

BIOGRAPHY

Ms. Terri Spath, CFA, CFP is Chief Investment Officer at Sierra Investment Management, the parent company of the Sierra Mutual Funds and Ocean Park Asset Management. She is responsible for market and economic analysis, portfolio allocation, investment strategy and building client solutions at the firm. Terri previously served as Deputy Chief Investment Officer at Mercer Global Advisors. Her extensive experience in the financial services industry includes portfolio management and analyst responsibilities at Franklin Templeton, Fidelity Investments and RSF Capital Management.

Terri holds the Chartered Financial Analyst and the CERTIFIED FINANCIAL PLANNER™ designations. She earned an MBA from Columbia Business School and an A.B. from the University of Michigan.

A professional portrait of Terri Spath, a woman with blonde hair, wearing a dark blue blazer over a pink top. She is standing with her arms crossed in front of a scenic background of a river, forest, and mountains under a bright sky.

Terri Spath, CFA, CFP®

CHIEF INVESTMENT OFFICER



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Investors should carefully consider the investment objectives, risks, charges, and expenses of the Sierra Mutual Funds. This and other information about the fund is contained in the prospectus and should be read carefully before investing. The prospectuses can be obtained on our website www.sierramutualfunds.com or by calling toll free 1-800-729-1467. The Sierra Mutual Funds are distributed by Northern Lights Distributors, LLC, member FINRA/SIPC.

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