NEPSIS®
INVEST WITH CLARITY®

SMART
INVESTING WITH CLARITY®

PROCESS BEFORE PROGRESS™

We are experienced, active investment managers who are committed to helping clients reach their unique goals. To accomplish this, we harness the power and leverage the flexibility that Separately Managed Accounts (SMAs) provide investors. Our **SMA**RT **Investing With Clarity**® process is based on solid fundamentals and long-term planning and investing. Through our **SMA**RT process, we can provide more holistic service and greater transparency.

THE FOUR KEYS TO INVESTING FOR SUCCESS…
PHILOSOPHY STRATEGY FLEXIBILTY TRANSPARENCY®

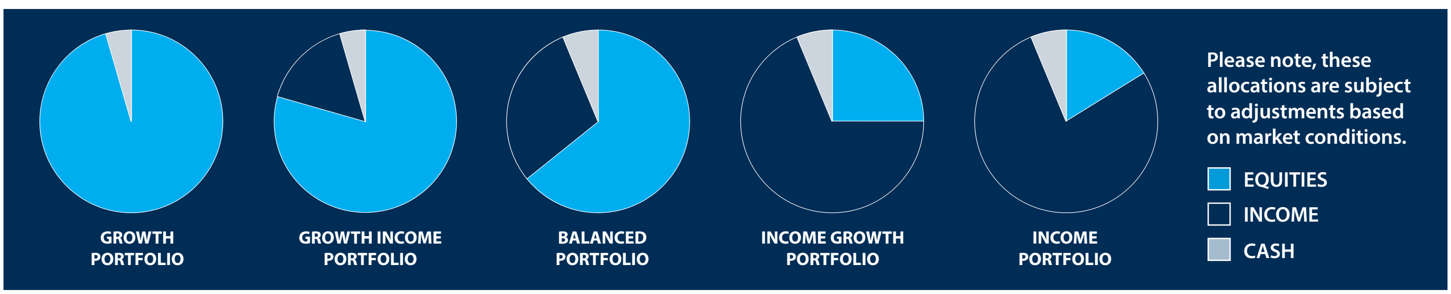
Investment Philosophy: Investors should invest like they are business owners – knowing what they own and why they own it. We believe in diversification, but not over-diversification, as you often find with mutual funds and ETFs. We also believe that volatility creates opportunity and is needed for long-term investment success.

Investment Strategy: We utilize fundamental analysis, not timing the market, and we invest in both secular and cyclical trends. Our portfolios consist of roughly 25-40 companies, allowing our research team to be selective.

Flexibility: We leverage Strategic Cost Averaging®, an investment strategy that invests unequal monetary amounts timed to specific market and/or company events, which provides an investor the opportunity to purchase additional shares of a company over time.

Transparency: We have a committed relationship with the custodian of our clients' investments and assets, Pershing Advisor Solutions LLC "PAS", where our clients can see all of the activity in their accounts at any time.

Portfolio Personalization: Our portfolios can be modified to best align to our clients' particular investment restrictions or guidelines. We have five investment allocations:



Sell Discipline: Every position in our portfolios is owned for a specific reason. Correspondingly, when positions or businesses we own are sold, it is also for specific reasons. We have four distinct sell disciplines we adhere to:

1. Fundamentals of the business or the sector have changed.
2. A perceived (potentially) better opportunity has become known.
3. Selling a portion of a position to lock in profit or bring portfolio back to appropriate allocation balance.
4. Tax Management - Tax loss harvesting for offsetting future gains or current gains.

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Podcast: Invest With Clarity® Podcast

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WHY SMAs ARE SO SMART

Smart investors are turning to Separately Managed Accounts (SMAs) as their preferred investment vehicle versus mutual funds or ETFs due to four primary reasons:

1. SMAs can be customized to properly align with an investor's objectives and goals.
2. SMAs are actively managed by a professional portfolio manager, who provides individual guidance and understands the investor's unique goals, as well as their personal tolerance for risk.
3. SMAs provide the flexibility needed to invest directly in stocks, bonds and other securities to generate liquidity and potential tax benefits. This is due to the investor owning the security outright versus owning shares or units of a mutual fund or an exchange traded fund (ETF).
4. SMAs provide the transparency many clients demand to understand exactly what they own in their portfolio and why they own these securities. Clients also have access to all details associated with any trades or changes in their portfolio.

Our Investing Approach Combines the Power + Flexibility of SMAs and the Art of Investing + Personal Service

When investors work with Nepsis®, they get the best of both worlds. Our commitment to helping investors reach their unique goals for the future is rooted in our belief in Investing With Clarity®. If clients know what they own in their portfolios and why, they are better able to rise above the noise created by sensational news reporting of the markets. SMAs are the ideal investment vehicle due to their flexibility and transparency, which allow potential tax and liquidity benefits.

SMART
INVESTING WITH CLARITY®

- **Ability for Investment Customization**
- **Individually Tailored Tax Efficiency Options**
- **Strategic Withdrawal / Liquidity Opportunities**
- **Clients Better Understand What They Own and Why**
- **Complete Transparency**

SMART
INVESTING WITH CLARITY®

- **Active vs. Passive Portfolio Management**
- **Flexibility to Respond to Market Changes**
- **Invest in Businesses vs. Chase the Market**
- **Utilization of Strategic Cost Averaging®**
- **Established Sell Discipline**

Get to Know Us through Our Podcast…

We invite you to listen to Mark Pearson share his message of Investing With Clarity®.

Mark believes that success in investing, as in life, is the result of absolute clarity. Join us as he shares stories and provides clarity around investments in a way that just makes sense. **Listen at investwithclarity.podbean.com**

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