Optivise
ADVISORY SERVICES

FACT SHEET

The Freedom Series

PORTFOLIO DESIGN

Multi-manager portfolios designed to help investors stay invested through the ups & downs of market cycles, by using the complete range of asset classes.

Management Style:
Tactical and Strategic Blend

UPSIDE CAPTURE THROUGH DOWNSIDE PROTECTION

We believe the optimal portfolio is one an investor can stick with, regardless of market conditions, to achieve investors' objectives. The Freedom Series allocations are designed to produce what every investor wants, potential for growth & income with defenses against their most feared risks.

We start with low cost, high quality exposure to primary asset classes, & seek to build in alternative return opportunities & downside protection through actively-hedged ETF strategies.

*Assumes recovery = 8% Net Composite Average Growth Rate

Drawdown	% To Recover	Years To Recover
5%	5.3%	0.67
10%	11.1%	1.37
20%	25.0%	2.90
30%	42.9%	4.63
40%	66.7%	6.64
50%	100.0%	9.01

The ability to minimize drawdown risk can shorten the recovery time.

YIELD + GROWTH FRAMEWORK

Returns can come from:

Yield : Dividends + Interest

Growth : Annualized Improvement

Valuation : Changing Investor Appetite

In order to achieve relatively consistent growth over time, we focus on capturing sustainable yield with the potential for growth. Our selections from the asset class level all the way down to the individual security level must pass a series of yield and growth filters to be considered.

Decade	Yield +	Earnings Growth +	Valuation Change =	Annual Returns
1900s	3.9%	4.7%	0.9%	9.5%
1910s	4.2%	2.0%	-2.9%	3.4%
1920s	3.7%	5.6%	4.6%	13.9%
1930s	3.1%	-5.7%	1.6%	-1.0%
1940s	4.2%	9.9%	-6.4%	7.8%
1950s	4.1%	3.9%	10.1%	18.1%
1960s	3.1%	5.5%	-1.2%	7.3%
1970s	3.4%	9.9%	-8.0%	5.3%
1980s	3.4%	4.4%	8.6%	16.4%
1990s	1.7%	7.7%	8.2%	17.6%
2000s	1.5%	0.6%	-2.9%	-0.8%
2010s	1.9%	10.6%	0.7%	13.3%
Avg Contribution To Returns	3.2%	4.9%	1.1%	9.2%

Source: John Bogle, Robert Shiller, Aptus Research

CLIENT-SPECIFIC GROWTH & INCOME TARGETS

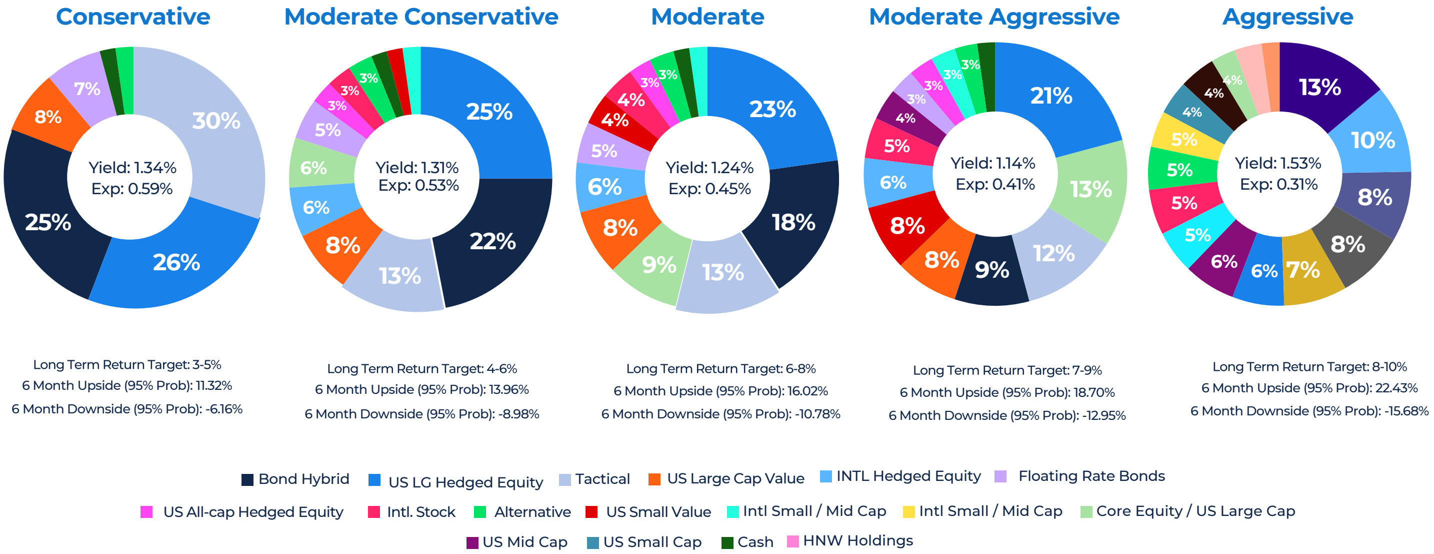
Conservative Allocation: Designed with the primary objective of stability and protection, plus opportunity for appreciation. Reducing drawdown is the foundation, with lower exposure to traditional equities.

Moderate Conservative: Designed to accomodate a blended risk tolerance between Conservative and Moderate allocations.

Moderate Allocation: Designed with flexibility to dynamically adjust exposure as risks & opportunities change. Balancing the reduction of both drawdown and longevity risk is the goal, designed to help capture market returns while mitigating significant declines. Nearly half of the equity exposure contains some form of explicit hedging.

Moderate Aggressive: Designed to accomodate a blended risk tolerance between Aggressive and Moderate allocations.

