

4THOUGHT FINANCIAL GROUP

Multi-Method Investing

Bear Markets ♦ Bull Markets ♦ Wolf Markets ♦ Eagle Markets



Multiple Investment Methods With A Shop On The Innovation Frontier

We offer advisors a "Think Outside the Style Box" mentality to create all-weather portfolios prepared for Bull, Bear, Wolf, and Eagle markets:

- Liability-Driven Investing
- Opportunistic Investing
- Strategic Asset Allocation
- Selective/Concentrated Investing

GIPS Compliant Performance Reporting

4Thought Financial Group claims compliance with the Global Investment Performance Standards (GIPS®). GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein. GIPS-compliant performance information for 4Thought's strategies may be obtained by email at info@4tfg.com; on the 4Thought website at <https://www.4tfg.com/performance-requests>; or by phone at (516) 300-1617.*

A Formulaic, Data-Driven Investment Process And A Team Structure

Our portfolio modeling process starts with creative proprietary research and empirical data analysis. Our findings are used to generate decision making formulas that are able to rapidly and repeatedly analyze vast quantities of raw data and drive our buy/sell/allocation decisions in tune with the specific investment mandates of each of the separately managed accounts offered. Our team includes a Chief Investment Officer, an Investment Committee, and appointed Portfolio Team Members who are cross-trained in all aspects of the portfolio decision making process and trading to ensure continuity and smooth succession for our client firms.

Morningstar Separate Account Research Availability

Morningstar currently reports on all of our Separately Managed Account composites through their US Separate Account research database, so that you can access info on our SMAs independently and begin your own research process.

Specialized Strategies for Multi-Account Portfolios

LIABILITY-DRIVEN INVESTING

Fixed Income

Fixed Income Plus

100% Credit

Custom Liability-Driven Investing
Custom Mix

STRATEGIC ASSET ALLOCATION

Equity and Alternatives

Traditional Strategic Allocation

100% Equities

Global Strategic Allocation
60-100% Equities, 0-40% Other

OPPORTUNISTIC INVESTING

Liquid Alternatives to Hedge Funds

Opportunistic Unconstrained Allocation

100% Unconstrained

SELECTIVE/ CONCENTRATED INVESTING

Liquid Alternatives to Private Equity

Selective Stock Allocation

100% Equities

Turnkey Strategies for Complete Single-Account Portfolios

TRADITIONAL DIVERSIFIED ALLOCATIONS

US-Centric
Stock/Bond MixTraditional Strategic Allocation
100% EquitiesTraditional Aggressive Allocation
25% Credit, 75% EquitiesTraditional Moderate Allocation
50% Credit, 50% EquitiesTraditional Conservative Allocation
75% Credit, 25% Equities

MULTI-METHOD DIVERSIFIED ALLOCATIONS

Global
Stock/Bond/HF/PE
MixMulti-Method Unconstrained
100% UnconstrainedMulti-Method Constrained
50% Credit, 50% Unconstrained

Partner with 4Thought Today and Transform The Way You Manage Your Clients' Assets

Through the use of our Separately Managed Account program you can take advantage not only of our flexible Multi-Method Investing® approach and algorithmic investment processes, but also our personnel, training, resources, and support. In the end, our goal is to provide options that help you work in a more holistic way so achieving your client's financial goals becomes easier.

- ✓ Low cost access to high impact investing through our redefined concept of the market cycle
- ✓ Human creativity and support services combined with the power of our technology-driven methodology
- ✓ A flexible program for either a turnkey approach or the manager-of-managers
- ✓ Options for ancillary practice management resources

