

CORE INDEX PLUS

Global Equity

Investment Overview

Green Harvest Asset Management's Core Index Plus Global Equity strategy offers investors access to a managed portfolio of passive Exchange Traded Funds (ETFs) designed to provide global equity exposure. This strategy employs Green Harvest's advanced SmartCapture discipline, which is an active, proprietary process designed to capture tax benefits with a focus on minimization of tracking error. This tax-beneficial strategy seeks to minimize or reduce taxes by capturing capital losses that may be used to offset capital gains which may improve after-tax performance.

Strategy Details

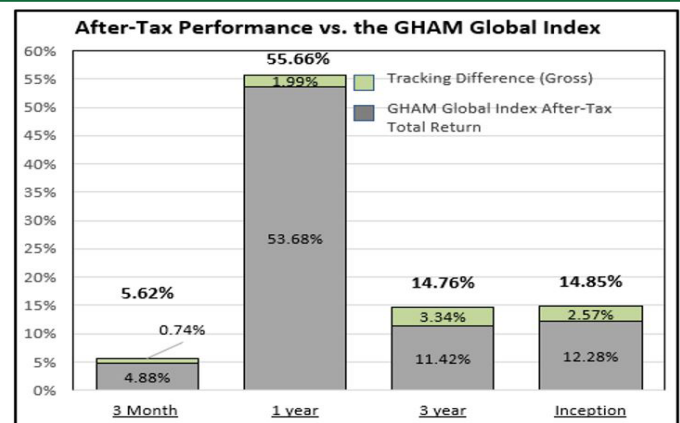
Composite Inception	4/1/17
Benchmark	GHAM Global Equity Index
Number of initial holdings	19
New Portfolio ETF Expense Ratio (weighted average)	0.27%

Three Layers of Tax Efficiency

1. Our strategies use only low-cost ETFs, which are inherently more tax efficient than most mutual funds.
2. Our SmartCapture discipline can help offset realized capital gains *inside* the portfolio.
3. Tax Benefits may be used to offset realized gains *outside* the portfolio.

Composite Performance as of 3/31/21

Pre-Tax Performance	3 Month	1 Year	3 Year	Inception
Core Index Plus Global Equity (Gross)	5.28%	55.94%	11.84%	12.71%
Core Index Plus Global Equity (Net)	5.18%	55.32%	11.40%	12.26%
GHAM Global Total Return Index	4.88%	54.54%	12.13%	13.03%
Tracking Difference (Gross)*	0.40%	1.40%	-0.29%	-0.32%
Tax Alpha (Gross)**				
Core Index Plus Global Equity	0.34%	0.59%	3.63%	2.89%
After-Tax Performance				
Core Index Plus Global Equity (Gross)	5.62%	55.66%	14.76%	14.85%
GHAM Global Total Return Index	4.88%	53.68%	11.42%	12.28%
Tracking Difference (Gross)***	0.74%	1.99%	3.34%	2.57%



* Pre-Tax Tracking Difference is the return of the Strategy minus the return of the benchmark before taxes.

** Tax Alpha equals net after-tax excess return minus pre-tax excess return, i.e., the strategy's after-tax return vs. after-tax benchmark return minus the strategy's pre-tax return vs. pre-tax benchmark return.

*** After-Tax Tracking Difference is the return of the Strategy minus the return of the benchmark after taxes.

Global composite began April 1, 2017 and is benchmarked to the GHAM Global Equity Index. All performance is total return. 3 Year and Since Inception performance is annualized.

Green Harvest Asset Management LLC Disclosure Related to After-Tax Performance:

The Composite includes all portfolios managed by Green Harvest Asset Management LLC according to the Strategy.

The Strategy's after-tax returns assume that short-term and long-term capital losses/gains realized in each account benefit from a deduction (or in case of gains, are additive) based on maximum federal tax rates applicable during the tax years shown, which were 40.8% and 23.8%, respectively. Dividend income received in each account, is assumed to be taxed at 40.8%.

After-tax returns for the benchmark are approximated by adjusting the Index's monthly price returns by its dividend yield after applying a 32.3% tax rate, which assumes that half of dividends are taxed at the 23.8% rate applicable to qualified dividends and the other half at the 40.8% rate for ordinary income.

See reverse for additional disclosures regarding after-tax returns.

Initial Holdings (new portfolio as of 3/31/21)

Symbol	ETF	(%)
XLK	Technology Select Sector SPDR® Fund	15.2
EZU	iShares MSCI Eurozone 50 ETF	12.5
AAXJ	iShares MSCI All Country Asia Ex Japan ETF	11.0
XLV	Health Care Select Sector SPDR® Fund	7.4
XLY	Consumer Discretionary Select Sector SPDR® Fund	7.1
EWJ	iShares MSCI Japan ETF	6.8
XLF	Financial Select Sector SPDR® Fund	6.5
XLC	Consumer Discretionary Select Sector SPDR® Fund	6.2
XLI	Industrial Select Sector SPDR® Fund	5.1
FLGB	Franklin FTSE United Kingdom ETF	3.8
XLP	Consumer Staples Select Sector SPDR® Fund	3.5
EWC	iShares MSCI Canada ETF	3.0
FLSW	iShares MSCI Switzerland ETF	2.8
FLAU	Franklin FTSE Australia ETF	2.0
XLE	Energy Select Sector SPDR® Fund	1.6
XLB	Materials Select Sector SPDR® Fund	1.5
XLU	Utilities Select Sector SPDR® Fund	1.5
XLRE	Real Estate Select Sector SPDR® Fund	1.3
ILF	iShares Latin America 40 ETF	1.2

The Green Harvest Difference

Green Harvest Asset Management is a pioneer in the development of tax-beneficial investment strategies using Exchange Traded Funds (ETFs) for clients seeking improved after-tax outcomes.