Growth Allocation: Designed to help accumulate wealth through equities. Reduced drawdown remains a feature, but with a greater emphasis on reducing longevity risk by harnessing the compounding power of stocks.



Holdings as of 12/31/21
Please see attached disclosures.

*All returns illustrated represent hypothetical back tested returns and should not be viewed as actual model returns. Back tested return has the advantage of hindsight and may not accurately represent how a model will perform going forward. No assets contained within the models are guaranteed by FDIC, the U.S. Government, or any of its agencies. Assets within the models contain expenses that are assessed directly by the issuer. These fees are in addition to the investment advisory fee. All investment involve the risk of loss and your account performance may increase or decrease your original investment.

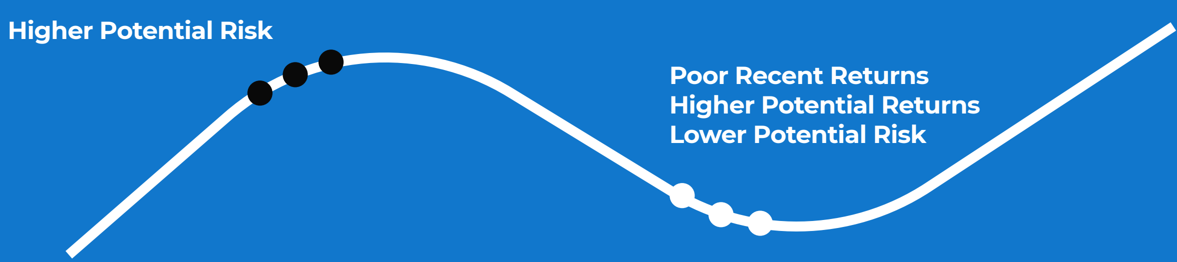
MANAGING RISK

We lean on diversification, active hedging, trend following, and security selection to manage risk for clients.

Correlations can converge in a downturn, and bonds may not have quite the protection they had when rates were higher. We manage risk for two primary reasons:

To Reduce Drawdown And The Emotions That Go With It

To Turn Market Drawdowns Into Opportunity



MAKE THE MOST OF THE ROAD AHEAD

The best tools and expert knowledge to drive you to the road ahead.

Disclosures

Advisory services offered through Optivise Advisory Services, LLC, a Registered Investment Adviser registered with the Securities and Exchange Commission. Registration does not imply a certain level or skill or training. More information about the advisor, its investment strategies and objectives, is included in the firm's Form

ADV Part 2, which can be obtained, at no charge, by calling (855) 378-1806. Optivise Advisory Services, LLC is headquartered in Franklin, TN.

This fact sheet offers generalized research, not personalized investment advice. It is for informational purposes only and does not constitute a complete description of our investment services or performance. Nothing on this fact sheet should be interpreted to state or imply that past results are an indication of future investment returns. All investments involve risk and unless otherwise stated, are not guaranteed. Be sure to consult with an investment & tax professional before implementing any investment strategy.

Portfolio holdings information as of December 31, 2021. There is no assurance that the specific securities listed will remain in the Portfolio. Asset allocation and portfolio holdings may differ from the model among accounts in the composite. Optivise employs a diversification strategy using a combination of tactical and strategic, active and index-based Exchange Traded Funds to represent specific asset classes. These representations should not be considered a recommendation to buy or sell an ETF. As with all investments, ETFs have risks. For more information or a prospectus, please contact your Investment Advisor.

The Risk Number and the 95% Probability Range are calculated using a long-term average of 7.5% for the S&P 500, 0bps change in the Ten Year US Treasury Rate, and correlation and volatility data from 2008 to present. Riskalyze uses actual historical data to calculate the statistical probabilities shown. For securities calculated using Average Annual Return, the Average Return will be calculated using actual price history from June 2004-present or inception. We calculate the annualized return number as (final price / initial price) ^ (1 / number of years) - 1. Riskalyze does not provide investment analysis on investments with less than 6 months of historical performance. In instances where an investment's inception is more recent than January 1, 2008 and greater than 6 months, Riskalyze will use correlation statistics from the investments actual trading history to extrapolate missing volatility data. In most cases the extrapolation calculation increases the risk presented in the investment analysis as a means of protecting the investor. Investments with an inception more recent than January 1, 2008 are highlighted with an information icon . The Six Month 95% Probability Range is calculated from the standard deviation of the portfolio (via covariance matrix), and represents a hypothetical statistical probability, but there is no guarantee any investments would perform within the range. There is a 5% probability of greater losses. Riskalyze does not use any Monte Carlo or any other type of simulations. The underlying data is updated as of the previous day's market close price, and the results may vary with each use and over time. The investments considered were determined by the financial representative. IMPORTANT: The projections or other information generated by Riskalyze regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. These figures may exclude commissions, sales charges or fees which, if included, would have had a negative effect on the annual returns. Asset class representations for this portfolio exclude individual security allocations that result in net leveraged or shorted positions for a particular asset class.

Investing involves risk. Principal loss is possible. Investing in ETFs is subject to additional risks that do not apply to conventional mutual funds, including the risks that the market price of the shares may trade at a discount to its net asset value (NAV), an active secondary market may not develop or be maintained, or trading may be halted by the exchange in which they trade, which may impact a fund's ability to sell its shares. Shares of any ETF are bought and sold at Market Price (not NAV) and are not individually redeemed from the fund. Brokerage commissions will reduce returns. Market returns are based on the midpoint of the bid/ask spread at 4:00pm Eastern Time (when NAV is normally determined for most ETFs), and do not represent the returns you would receive if you traded shares at other times. Diversification is not a guarantee of performance and may not protect against loss of investment principal.

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