Morningstar Ratings™ as of March 31st, 2025

Separate Account Strategy/Composite	Morningstar Category	Overall
4Thought Traditional Aggressive Allocation	Moderately Aggressive Allocation	Morningstar Rating™: ★★★★★ Strategies in Category: 382
4Thought Selective Stock Allocation	Large Blend	Morningstar Rating™: ★★★★ Strategies in Category: 744
4Thought Global Strategic Allocation	Tactical Allocation	Morningstar Rating™: ★★★ Strategies in Category: 394
4Thought Multi-Method Unconstrained	Tactical Allocation	Morningstar Rating™: ★★★★★ Strategies in Category: 394
4Thought Opportunistic Unconstrained Allocation	Tactical Allocation	Morningstar Rating™: ★★★★★ Strategies in Category: 394
4Thought Fixed Income Plus	Corporate Bond	Morningstar Rating™: ★★★ Strategies in Category: 88
4Thought Multi-Method Constrained	Moderately Conservative Allocation	Morningstar Rating™: ★★★★★ Strategies in Category: 460
4Thought Traditional Strategic Alloc	Aggressive Allocation	Morningstar Rating™: ★★★★★ Strategies in Category: 260
4Thought Traditional Conserv Allocation	Conservative Allocation	Morningstar Rating™: ★★★★★ Strategies in Category: 335
4Thought Traditional Moderate Allocation	Moderately Conservative Allocation	Morningstar Rating™: ★★★★★ Strategies in Category: 460

Separate Account Strategy/Composite	3-Year		5-Year		10-Year	
	Morningstar Rating™	Category Rank	Morningstar Rating™	Category Rank	Morningstar Rating™	Category Rank
4Thought Traditional Aggressive Allocation	★★★★★	95/382	★★★★★	103/349	★★★★★	44/225
4Thought Selective Stock Allocation	★★★★★	69/744	★★★★★	149/667	★	488/491
4Thought Global Strategic Allocation	★★★★	209/394	★★★★	123/329	★★	131/203
4Thought Multi-Method Unconstrained	★★★★★	21/394	★★★★★	21/329	-	N/A
4Thought Opportunistic Unconstrained Allocation	★★★★	192/394	★★★★	150/329	★★★★★	49/203
4Thought Fixed Income Plus	★★★	35/88	★★★★★	22/76	★★	46/59
4Thought Multi-Method Constrained	★★★★★	22/460	★★★★★	44/418	★★★	72/271
4Thought Traditional Strategic Alloc	★★★★	46/260	★★★★★	13/226	★★★★★	13/141
4Thought Traditional Conserv Allocation	★★★★★	25/335	★★★★★	24/278	★★★★★	12/176
4Thought Traditional Moderate Allocation	★★★★★	45/460	★★★★★	35/418	★★★★★	22/271

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The Morningstar Rating™ for separate accounts, or "star rating", is calculated for separate accounts with at least a three-year history. It is calculated based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a managed product's monthly excess performance, placing more emphasis on downward variations and rewarding consistent performance. The top 10% of products in each product category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The Overall Morningstar Rating for a managed product is derived from a weighted average of the performance figures associated with its three-, five-, and 10-year (if applicable) Morningstar Rating metrics.

Notes: The ratings and rankings provided are based on Gross of fees returns for the period ended at the date shown above, amongst managers reporting to Morningstar for the full time period referenced. Rankings and ratings provided are based on gross of fees returns, and therefore the deduction of fees is not reflected in this data or in the data of competitors to which 4Thought's composites are compared. Fees for separate accounts can vary widely and are negotiated between the asset manager, the separate account program sponsor or advisor, and the investor. Morningstar has chosen to present gross-of-fees performance (before fees have been taken out) to compare separate accounts. Net-of-fees calculations often deduct the highest theoretical fees that an investor may pay. Morningstar will not calculate ratings for categories or time periods that contain fewer than five separate accounts. Each investor in the same separate account can experience slightly different total returns, because investors

have different account preferences and restrictions. Therefore, to ensure that ratings are fairly assigned, Morningstar will calculate ratings for only those firms that report performance for "composites" of similarly managed portfolios according to the guidelines of the CFA Institute's Global Investment Performance Standards (GIPS®). Separate accounts that do not have ratings can be divided into two groups: those that do not qualify to be rated and those that did not participate. A separate account will not get a Morningstar Rating if: It is less than three years old, the firm is not GIPS-compliant, or the category contains fewer than five separate accounts that are eligible for a rating.

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*The GIPS firm definition excludes any third party asset management programs over which 4Thought maintains oversight advisory agreements on behalf of its clients, any arrangements under which 4Thought provides recommendations for client self-implementation, and any assets under advisory but not under direct management (in which 4Thought provides allocation changes or trading signals to third party firms but does not take discretion over the trading of client accounts).
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