university endowment fund managers, and others have contributed to the principles guiding the All Weather Fund.
- ▶ **Outside the style box** — Style box diversification doesn’t protect investors from bear markets. In severe downturns, correlation increases as assets move together... down. The CIFG All Weather Fund’s use of active management, commodities, alternatives investments and traditional equities, bonds and mutual funds is designed to create gains regardless of market direction.



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Stop losing sleep.

CIFG takes the burden of managing risk off the advisor's shoulders. Our advisor and subadvisors spend their time analyzing markets and investments with the goal of producing alpha, reducing standard deviation and determining risks versus potential reward at different points of the market cycle. This gives you time to focus on serving your clients' needs — from financial planning, client meetings to relationship management — and marketing for new client acquisition.

Mathematics of Gains and Losses

- It's harder to make up losses than most investors realize.
- Historically, the market has spent 2/3 of its time either in a declining market or making up losses.

If the DECLINE is	It takes the following GAIN to break even
-10%	+11%
-20%	+25%
-30%	+43%
-50%	+100%
-75%	+300%
-90%	+900%

Mutual Funds involve risk, including possible loss of principal. Investing in the commodities markets through commodity-linked ETFs, ETNs and mutual funds will subject the Fund to potentially greater volatility than traditional securities. Derivative instruments involve risks different from, or possibly greater than, the risks associated with investing directly in securities and other traditional investments. ETNs are subject to credit risk and their value will be influenced by time to maturity, supply and demand, volatility and lack of liquidity in underlying commodities markets, changes in interest rates, changes in the issuer's credit rating, and economic, legal, or political events. In general, the price of a fixed income security falls when interest rates rise. Foreign common stocks and currency strategies will subject the Fund to currency trading risks that include market risk, credit risk and country risk. Investments in foreign securities could subject the Fund to greater risks including, currency fluctuation, economic conditions, and different governmental and accounting standards. The Fund's exposure to companies primarily engaged in the natural resource markets may subject the

Fund to greater volatility than investments in a wider variety of industries. Real estate values rise and fall in response to a variety of factors, including local, regional and national economic conditions, interest rates and tax considerations. Investments in underlying funds that own small and mid-capitalization companies may be more vulnerable than larger, more established organizations. The cost of investing in the Fund will be higher than the cost of investing directly in Underlying Funds and may be higher than other mutual funds that invest directly in stocks and bonds.

Investors should carefully consider the investment objectives, risks, charges and expenses of the CIFG All Weather Fund. This and other important information about the Fund is contained in the prospectus, which can be obtained by calling 719-477-9883. The prospectus should be read carefully before investing. The CIFG All Weather Fund is distributed by Northern Lights Distributors, LLC member FINRA.



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CIFG **All Weather Fund**

May Be the Core Holding You've Been Seeking

The financial markets have not been kind to investors over the last decade. Back to back bear markets, volatility, and the disheartening reality of watching gains disappear again and again have left investors weary and discouraged. For many, the prospect of retirement has slipped into the future.

At CIFG, we believe there is a more efficient way for you to invest. The CIFG All Weather Fund is designed to help individuals build financial security by using the sophisticated investment approaches used by the country's largest university endowment funds along with risk management. Our managers have the flexibility to invest beyond the confines of a style box, a specific benchmark, or competitive funds to try to achieve absolute returns in over a full market cycle. This flexibility can make all the difference in the world.



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- ▶ **Outside the style box** — Style box diversification doesn't protect investors from bear markets. In severe downturns, correlation increases as assets move together ... down. While there can be no assurance that the Fund will succeed, the CIFG All Weather Fund's use of active management, commodities, alternatives investments and traditional equities, bonds and mutual funds is designed to create gains regardless of market direction.



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Managing Your Investment is Our Job

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