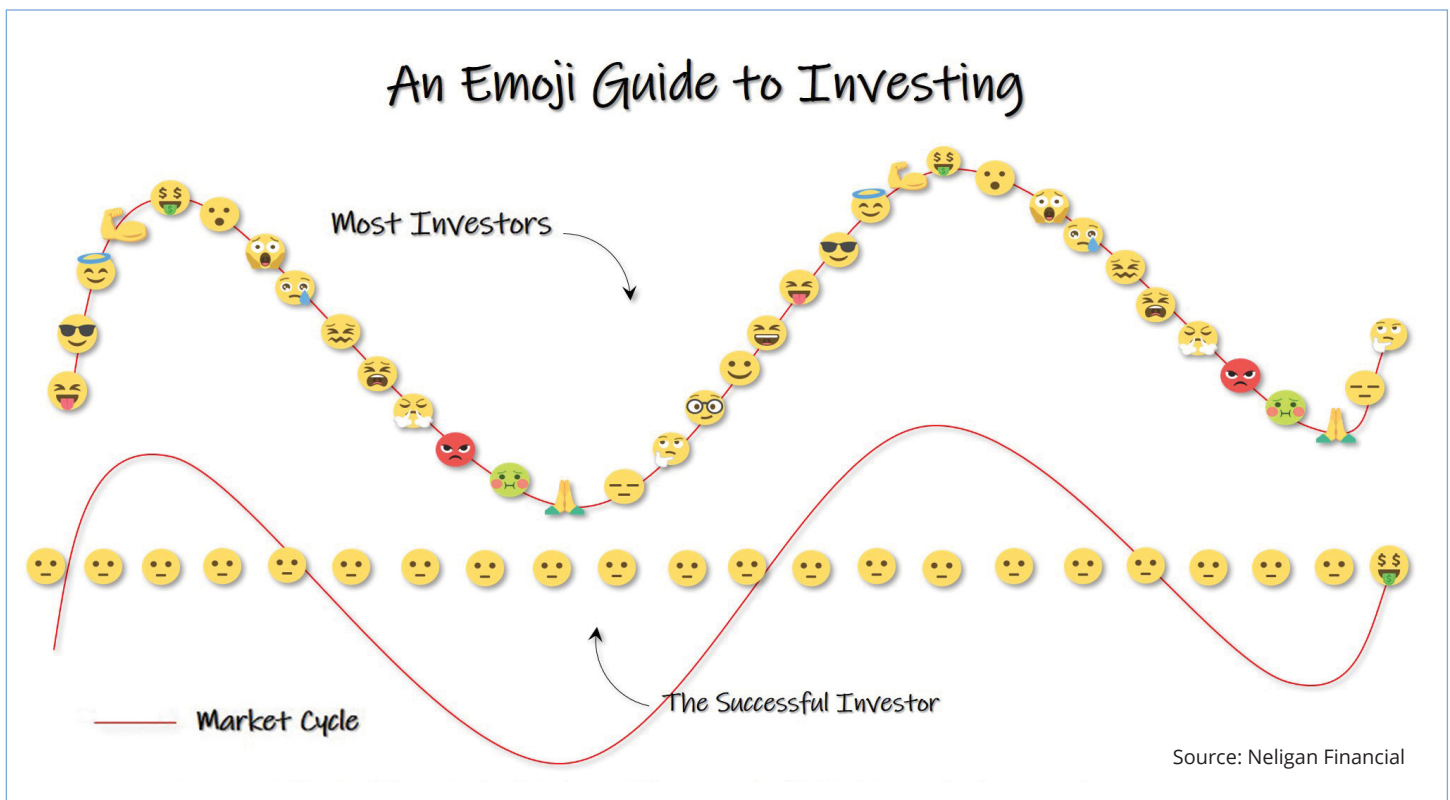


We have two investment goals

These goals help us manage across the emotional ups and downs of the markets.

1 Prevent large, unrecoverable losses and mitigate downside risk.

2 Produce satisfying, risk-adjusted returns over a market cycle.



Investments take the escalator up, and the elevator down

Our investment process seeks to participate in the majority of any sustained uptrend, and mitigate downside risk.



RISKS AND DISCLOSURES:

Past performance does not guarantee future results and there is no guarantee that any investment strategy will achieve its objectives, generate profits, or avoid losses. Diversification does not ensure a profit or protect against a loss in a declining market.

Investors should carefully consider the investment objectives, risks, charges, and expenses of the Sierra Mutual Funds. This and other information about the Fund are contained in the prospectus and should be read carefully before investing. The prospectus can be obtained by calling toll free 1-866-738-4363 (1-866-RETI FND). The Sierra Mutual Funds are distributed by Northern Lights Distributors, LLC, member FINRA/SIPC.

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