

## Accelerated Growth

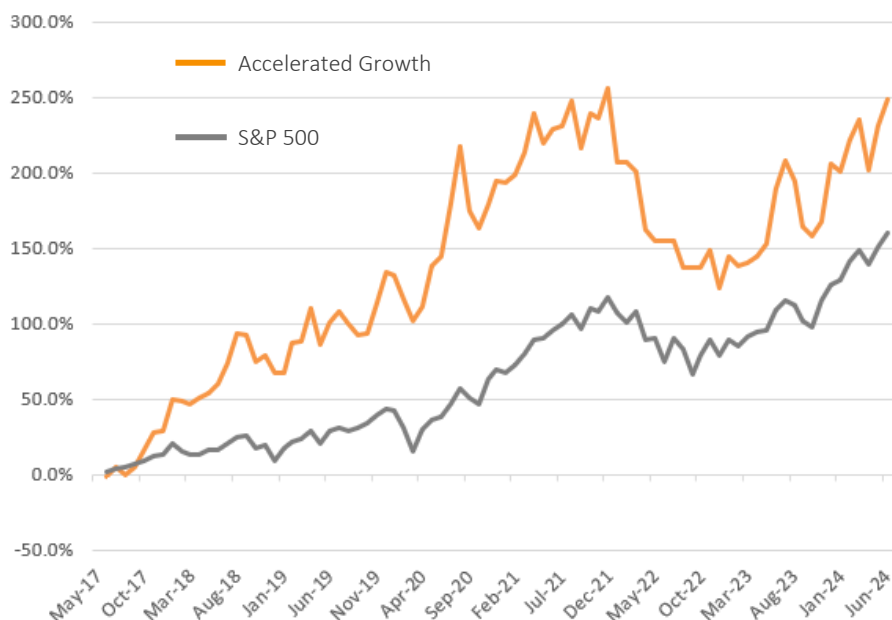
### STRATEGY OVERVIEW

The Crosspoint Accelerated Growth Strategy is an investment strategy that shifts between U.S. Index ETF's and 100% cash based on the condition and trend of the U.S. stock market as determined by the firm's proprietary Market Sentiment Indicator (MSI). When the MSI demonstrates favorable conditions, the strategy will invest in 0-5 Leveraged Index ETFs weighted between 0-50% of the portfolio based on distinct technical parameters. When the MSI has a negative outlook, the strategy will decrease market exposure. The strategy takes exposure to the following indexes: the Nasdaq 100, S&P 500, Dow Jones Industrial Average, and Russell 2000. The primary goal of the strategy is to capture significant alpha by being invested in rising stock markets and protecting capital when risk is elevated. The strategy is designed for investors seeking high growth over a multi year period of time with minimal sensitivity to short-term market fluctuation.

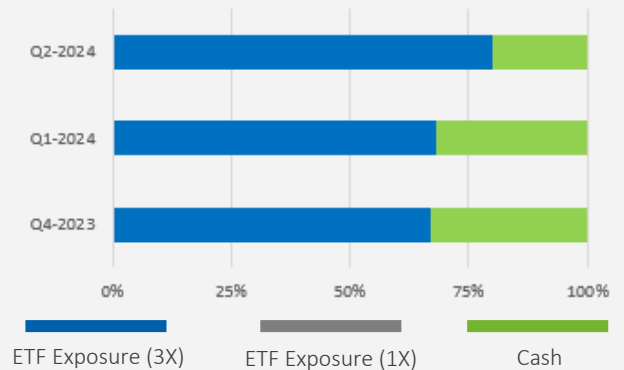
### KEY FEATURES

- ▾ Mechanical approach
- ▾ Components of capital preservation
- ▾ Daily liquidity and no lock-up periods

### GROWTH SINCE INCEPTION (Gross of fees since 5/1/2017)



### STRATEGY ALLOCATIONS (Quarter-end Values)



### PERFORMANCE\*

(since 5/1/2017)

	Accelerated		S&P 500 (TR)
	GROSS	NET <sup>1</sup>	
Since Inception	249.2%	231.6%	159.7%
Annualized	19.1%	18.4%	14.2%
1-Year Annualized	20.5%	19.6%	24.6%
3-Year Annualized	2.0%	1.3%	10.0%
5-Year Annualized	11.7%	10.9%	15.1%
7-Year Annualized	19.9%	19.0%	14.3%
YTD Growth	14.1%	13.6%	15.3%

### RISK MEASURES (gross of fees)

	Accelerated	S&P 500
Alpha (A)	4.3%	-
Beta (M)	1.03	1.00
Standard Deviation (A)	24.3%	16.8%
Downside Deviation (A)	14.4%	10.8%
Sortino Ratio (3% RFR) (A)	1.12	1.04
Up Capture (M)	126%	100%
Down Capture (M)	121%	100%
Max Drawdown	-37.10%	-23.87%

(M)= Monthly (A)= Annually

Source: Crosspoint & FactSet

### STRATEGY CHARACTERISTICS

Structure	Separately Managed Accounts
Holdings	0-5
Maximum Cash	100%
Benchmark	S&P 500
Performance Fee	None
Custodians/Platforms	Schwab, Fidelity, Amplify, SMArtX, Axos

\*Performance information reflects historical performance of the Crosspoint Accelerated Growth Strategy. Past Performance is no guarantee of future results. Please see reverse side for additional important information.

