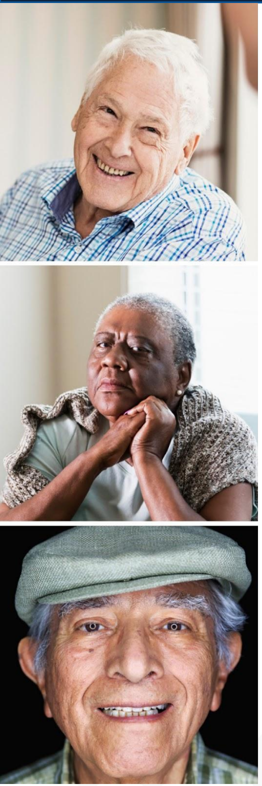
# Who is True Link Financial?



- ✓ Financial services firm dedicated to people with disabilities
- ✓ Specializing in working with Special Needs Trusts
- ✓ Pooled SNT clients across the country who serve over 10,000+ beneficiaries
- ✓ Mission driven and privately owned
- ✓ Designed to seek financial stability and staying power

# True Link's Investment Process

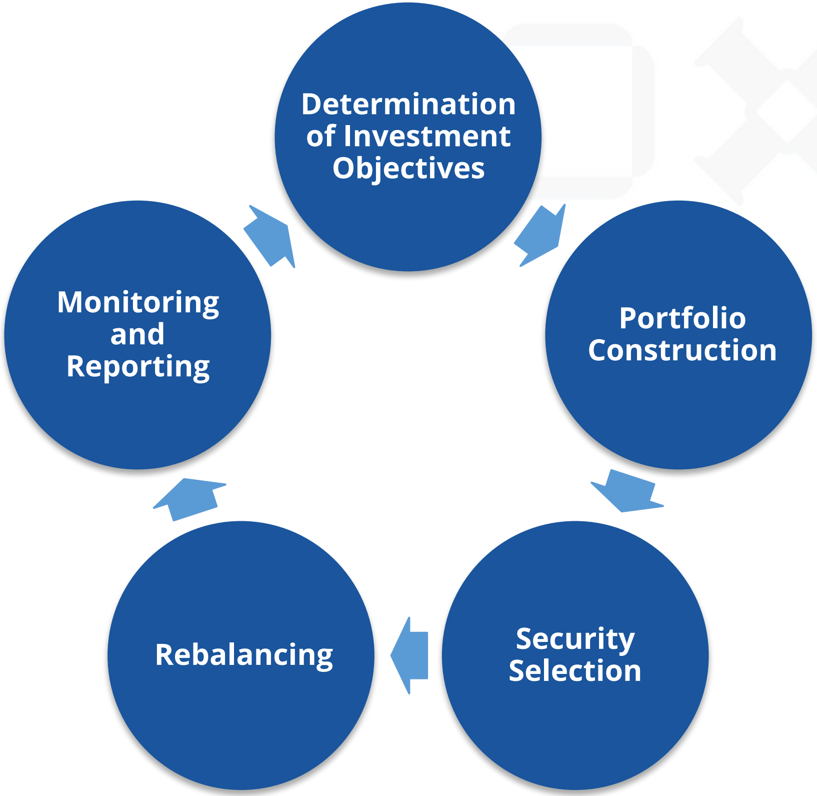
1. **Determination of Investment Objectives**
We begin by aligning on investment objectives, risk tolerance, and any constraints to govern investment decisions. This often becomes an Investment Policy Statement that is revisited and revised as needed.

2. **Portfolio Construction**
Our goal is to optimize the portfolio(s) for risk-adjusted returns, as aligned with the standards of the Uniform Prudent Investor Act.

3. **Security Selection**
Emphasis on high-quality, low-cost, index-based investments with a focus on diversification.

4. **Rebalancing**
Adjust holdings to align with asset allocation targets, guided by market factors and liquidity requirements.

5. **Monitoring and Reporting**
Review cash flow needs, security performance and overall risk profile of the trust.



# JLA Investment Model Portfolios[1]
## As of 3/31/2021

| | Subclass Exposure | Conservative | Conservative Growth | Moderate Growth |
|---|---|---|---|---|
| Equities | Domestic Equities | 13.85% | 27.70% | 40.20% |
| | International Equities | 3.80% | 7.60% | 10.20% |
| | Emerging Markets | 1.75% | 3.50% | 4.80% |
| | Tactical | 0.60% | 1.20% | 4.80% |
| | Total | 20.00% | 40.00% | 60.00% |
| Fixed Income | Government /TIPs | 51.59% | 38.19% | 22.75% |
| | Corporate | 16.94% | 12.54% | 8.40% |
| | Asset Backed Securities | 5.39% | 3.99% | 2.45% |
| | International | 3.08% | 2.28% | 1.40% |
| | Total | 77.0% | 57.0% | 35.00% |
| Cash | Cash and Equivalents | 3.0% | 3.0% | 3.0% |
| Estimated Expense Ratio | | 0.09% | 0.10% | 0.11% |

(1) The Investment Model Portfolios themselves are not funds. The investment Model Portfolios are constructed using index based ETFs.

Investment Advisory Services are provided through True Link Financial Advisors, LLC, an SEC-registered investment advisor and a wholly-owned subsidiary of True Link Financial, Inc. True Link Financial, Inc. provides the trust administration software, record-keeping platform and tax preparation facilitation support. STRICTLY CONFIDENTIAL - NOT FOR DISTRIBUTION. Refer to Additional Disclosures in the Appendix. Totals may not add up to 100% due to rounding. Investment performance of the Models depends on the performance of the underlying investment options and on the proportion of the assets invested in each underlying investment option over time. The performance of the underlying investment options depends, in turn, on their investments. The performance of these investments will vary day to day in response to many factors. Asset allocation strategies are subject to the volatility of the financial markets, including that of the underlying investment options' asset class.

Diversification does not ensure a profit or guarantee against a loss. Use of the Models will result in the payment of fees to the ETFs in the Models as provided for in the prospectus to each such investment product. These fees are separate and apart from True Link Financial Advisors' advisory fees.