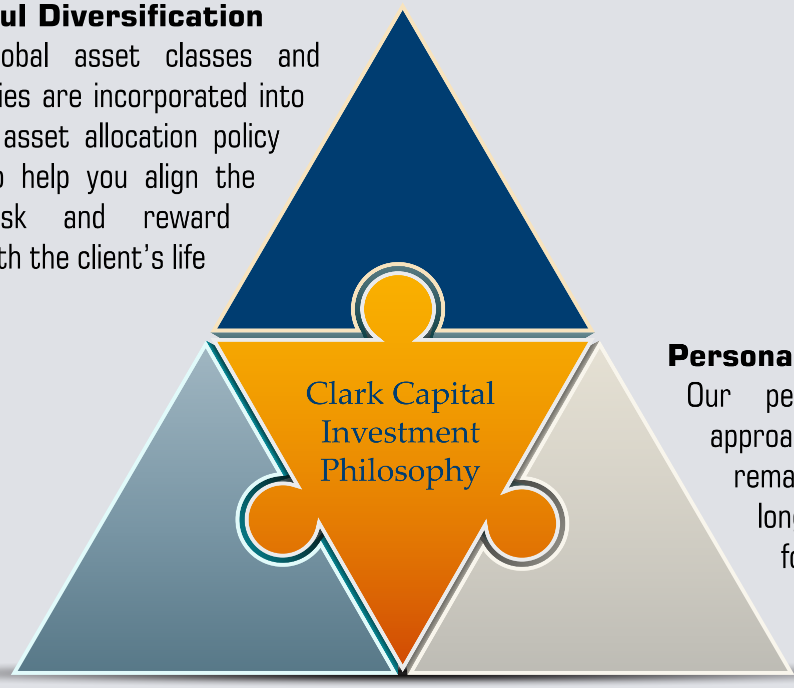
Clark Capital Management Group

Investment Philosophy

Meaningful Diversification
Multiple global asset classes and methodologies are incorporated into a personal asset allocation policy designed to help you align the desired risk and reward outcome with the client's life goals.



Personalized Risk Management
Our personalized risk management approach aims to help your clients remain committed to reaching their long term goals, even as appetites for risk change throughout market cycles.

Opportunistic Asset Allocation
We take a proactive approach that seeks to take advantage of growth opportunities across various global asset classes. We believe the rapidly changing global marketplace demands a flexible approach that can identify and exploit market and economic conditions.

Goals

- Deliver superior risk-adjusted returns.
- Help financial advisors deliver successful outcomes to clients.
- Personalize the process so that investments are relevant to clients and fully support your financial planning efforts.

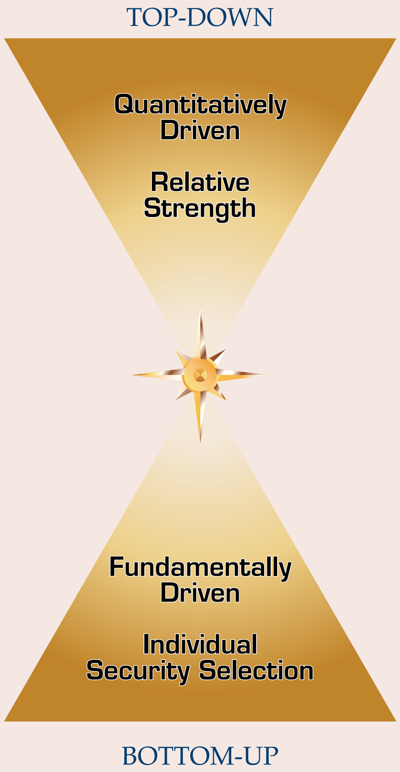
Our disciplined and research-driven investment philosophy is grounded in three core principles.

Clark Capital's Investment Philosophy

Clark Capital Management Group's investment philosophy is driven by a single-minded focus: to add value for our investors. This focus requires us to produce institutional investment solutions that aim to consistently generate competitive risk-adjusted returns over full market cycles. It compels us to maintain a long-term perspective and seek to provide innovative solutions that add value for our clients. It also requires us to place an emphasis on personalized risk management, because understanding and managing risk is critical to clients' investment success. We firmly believe that successful investment management rests not on the ability to excel through any one of these elements but through the combined strength of all of them.

Clark Capital utilizes a wide range of asset classes and strategies and builds portfolios with purpose. Whether your clients seek growth, income or protection, our Investment Consultants and portfolio managers collaborate with you to create the right portfolio for each investor's unique needs.

We strive to build portfolios that stand up to short-term volatility, so that clients can remain within their risk comfort zone and stay focused on their long-term life goals.



Clark Capital manages over 30 individual investment strategies, incorporating a diverse array of asset classes and investment methodologies. Our portfolio managers have an average of 27 years experience. Working collaboratively with you and your client, they actively ensure that every portfolio is tailored to the client's unique goals and objectives.

Our goal is meaningful diversification achieved through our bottom-up fundamental process combined with a top-down, quantitative approach.

Built to Last

Every client's needs and circumstances are different, and many clients have very complex needs that require a high degree of adaptability by the portfolio managers. Through our Navigator Investment Solutions, we try to make it possible for individuals to invest with confidence, move steadily toward their long term goals, and enjoy peace of mind. We work to create sophisticated asset allocation strategies that we believe will consistently generate competitive risk-adjusted returns over market cycles.

In our view, a simple and straightforward delivery of institutional quality management enables a high degree of customization to the individual investor. Through close collaboration with our advisor partners and a client-first approach, Clark Capital's Portfolio Management Team creates an asset allocation portfolio tailored to the individual client's situation and preferences. In an effort to meet the client's long term needs and goals, our portfolios can provide meaningful diversification through our bottom-up fundamental process combined with a top-down, quantitative approach. We seek to optimize portfolios so that clients can achieve successful outcomes regardless of whether markets go up or down.

For over 30 years, Clark Capital has helped advisors help their clients. Our mission is to provide advisors with disciplined, consistent and personalized investment strategies that help clients stay on track to reach their unique goals.

Why Clark Capital?

We believe investing should be personal for every client. That's why we take a Client-First Approach to portfolio construction, building investments to help you deliver successful outcomes to clients.

Through close collaboration with financial advisors, Clark Capital provides the tools, resources and scalability needed to run a successful investment advisory practice. We believe this allows advisors to focus on their most valuable role: understanding their clients' needs and helping them achieve successful outcomes.

Our investment planning process is designed to fully support your overall financial plan for the client.

Benefits to You and Your Clients:

- Comprehensive coverage for each stage of the investor life cycle in a personalized financial plan.
- Support for your financial plan with targeted investment strategies and a simplified income plan.
- Personalized risk management efforts that help the client remain within their risk comfort zone through good and bad markets.

For more information, contact the Clark Capital Relationship Manager Team at 800.766.2264 or advisorsupport@ccmg.com.

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