## Accelerated Growth

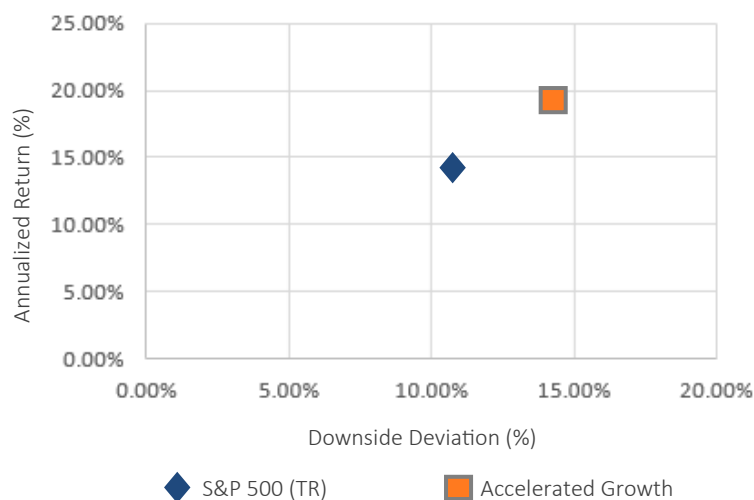
### ANNUAL RETURNS

	CROSSPOINT		S&P 500 (TR)
	GROSS	NET <sup>1</sup>	
2024	14.08%	13.63%	15.29%
2023	36.53%	35.54%	26.29%
2022	-37.10%	-37.61%	-18.11%
2021	21.23%	20.36%	28.71%
2020	25.80%	24.88%	18.40%
2019	39.21%	38.21%	31.49%
2018	29.97%	29.00%	-4.38%
2017	29.52%	28.76%	13.70%

### 12 MONTH RETURNS (Gross of Fees)

CROSSPOINT		S&P 500 (TR)		CROSSPOINT		S&P 500 (TR)	
Jun	5.55%	3.59%	Dec	14.26%	4.54%		
May	9.50%	4.96%	Nov	3.80%	9.13%		
Apr	-10.00%	-4.08%	Oct	-2.47%	-2.10%		
Mar	4.26%	3.22%	Sep	-10.25%	-4.77%		
Feb	6.96%	5.34%	Aug	-4.36%	-1.59%		
Jan	-1.65%	1.68%	Jul	6.41%	3.21%		

### Risk Profile (gross of fees)



## IMPORTANT INFORMATION

**Crosspoint Accelerated Growth** includes all discretionary accounts employing the “Crosspoint Accelerated Growth”, a tactical investment strategy that seeks growth and preservation of capital through equity and cash equivalents managed by Crosspoint Capital Management. The strategy is designed for investors seeking high growth over a multi-year time horizon, with minimal sensitivity to short-term market fluctuation. Through this approach there will be periods where Crosspoint will be variously invested in equities or cash. We look at risk in terms of potential loss of capital and strive to minimize overall portfolio risk by mechanically reducing exposure in declining markets. The strategy of the composite is benchmarked to the S&P 500 total return. The minimum account size for this composite is \$10 thousand. Crosspoint Accelerated Growth was created May 1, 2017.

<sup>1</sup>Net performance is generated based on a 0.75% annual management fee, billed quarterly in arrears. This fee represents the maximum fee charged by Crosspoint to manage sub-advised (SMA) and model-provided (UMA) accounts invested in the Crosspoint Accelerated Growth strategy.

**Past performance is not a guarantee of future results.** Actual client portfolio allocations and results may vary based on individual circumstances, investment timing and market conditions.

This document is for informational purposes only, and is not a representation of all material information and risks associated with an investment. The Crosspoint investment strategy does not represent the only possible investment or strategy appropriate for an investor. Each investor should evaluate whether the Crosspoint investment strategy meets their investment objections. This strategy utilizes leveraged ETF products. Leveraged ETFs are considered risky and are not suitable for all investors. The use of leveraged strategies increases the risk to the fund and magnifies gains and losses on the investment. You could incur significant losses even if the long-term performance of the underlying index showed a gain. Most leveraged ETFs “reset” daily and due to compounding, therefore the performance over longer periods of time can differ significantly from the performance of their underlying index or benchmark during the same period of time.

Results are based on discretionary accounts under management, including those accounts no longer with the firm. Composite performance is presented gross of foreign withholding taxes on dividends, interest income, and capital gains. Withholding taxes may vary according to the investor’s domicile. The U.S. Dollar is the currency used to express performance. Returns are presented gross and net of management fees and include the reinvestment of all income. Gross returns are shown as supplemental information and are stated gross of all management fees; net returns are reduced by the maximum fee charged by Crosspoint to manage sub-advised (SMA) and model-provided (UMA) accounts invested in the Crosspoint Accelerated Growth strategy. Accounts to which Crosspoint operates as the primary advisor are charged a bundled fee based on a percentage of assets under management. This fee includes investment management, portfolio monitoring, consulting services, and in some cases, financial planning. Policies for valuing portfolios, calculating performance, and preparing compliant presentations are available upon request.

Crosspoint Capital Management (“Crosspoint”) claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Crosspoint has been independently verified for the periods January 1, 2005 through December 31, 2019. Crosspoint Capital Strategies (Crosspoint) is a global investment management firm a registered investment advisor with the State of California. A copy of the verification and performance examination report(s), and/or a list and description of all firm composite(s) is/are available upon request.

## ABOUT CROSSPOINT

Located in San Francisco Bay Area, Crosspoint Capital Management specializes in tactical asset management for individuals, financial advisors, family offices, public pension, Taft-Hartley, foundation, and endowment plans. Our proprietary approach seeks to grow capital in strong markets and shift market exposure in weak markets to protect capital. The strategy applies a disciplined approach to actively manage risk in separate accounts.

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