

Defined Process. Differentiated Outcomes.



# Navigating Our Solutions



## Our Tactical Process Applies to All Solutions

### WHEN TO BUY



**Trend  
Following**

### WHAT TO BUY



**Security  
Selection**

### WHEN TO SELL



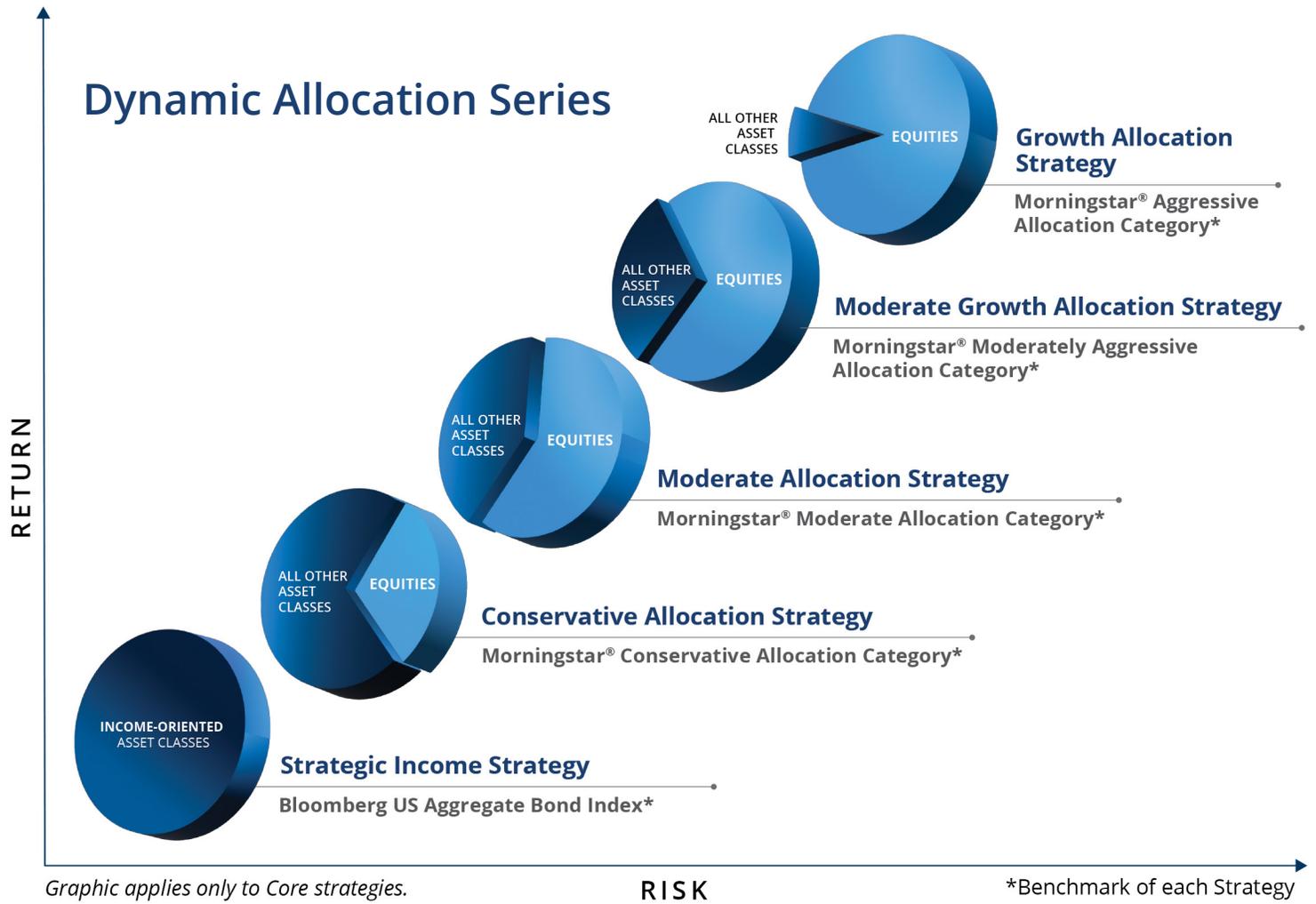
**Trailing Stop  
Discipline**

**Our aim is to grow client wealth by focusing on the following objectives:**

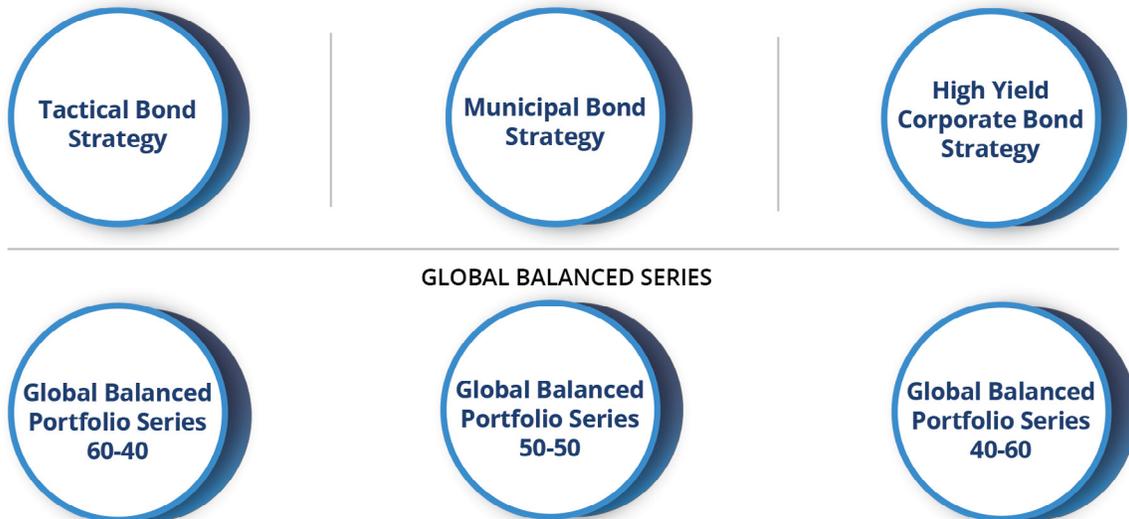
- 1** Participate opportunistically in global investment uptrends while
- 2** Using a tactical discipline to help limit downside risk.

**Trailing Stop Discipline (“Discipline”).** This proprietary Discipline has the objective of limiting the magnitude for portfolio drawdowns. The Discipline is based on a manual process that defines sell levels/signals for security holdings in decline, as measured by its price falling below the recent high of its lower band. These are not market orders. Ocean Park utilizes this Discipline directly in the management of non-affiliated holdings. Ocean Park invests in its affiliated Funds and the Discipline is applied at the Underlying Funds level, not on the Funds themselves. Please see our Form ADV Part 2A for information on conflicts of interest that exist as a result of Ocean Park investing in affiliated Funds.

# Ocean Park Strategies



...and completing the portfolio of solutions available:



# Active ETFs

Ocean Park's four active exchange traded funds (ETFs) combine the advantages of ETFs with a tactical, rules-based process. The ETFs seek to diversify across multiple asset classes, and each ETF's investment objective is to provide total return and limit exposure to downside risk.

## EQUITY

### Ocean Park Domestic ETF

DUKQ

**Domestic Equity:**

The Ocean Park Domestic ETF can invest in US Equity ETFs that are exhibiting uptrends. Examples of ETFs that the Fund can invest in include those based on market capitalization, styles, factors, sectors and industries. The Fund can also be invested in cash equivalents when US Equity ETFs are not in uptrends.

**Benchmark:** Morningstar® US Market Index

### Ocean Park International ETF

DUKX

**International Equity:**

The Ocean Park International ETF can invest in International Equity ETFs, which include Emerging Market ETFs, that are exhibiting uptrends. Examples of ETFs that the Fund can invest in include those based on market capitalization, styles, factors, regions and countries. The Fund can also be invested in cash equivalents when International Equity ETFs are not in uptrends.

