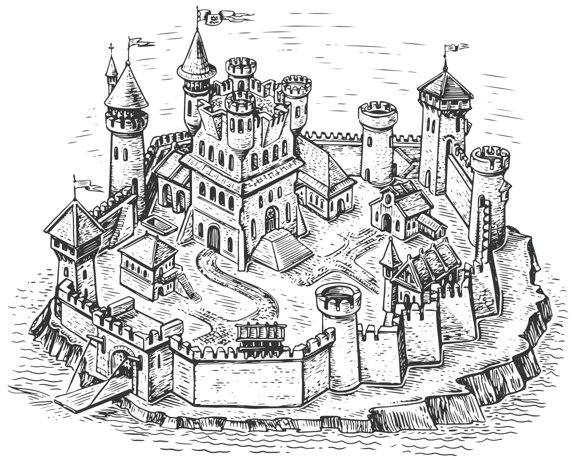
GOALS-BASED INVESTING

Tactical Allocation Models (TAM)

The integration of behavioral finance principles into tactical asset management strategies represents a new alternative in portfolio construction and risk management. Behavioral finance, which examines the psychological influences on financial decision-making, can provide valuable insights into investor behavior patterns, cognitive biases, and emotional responses to market events. By incorporating these insights, the KIM Tactical Allocation Models (TAM) are designed to help mitigate common behavioral pitfalls such as loss aversion, overconfidence, and herding behavior. This integration creates investment approaches that attempt to optimize financial outcomes and potentially help achieve long-term investment goals.

MULTI-LAYERED PROTECTION

The investment landscape is constantly evolving, and with it, the strategies employed to manage risk and optimize returns. The Volume Factor risk overlay is designed to outperform passive indexes in perceived bull markets while adopting a defensive posture during perceived bear markets. This dynamic strategy aims to limit downside risk without imposing upside caps by shifting portions of the portfolio to a defensive stance as proprietary thresholds are triggered, offering investors the potential for enhanced returns in unfavorable market conditions.



Multilayered Defense
(Wide Moat, High Walls, Strong Towers)

Complementing the Volume Factor approach are defined outcome investments, which provide a range of risk mitigation tools. Shallow buffers are designed to follow index returns while attempting to offer protection against market corrections. These instruments may mitigate the initial portion of losses in a bear market but come at the cost of capped upside potential. Floors are engineered with the goal to shield investors from severe bear market declines while providing modest protection during corrections. While floors generally correlate with index performance, they consistently extract a small cost from returns during bull markets as a trade-off for their protective features. Deep buffers offer characteristics that try to bridge the gap between traditional equity and fixed income strategies, offering an alternative to fixed income in inflationary and elevated interest rate environments. Deep buffers typically cap returns after minimal gains while offering a larger buffer each quarter.

STRATEGY & SYNERGIES

The Volume Factor risk overlay's strength lies in its ability to adapt to changing market conditions, potentially outperforming in bull markets while providing the possibility of defensive positioning in bear markets. This is where buffered ETFs come into play, offering complementary protection. A buffered ETF, when invested during the entire outcome period, is designed to avoid the first 9-20% of losses. This symbiotic relationship allows investors to maintain exposure to potential market gains while partially mitigating the impact of initial market declines in certain areas of the portfolio.

