



Vanguard[®]

Global Quantitative Factor Investing Strategy (“GQFI”)

Sub-advised by: Vanguard Personalized Indexing Management, LLC

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Disclaimers



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The fees and expenses charged in connection with the Global Quantitative Factor Investing Strategy (“GQFI”) may be higher than the fees and expenses of other investment alternatives and may offset profits. No assurance can be given that the investment objective will be achieved or that an investor will receive a return of all or part of his or her investment. Investment results may vary substantially over any given time period.

GQFI Overview

Investment Objective: This strategy involves using a combination of Goals Based Asset Allocation, Modern Portfolio Theory, and Quantitative Factor Analysis to develop portfolio strategies for each client's unique situation without an explicit intention of achieving returns exceeding the broader U.S. Equity Markets. **Sub-advised by Vanguard Personalized Indexing Management, LLC (“Sub-Advisor”)**



Goals Based Asset Allocation – Analyze a client's current situation together with projected future goals and financials. Various factors such as age, income level, tax situation, current and projected liabilities, personal financial goals, and personal values are considered



Modern Portfolio Theory – An investment approach that seeks to maximize portfolio expected return for given amount of portfolio risk, or equivalently minimize risk for a given level of return, each by optimizing the proportions of each asset class based on forecasted volatility and correlations to other asset classes or securities



Quantitative Factor Analysis – Method of assessing securities based on a set of measurable factors (as distinguished from qualitative considerations such as the character of management or the state of employee morale). Quantitative Factor Analysis may use, but not be limited to, statistical risk factors, published financial ratios, market data, and environmental, social and governance (ESG) scores



Intended for individual and institutional investors in the U.S.



No shorting, hedging (market or F/X), complex derivatives, or use of leverage

GQFI Overview (continued)

Investment Strategies: Sub-Advisor employs asset allocation, broad market exposure, fixed income strategy and tax optimization strategies in the management of client portfolios. SRI/ESG investment strategies are offered optionally to those clients interested in them



Broad Market Exposure – involves the investment into a basket of securities (“**Direct Indexing**”) with the expectation that the securities will approximately track a diversified market index. When combined with a Tax Optimization strategy (see below), the Sub-Advisor may elect to increase turnover while maintain broad market exposure and index tracking.



Asset Allocation – involves the allocation of client investments across asset classes, geographies (such as U.S. vs International), and risk factors (such as Growth vs Value, aka “**Smart Beta**”) to achieve diversified portfolios



Active Equity – involves the integration of forecasted expected returns (also known as “investment signals”) at the company, sector, country or common factor into a security selection and weighting process



Fixed Income – may involve investments in U.S. government/agency, U.S. local authority (Municipals) and corporate bonds. Positions may be held to maturity or sold to realize gains/losses as deemed appropriate. For each client, yield and ESG customizations may be incorporated at the direction of the client



Tax Optimization (“Tax Alpha”) – involves the analysis of cost basis of securities and unrecognized gains and losses in a portfolio. The Sub-Advisor apply industry standard tax loss harvesting approaches to net losses against gains to optimize tax-adjusted returns. Tax Optimization strategies may experience higher levels of turnover than traditional buy-and-hold approaches, but always maintain broad exposure to a stated market index



SRI/ESG (“Impact Investing”) – Socially Responsible Investing (SRI) and Environmental, Social, and Governance (ESG) investing incorporates the values and preferences of clients along one or more SRI/ESG categories. This may result in the screening out of specific companies or sectors or the overweighting (relative to a standard market capitalization weighted index) of companies exhibiting desired characteristics