**Benchmark:** Morningstar® Global Markets ex-US Index

## FIXED INCOME

### Ocean Park Diversified Income ETF

DUKZ

**Fixed Income:**

The Ocean Park Diversified Income ETF can invest in areas of the bond market that are exhibiting uptrends. Examples of ETFs that the Fund can invest in include those that invest in Treasuries, investment grade and high yield corporate bonds, investment grade and high yield municipal bonds, mortgage-backed securities, developed international and emerging market bonds, convertible bonds, preferred securities and bank loans. The Fund can also be invested in cash equivalents when fixed income ETFs are not in uptrends.

**Benchmark:** Bloomberg US Aggregate Bond Index

### Ocean Park High Income ETF

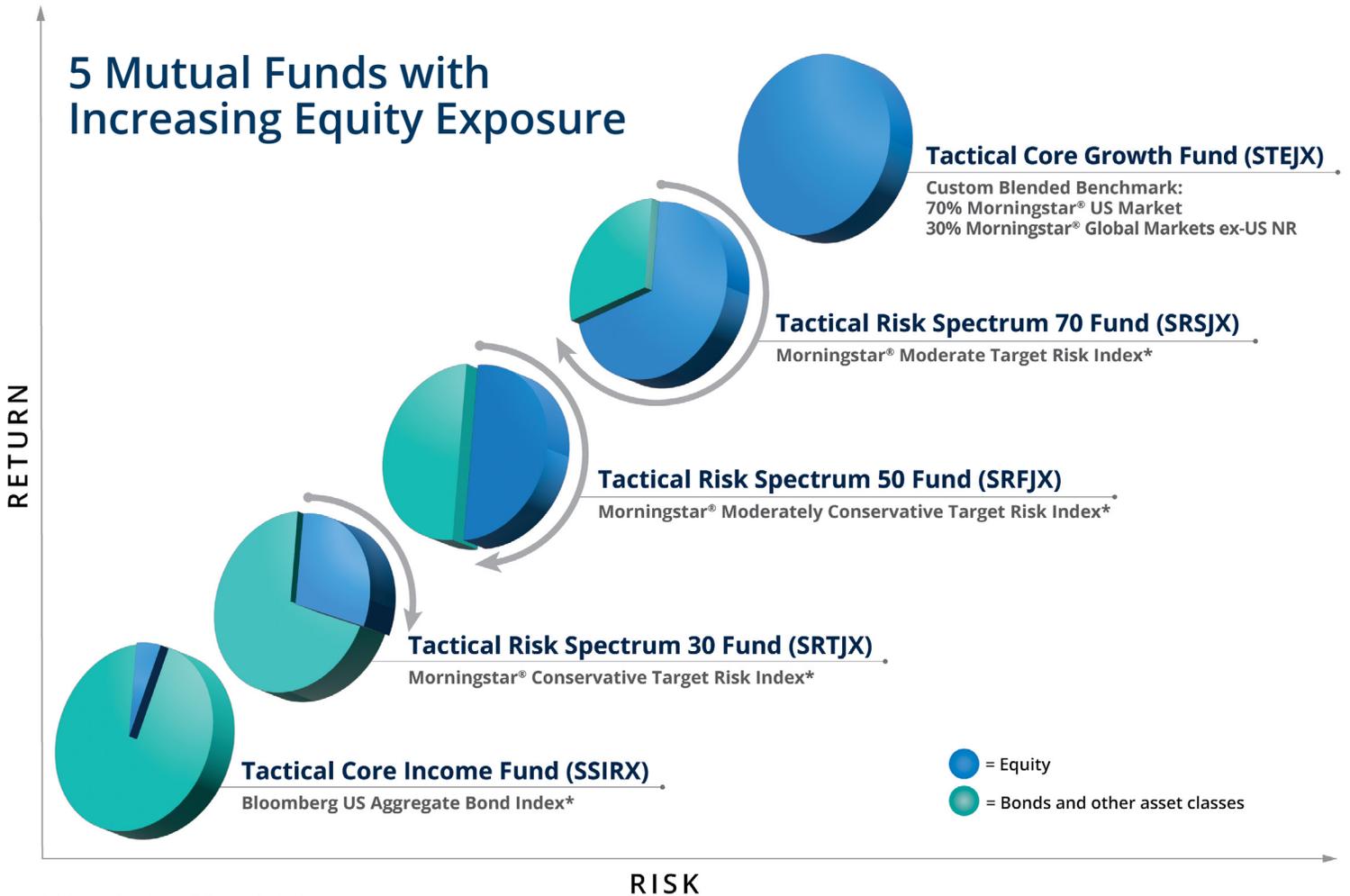
DUKH

**Fixed Income:**

The Ocean Park High Income ETF can invest in higher yielding areas of the bond market that are exhibiting uptrends. Examples of ETFs that the Fund can invest in include those that invest in high yield corporate and municipal bonds, emerging market bonds, preferred securities and bank loans. The Fund can also invest tactically in Treasury ETFs and can be invested in cash equivalents when high income and Treasury ETFs are not in uptrends.

**Benchmark:** Bloomberg US Aggregate Bond Index

# Ocean Park Mutual Funds



\*Primary benchmark for each strategy

The three Tactical Risk Spectrum Funds (30, 50, and 70) target the noted average equity exposure over three years.

...and completing the portfolio of mutual fund solutions available:



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### DEFINITIONS

- \***Bloomberg US Aggregate Bond Index** – A broad-based flagship benchmark that measures the investment grade, US dollar-denominated, fixed-rate taxable bond market. The index includes Treasuries, government-related and corporate securities, MBS (agency fixed-rate pass-throughs), ABS and CMBS (agency and non-agency). The index does not take into account charges, fees and other expenses, and investors cannot invest directly in an index.
- \***Morningstar® Aggressive Allocation Category** – Aggressive-allocation portfolios seek to provide both capital appreciation and income by investing in three major areas: stocks, bonds, and cash. These portfolios tend to hold larger positions in stocks than moderate-allocation portfolios. These portfolios typically have 70% to 90% of assets in equities and the remainder in fixed income and cash.