The Best Way to Own ETFs

Green Harvest believes ETFs are far superior to individual securities for building portfolios when the goal is tax alpha. Many asset classes can now be efficiently replicated with liquid, low-cost ETFs.

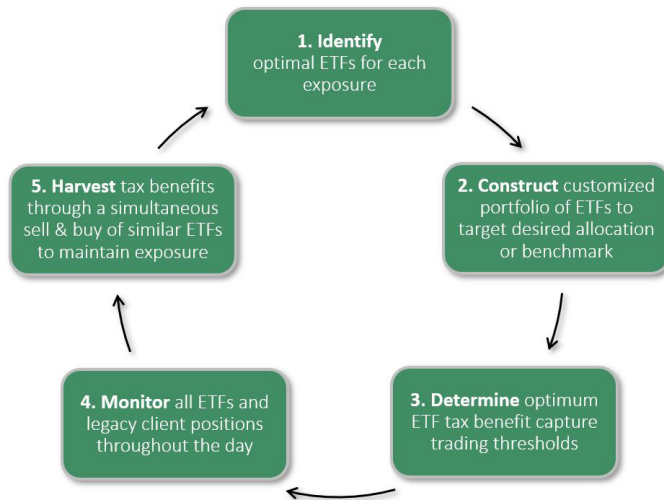
Proprietary Technology

Our tax-sensitive software identifies, targets and facilitates efficient trading throughout the market day.

Experienced Leadership Team

Founded by ETF and asset management experts with more than 65 years of asset management and ETF sponsor experience.

SmartCapture Investment Process



Investment Team

Robert Holderith

Chief Executive Officer, Chief Product Engineer

Jeff Conway, CFA®, CAIA®

Chief Investment Officer

Solomon Teller, CFA®

Chief Investment Strategist

Denise Gallo

Senior Portfolio Manager, Head of Operations

For more information call 888-79HARVEST or visit www.GreenHarvestAM.com

Performance quoted represents past performance, which is no guarantee of future results. Investment return and principal value will fluctuate, so you may have a gain or loss when the portfolio is liquidated. Current performance may be higher or lower than that quoted. Performance of an index is not illustrative of any particular investment and does not include the impact of advisory fees. It is not possible to invest directly in an index.

GHAM invests client portfolios in ETFs that invest in equity securities. Clients will be subject to the risks associated with equity securities, which include the rapid decline of market values due to general market conditions or company-specific factors. To the extent that a particular country ETF is a significant portion of the portfolio, factors impacting that country could cause the portfolio's value to fluctuate more widely than a more diversified portfolio. The strategy seeks to provide exposure aligned with the benchmark while generating capital losses that may be used to offset taxable gains. GHAM does not seek to outperform the benchmark and thus, client portfolios may underperform other forms of active management.

GHAM does not provide tax advice. GHAM works with outside accounting firms and outside tax counsel that provide ongoing guidance and updates on all relevant tax law. Federal, state and local tax laws are subject to change. GHAM is not responsible for providing clients updates on any changes in tax laws, rules or statutes.

Composite performance calculations based on asset weighted average of all accounts in the strategy. The Strategy's after-tax returns are calculated using actual before-tax returns that have been adjusted to estimate the benefits of using tax losses harvested to offset capital gains and reinvesting the resulting tax savings in the portfolio. For short-term and long-term capital gains realized in each client account, the after-tax return calculation uses the maximum federal tax rates applicable during the tax years shown, which were 40.8% and 23.8%, respectively. For dividend income received in each account, the estimate assumes the maximum federal tax rate of 40.8% applicable to ordinary income. The after-tax returns are hypothetical and may not reflect clients' actual after-tax performance due to differences in tax rates and other circumstances. As examples, clients with lower applicable tax rates, capital loss carryforwards or no capital gains outside the portfolio are likely to experience lower levels of after-tax returns. In addition, the tax savings and reinvestment are assumed to occur in the tax year, although tax savings are not available during the tax year, and any reinvestment of such savings would occur following the tax year.

Green Harvest has approximated after-tax returns for the benchmark by adjusting the Index's monthly price returns by its dividend yield after applying a 32.3% tax rate, which assumes that half of dividends are taxed at the 23.8% rate applicable to qualified dividends and the other half at the 40.8% rate for ordinary income. Benchmark after-tax returns are provided for informational purposes only and are not intended as a measure of Green Harvest's tax alpha compared to the benchmark. Significant differences between the calculation methodologies for Strategy and benchmark after-tax returns limit comparability between the returns. For example, the benchmark returns do not include the after-tax impact of capital gains, and different rates have been applied to dividend income.

Reasons to harvest capital losses, sources of capital gains and the suggestion that mutual funds distribute capital gains are for illustrative purposes only. The availability of tax alpha is highly dependent upon the initial date and time of investment as well as market direction and security volatility during the investment period. Tax loss harvesting outcomes may vary greatly for clients who invest on different days, weeks, months and all other time periods.

Total return indexes include reinvestments of all dividends.

GHAM is solely responsible for the content of its website. This material is not intended to recommend or offer any particular security. GHAM is not affiliated with any of the ETF sponsors represented in client portfolios. Initial Anchor Holdings are as of the date stated and are subject to change.

All data and conclusions derived from data in this factsheet are unaudited and their reliability and accuracy is not guaranteed.

©2021 Green Harvest Asset Management | 888 7th Avenue, 4th Floor, New York, NY 10106 | 888-79HARVEST | greenharvestam.com