STRATEGIES OVERVIEW

GASKIN INVESTMENT STRATEGIES

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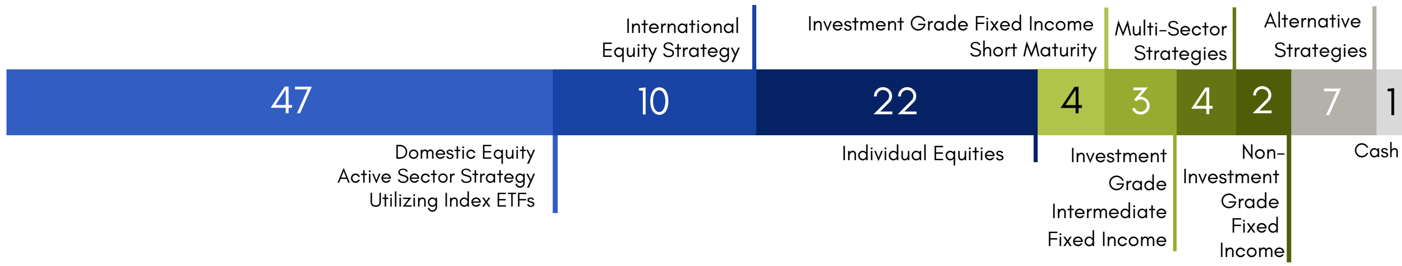
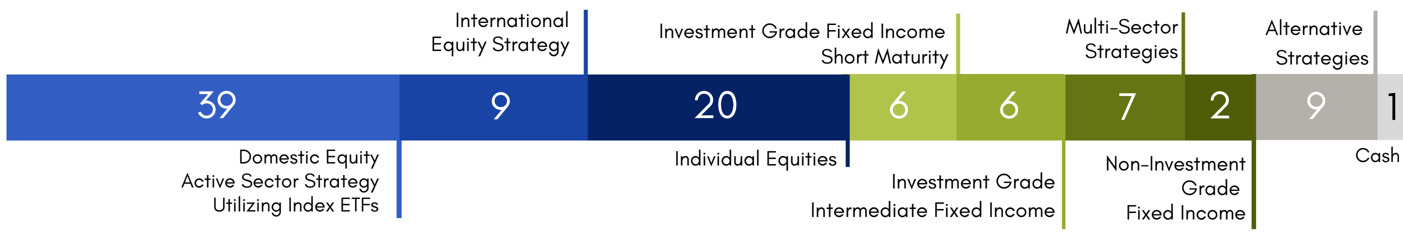
Gaskin Investment Strategies (GIS) allocation employ both passive indexing and active asset management with the objective of utilizing the benefits of each while attempting to minimize their limitations. We believe that under the right circumstances, active and passive strategies can complement each other by moderating the volatility between the extremes of the different approaches. Our strategies are strategically allocated and tactically weighted primarily with securities that include, but are not limited to, exchange traded U.S. sector funds (ETFs), individual stocks, international ETFs and mutual funds, alternative ETFs and mutual funds, and fixed income (bond) mutual funds and ETFs. ***The below represents target allocations of the advertised strategies. Individual client accounts may vary from the allocations over time based on various factors, including each client's unique circumstances.***

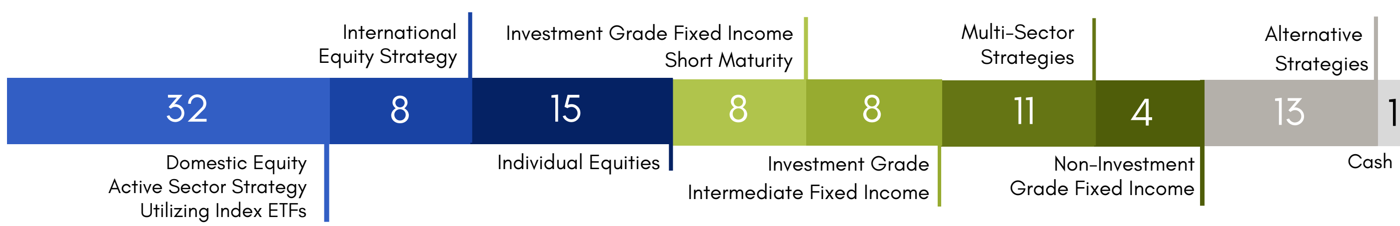
GIS Growth Strategy seeks a primary objective of wealth accumulation for investors with a moderately aggressive risk tolerance and at least a five year time horizon. Target equity asset allocation typically ranges from 80% to 95% of the total strategy which includes a target allocation of 20% in individual stocks.