- \***Morningstar® Conservative Allocation Category** – Conservative allocation portfolios seek to provide both capital appreciation and income by investing in three major areas: stocks, bonds, and cash. These portfolios tend to hold smaller positions in stocks than moderate-allocation portfolios. These portfolios typically have 20% to 50% of assets in equities and 50% to 80% of assets in fixed income and cash.
- \***Morningstar® Conservative Target Risk Index** – The index seeks approximately 20% exposure to global equity markets. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.
- \***Morningstar® Global Markets ex-US NR** – The index measures the performance of the stocks located in the developed and emerging countries across the world (excluding the United States) as defined by Morningstar®. Stocks in the index are weighted by their float capital, which removes corporate cross ownership, government holdings and other locked-in shares.
- \***Morningstar® Moderate Allocation Category** – Moderate-allocation portfolios seek to provide both capital appreciation and income by investing in three major areas: stocks, bonds, and cash. These portfolios tend to hold larger positions in stocks than conservative-allocation portfolios. These portfolios typically have 50% to 70% of assets in equities and the remainder in fixed income and cash.
- \***Morningstar® Moderately Aggressive Allocation Category** – Moderate allocation portfolios distribute assets among all three major asset classes: equity, bonds and cash. These portfolios take a balanced approach with a more aggressive tint, investing 50-70% of assets in equity securities and 30-50% in fixed income. Typically, exposure to each asset class remains within specified ranges.
- \***Morningstar® Moderately Conservative Target Risk Index** – The index seeks approximately 40% exposure to global equity markets. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria. The index does not take into account charges, fees and other expenses, and investors cannot invest directly in an index.
- \***Morningstar® Moderate Target Risk Index** – The index seeks approximately 60% exposure to global equity markets. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.
- \***Morningstar® US Market Index** – The index measures the performance of US securities and targets 97% market capitalization coverage of the investable universe. It is a diversified broad market index.