Better Together

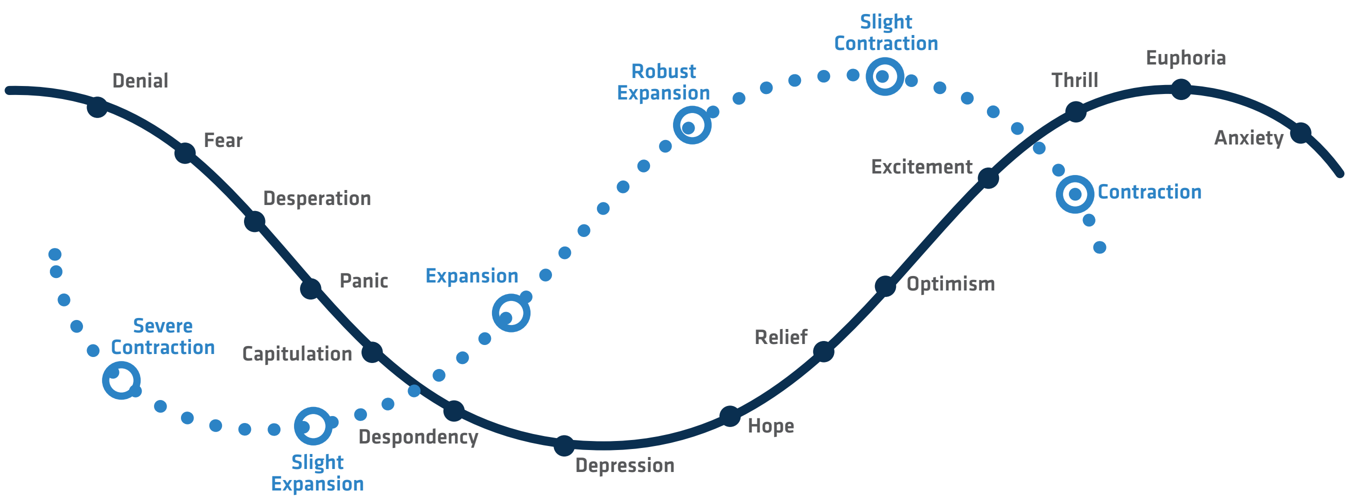
Continued on reverse side.

KINGSVIEW
INVESTMENT MANAGEMENT

The synergies between the Volume Factor risk overlay and defined outcome investments aim to create a powerful framework for portfolio management, addressing various market conditions and risk scenarios. By combining these strategies, investors can potentially achieve a more balanced and resilient portfolio structure akin to a multi-layered defense system against market volatility.

This holistic approach to risk management across various market environments aligns with the behavioral finance concept of framing investment outcomes in terms of both potential gains and protected downside, potentially leading to more rational client behavior.

Smoothing Out The Ride:
Emotions may lead to suboptimal investment decisions



Kingsview Wealth Management ("KWM") *is an investment adviser registered with the Securities and Exchange Commission ("SEC"). Information presented is for educational purposes only and does not intend to make an offer or solicitation for the sale or purchase of any specific securities, investments, or investment strategies. Investments involve risk and unless otherwise stated, are not guaranteed.*

Kingsview Investment Management ("KIM") *is the internal portfolio management group of KWM. KIM asset management services are offered to KWM clients through KWM IARs. KIM asset management services are also offered to non KWM clients and unaffiliated advisors through model leases, solicitor agreements and model trading agreements. KWM clients utilizing asset management services provided by KIM will incur charges in addition to the KWM advisory fee.*

This material has been prepared by Kingsview Wealth Management, LLC. It is not, and should not, be regarded as investment advice or as a recommendation regarding any particular security or course of action. Opinions expressed herein are current opinions as of the date appearing in this material only. All investments entail risks. There is no guarantee that investment strategies will achieve the desired results under all market conditions and each investor should evaluate their ability to invest for the long term. This information does not address individual situations and should not be construed or viewed as any typed of individual or group recommendation. Be sure to first consult with a qualified financial adviser, tax professional, and/or legal counsel before implementing any securities, investments, or investment strategies discussed.
Past performance is no guarantee of future results. The information provided is for illustrative purposes only and is not representative of the performance of any particular investment. Diversification does not ensure profit or protect against loss.

All indexes are total return unless otherwise noted. Performance for total return indexes reflects the reinvestment of dividends and capital gains*. It is not possible to invest directly in an index. Indexes are unmanaged and index returns do not reflect fees, expenses or sales charges. Indexes were chosen that Kingsview deems representative of the listed asset classes and sectors.*

The ***S&P 500 Total Return Index*** *is a capitalization-weighted index of 500 stocks designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries.*

INVESTMENTS@KINGSVIEW.COM | 312.870.6701