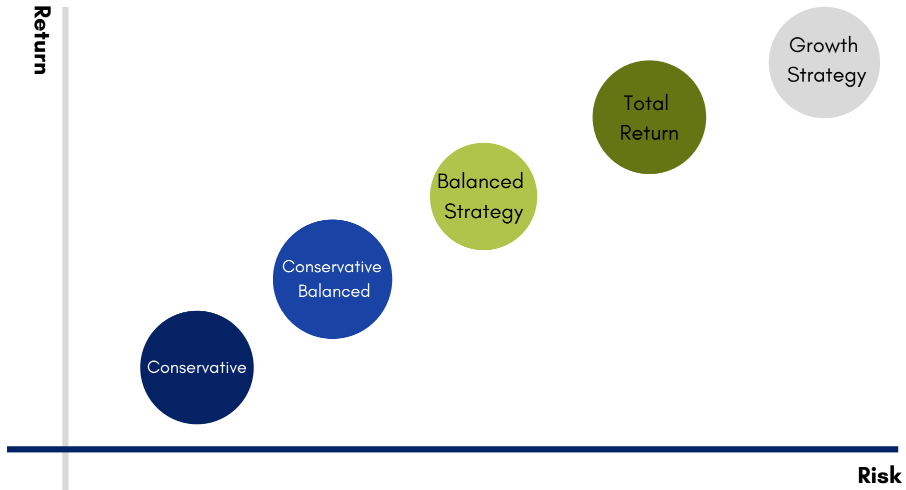
GIS Total Return Strategy seeks a primary objective of wealth accumulation for investors with a moderate risk tolerance and at least a five year time horizon. Target equity asset allocation typically ranges from 65% to 80% of the total strategy which includes a target allocation of 20% in individual stocks.



GIS Balanced Strategy seeks a primary objective of wealth accumulation and income for investors with a moderate risk tolerance and at least a three to five year time horizon. Target equity asset allocation typically ranges from 50% to 65% of the total strategy which includes a target allocation of 15% in individual stocks.

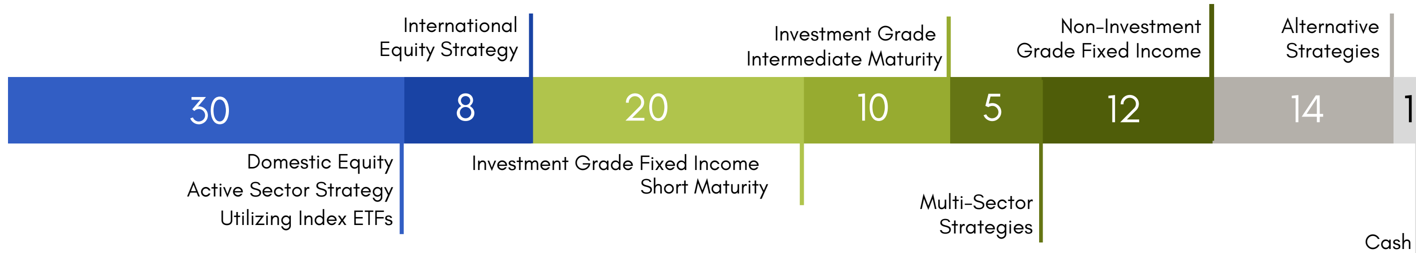


****Strategy percentages as of May 1, 2023***

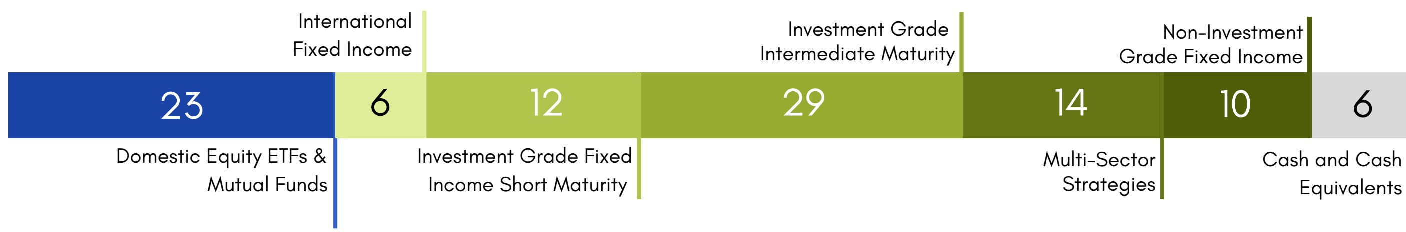


The Efficient Frontier represents the set of optimal allocations that offer the highest expected return for a given level of risk. In building an efficient allocation we should only take on an amount of risk when we can expect a commensurate rate of return. These diversified allocations are built using a blend of different asset classes or even a diverse allocation of equities. The efficient frontier serves as the primary benchmark and guide in measuring the efficiency and potential effectiveness of our investment strategies.