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*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. Investors should carefully consider the investment objectives, risks, charges, and expenses of the Ocean Park Mutual Funds and Ocean Park ETFs (collectively, "Ocean Park Funds"). This and other information about the Ocean Park Funds 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 Ocean Park Funds are distributed by Northern Lights Distributors, LLC, member FINRA/SIPC. Ocean Park Asset Management, LLC is not affiliated with Northern Light Distributors, LLC.*

*Advisory services are offered through Ocean Park Asset Management, LLC, a registered investment adviser ("RIA") regulated by the U.S. Securities and Exchange Commission ("SEC"). The advisory services are only offered in jurisdictions where the RIA is appropriately registered. The use of the term "registered" does not imply any particular level of skill or training and does not imply any approval by the SEC. For information pertaining to the registration status of Ocean Park Asset Management, LLC, please call 1-844-727-1813 or refer to the Investment Adviser Public Disclosure website ([www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)). The ETF's are newly formed and have limited operating history.*

All investments involve risk, including loss of principal. All strategies are subject to various risks, including general market and operational risks, risks associated with the active/tactical management of investments, and specific risks related to the securities and investments recommended by Ocean Park.

Each ETF has specific risks, and the Prospectus should be carefully read before investing. ETFs are subject to specific risks, depending on the nature of the underlying strategy of the fund. These risks could include foreign risk, emerging market risk, liquidity risk, sector risk, as well as risks associated with fixed income securities, real estate investments, and commodities, to name a few. While the shares of ETFs are tradeable on secondary markets, they may not readily trade in all market conditions and may trade at significant discounts in periods of market stress. ETFs trade like stocks, are subject to investment risk, fluctuate in market value and may trade at prices above or below the ETF's net asset value. Brokerage commissions and ETF expenses will reduce returns. There is no guarantee that an ETF will achieve its objective. The ETFs are newly formed and have no operating history.

**Underlying Fund Risk.** Each Underlying Fund is subject to specific risks, depending on its investments. Underlying Funds are also subject to investment advisory fees and other expenses, which are indirectly borne by the Fund. As a result, your overall cost of investing in the underlying stocks, bonds and other basic assets will be higher than the cost of investing directly in them, and may be higher than other mutual funds that invest directly in stocks and bonds.

The **Ocean Park Tactical Core Income Fund** invests in underlying funds that may invest in foreign emerging market countries that may have relatively unstable governments, weaker economics, and less-developed legal systems, which do not protect investors. In general, the price of a fixed income security falls when interest rates rise. Any strategy that includes inverse securities could cause the Fund to suffer significant losses. Underlying fund investments in lower-quality bonds, known as high-yield or junk bonds, present greater risk than bonds of higher quality. Municipal securities are subject to the risk that legislative changes and economic developments may adversely affect the value of the Fund's investments. REIT risks include declines from deteriorating economic conditions, changes in property value, and defaults by borrower. Underlying funds that own small and mid-capitalization companies may be more vulnerable than larger, more established organizations to adverse business or economic developments. In some instances, it may be less expensive for an investor to invest in the underlying funds directly.

The **Ocean Park Tactical Bond Fund** has fixed income risk as a rise in interest rates causes a decline in the value of the underlying funds owned by the fund. Other risk factors impacting fixed income securities include credit risk, maturity risk, market risk, extension risk, illiquid security risks, foreign securities risk and prepayment risk. These risks could affect the value of a particular investment by the Fund possibly causing the Fund's share price and total return to be reduced and fluctuate more than other types of investments. In addition, some of the underlying funds in which the Fund will from time to time invest in are sometimes referred to as high-yield or junk bonds. Because the Fund will seldom hold an underlying fund for 12 months or more, investors who own the Fund in taxable accounts will be subject to federal income tax at short-term rates. There is no guarantee the holdings will continue to pay dividends.