Fund Structure

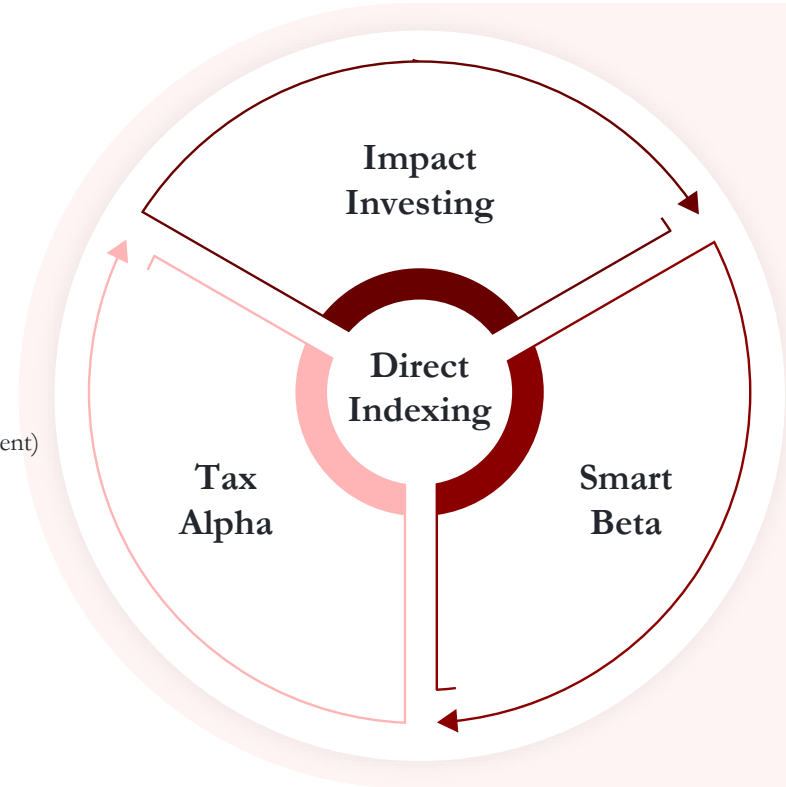


Fund Structure:

- Separately Managed Accounts (“SMA”)
- Minimum Investment: \$250,000 (waived at Sub-Advisor’s discretion)
- Subscriptions / Withdrawals: Daily
- Reporting
 - Performance available daily
 - Monthly Statements from Custodian
- Lock-up: None
- Custodian: Charles Schwab & Co. (NYSE: SCHW)
- Fees:
 - 1.00% per annum Management Fee
 - 0.60% to Triple Summit Advisors, LLC
 - 0.40% to Sub-Advisor (Vanguard Personalized Indexing Management)



For more information, please click [here](#) and [here](#)



Teams – Triple Summit Advisors, LLC



WEI is the Co-Founder and lead portfolio manager of Triple Summit Advisors, LLC. Wei brings over 18 years of security selection, portfolio construction, and risk management experiences in the investment industry. Prior to Triple Summit, Wei was a senior investment analyst with Regiment Capital Advisors in Boston, MA, where he analyzed and sourced investment ideas in high yield bonds, levered loans, distressed debt, and special situation equities. Prior to that, Wei worked as a Senior Analyst in the Asset Allocation team of Grantham, Mayo, Von Otterloo & Co. LLC. Wei graduated cum laude from Harvard University with a Bachelor of Arts in Applied Mathematics, a Master of Arts in Statistics, and a Language Citation in Literary Chinese. Wei is a CFA Charterholder and a CERTIFIED FINANCIAL PLANNER™.



DAN is the Co-Founder and portfolio manager of Triple Summit Advisors, LLC. Dan brings institutional asset management, wealth management, and client service experience to the team. Prior to Triple Summit, Dan worked in business development and operations at Zipline International, a venture-backed robotics startup. Previously, Dan worked as an investment associate at Prudential Capital Group, where he conducted credit analysis and portfolio management for a multi-billion dollar portfolio of investment grade, high-yield, and mezzanine debt. Dan also served as a field artillery officer in the U.S. Army, with overseas service in Iraq and Korea. Dan graduated cum laude from Harvard University with a Bachelor of Arts in Economics and holds a Master of Business Administration from the University of California, Berkeley. Dan is a CFA Charterholder and a CERTIFIED FINANCIAL PLANNER™.

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