GIS Conservative Balanced Strategy seeks a primary objective of wealth accumulation and income for investors with a moderate risk tolerance and a three to five year time horizon. Target equity asset allocation typically ranges from 30% to 50% of the total strategy.



GIS Strategic Income seeks a primary objective of income for investors with a conservative risk tolerance and at least a three year time horizon. Target equity asset allocation typically ranges from 10% to 30% of the total strategy.



GASKIN ASSET MANAGEMENT

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All investments are subject to risk, including loss. There is no assurance that any investment strategy will be successful. Asset allocation and diversification does not ensure a profit or protect against a loss. It is important to review the investment objectives, risk tolerance, tax objectives and liquidity needs before choosing an investment style or manager.

This Fact Sheet is not intended to be a client-specific suitability analysis or recommendation. Do not use this as the sole basis for investment decisions. Do not select an investment strategy based on performance alone.

The individual(s) mentioned as the Investment Manager(s) are Financial Advisors with Raymond James participating in a Raymond James fee-based advisory program. This is an investment advisory program in which the client's Financial Advisor invests the client's assets on a discretionary basis in a range of securities. Raymond James investment advisory programs may require a minimum asset level and, depending on your specific investment objectives and financial position, may not be suitable for you.

In a fee-based account clients pay a quarterly fee, based on the level of assets in the account, for the services of a financial advisor as part of an advisory relationship. In deciding to pay a fee rather than commissions, clients should understand that the fee may be higher than a commission alternative during periods of lower trading. Advisory fees are in addition to the internal expenses charged by mutual funds and other investment company securities. To the extent that clients intend to hold these securities, the internal expenses should be included when evaluating the costs of a fee-based account. Clients should periodically re-evaluate whether the use of an asset-based fee continues to be appropriate in servicing their needs. A list of additional considerations, as well as the fee schedule, is available in the firm's Form ADV Part 2 as well as the client agreement.

ASSET CLASS RISK CONSIDERATIONS

Every type of investment, including mutual funds, involves risk. Risk refers to the possibility that you will lose money (both principal and any earnings) or fail to make money on an investment. Changing market conditions can create fluctuations in the value of a mutual fund investment. In addition, there are fees and expenses associated with investing in mutual funds that do not usually occur when purchasing individual securities directly.

This strategy may contain Exchange Traded Funds (ETF) and/or Mutual Funds. Investors should carefully consider the ETF and mutual fund investment objectives, risks, charges, and expenses before investing. The prospectus contains this and other information and can be obtained from the ETF or Mutual Fund sponsor as well as from your financial advisor. The prospectus should be read carefully before investing.

ETF shareholders should be aware that the general level of stock or bond prices may decline, thus affecting the value of an exchange-traded fund. Although exchange-traded funds are designed to provide investment results that generally correspond to the price and yield performance of their respective underlying indexes, the funds may not be able to exactly replicate the performance of the indexes because of fund expenses and other factors.

Equities: Investors should be willing and able to assume the risks of equity investing. The value of a client's portfolio changes daily and can be affected by changes in interest rates, general market conditions and other political, social and economic developments, as well as specific matters relating to the companies in which the strategy has invested. Companies paying dividends can reduce or cut payouts at any time.

Fixed Income: All fixed income securities are subject to market risk and interest rate risk. If fixed income securities are sold in the secondary market before maturity, an investor may experience a gain or loss depending on the level of interest rates, market conditions and the credit quality of the issuer. There is an inverse relationship between interest rate movements and bond prices. Generally, when interest rates rise, bond prices fall and when interest rates fall, bond prices generally rise. Please note these strategies may be subject to state, local, and/or alternative minimum taxes. You should discuss any tax or legal matters with the appropriate professional.

Sectors: Strategies that invest primarily in securities of companies in one industry or sector are subject to greater price fluctuations and volatility than strategies that invest in a more broadly diversified strategies. The Strategy may have over-weighted sector and issuer positions and may result in greater volatility and risk. Investing in small cap stocks generally involves greater risks, and therefore, may not be appropriate for every investor. The prices of small company stocks may be subject to more volatility than those of large company stocks.

Alternative investments involve substantial risks that may be greater than those associated with traditional investments and are not suitable for all investors. These risks include, but are not limited to: limited liquidity, tax considerations, incentive fee structures, potentially speculative investment strategies, and different regulatory and reporting requirements. Investors should only invest in alternative investments if they do not require a liquid investment and can bear the risk of substantial losses.

High-yield bonds are not suitable for all investors. The risk of default may increase due to changes in the issuer's credit quality. Price changes may occur due to changes in interest rates and the liquidity of the bond. When appropriate, these bonds should only comprise a modest portion of your portfolio.

International investing involves special risks, including currency fluctuations, differing financial accounting standards, and possible political and economic volatility.