The **Ocean Park Tactical Municipal Fund** invests in underlying funds and ETFs that may invest in tax-exempt municipal bonds, as well as municipal money market funds. "Tax exempt" refers to the exemption from federal income taxes of the dividends paid by the Underlying Funds, a benefit that will be passed through to shareholders as to ordinary dividends from the Fund. In general, the price of a fixed income security falls when interest rates rise. Underlying Fund investments in lower-quality municipal bonds,

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known as high-yield or junk bonds, present greater risk of default than bonds of higher quality. Municipal securities are subject to the risk that legislature changes and economic developments may adversely affect the value of the Fund's investments. Shares of ETFs may trade at a discount or a premium in market price if there is a limited market in such shares and are also subject to brokerage and other trading costs, which could result in greater expenses to the Fund. In some instances, it may be less expensive for an investor to invest in the Underlying Funds directly. There is no guarantee the holdings will continue to pay dividends.

The **Ocean Park Tactical All Asset Fund** invests in underlying fund investments including mutual funds, closed-end-funds and ETFs. In some instances, it may be less expensive for an investor to invest in the Underlying Funds directly. There is also a risk that investment advisers of those underlying funds may make investment decisions that are detrimental to the performance of the Fund. Investments in underlying funds that own small and mid-capitalization companies may be more vulnerable than larger, more established organizations to adverse business or economic developments. Investments in underlying funds that invest in foreign equity and debt securities could subject the Fund to greater risks including currency fluctuation, economic conditions, and different governmental and accounting standards. There is no guarantee the holdings will continue to pay dividends.

The **Ocean Park Tactical Risk Spectrum 30 Fund** invests in foreign securities that could subject the Fund to greater risks including currency fluctuation, economic conditions, and different governmental and accounting standards. In general, the price of a fixed income security falls when interest rates rise. The increasing interconnectivity between global economies and financial markets increases the likelihood that events or conditions in one region or financial market may adversely impact issuers in a different country, region or financial market. Each Underlying Fund is subject to specific risks, depending on its investments. Underlying Funds are also subject to investment advisory fees and other expenses, which are indirectly borne by the Fund. As a result, your overall cost of investing in the underlying stocks, bonds and other basic assets will be higher than the cost of investing directly in them. There is no guarantee the holdings will continue to pay dividends.

The **Ocean Park Tactical Risk Spectrum 50 Fund** invests in foreign securities that could subject the Fund to greater risks including currency fluctuation, economic conditions, and different governmental and accounting standards. In general, the price of a fixed income security falls when interest rates rise. The increasing interconnectivity between global economies and financial markets increases the likelihood that events or conditions in one region or financial market may adversely impact issuers in a different country, region or financial market. Each Underlying Fund is subject to specific risks, depending on its investments. Underlying Funds are also subject to investment advisory fees and other expenses, which are indirectly borne by the Fund. As a result, your overall cost of investing in the underlying stocks, bonds and other basic assets will be higher than the cost of investing directly in them. There is no guarantee the holdings will continue to pay dividends.

The **Ocean Park Tactical Risk Spectrum 70 Fund** invests in foreign securities that could subject the Fund to greater risks including currency fluctuation, economic conditions, and different governmental and accounting standards. In general, the price of a fixed income security falls when interest rates rise. The increasing interconnectivity between global economies and financial markets increases the likelihood that events or conditions in one region or financial market may adversely impact issuers in a different country, region or financial market. Each Underlying Fund is subject to specific risks, depending on its investments. Underlying Funds are also subject to investment advisory fees and other expenses, which are indirectly borne by the Fund. As a result, your overall cost of investing in the underlying stocks, bonds and other basic assets will be higher than the cost of investing directly in them. There is no guarantee the holdings will continue to pay dividends.

The **Ocean Park Tactical Core Growth Fund** invests in foreign securities that could subject the Fund to greater risks including currency fluctuation, economic conditions, and different governmental and accounting standards. In general, the price of a fixed income security falls when interest rates rise. The increasing interconnectivity between global economies and financial markets increases the likelihood that events or conditions in one region or financial market may adversely impact issuers in a different country, region, or financial market. Each Underlying Fund is subject to specific risks, depending on its investments. Underlying Funds are also subject to investment advisory fees and other expenses, which are indirectly borne by the Fund. As a result, your overall cost of investing in the underlying stocks, bonds and other basic assets will be higher than the cost of investing directly in them. There is no guarantee the holdings will continue to pay dividends.

