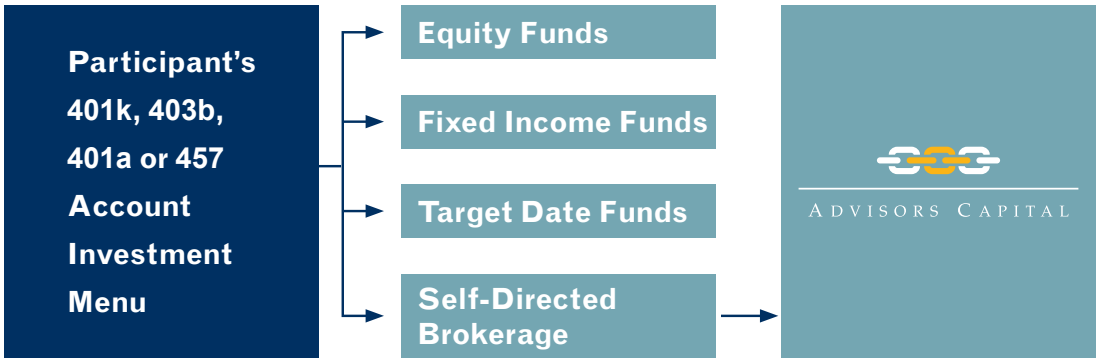
ADVISORS CAPITAL

SUPPORT CLIENTS WHERE IT COUNTS: ADDING MANAGEMENT ON THEIR 'HELD AWAY' 401(K), 403(B), AND 457 ACCOUNTS.

HOW TO GET STARTED

EMPLOYEE INVESTMENT LANDSCAPE

CURRENT EMPLOYEE OFFERINGS TYPICALLY LOOK LIKE THIS:



EXPANDED RETIREMENT SOLUTIONS FOR 401k, 403b, 401a AND 457 PLAN PARTICIPANTS

HOW PATHFINDER WORKS

ACM's PathFinder is available through the participant's self-directed brokerage account option and offers the participant the opportunity to access your financial expertise and our asset management firm.

PLAN

by creating a plan that includes their broader financial goals and priorities.

INVEST

by having professionals manage participant investments and proactively engage with participants along the way.

STAY ON TRACK

Advisors Capital Management's PathFinder platform offers managed mutual fund strategies that can be combined in different ways to reflect your client's specific investment objectives – taking their risk tolerance and time horizon into account. With the PathFinder platform, our goal is to keep their retirement plans on track.

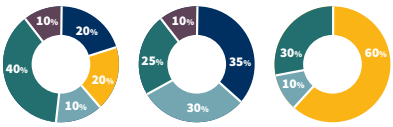
In order to be a client's most important advisor, you need to help the client with their most important account

Win the ancillary accounts along the way to retirement – the 529, life insurance, rollover and inheritance

MANAGED MUTUAL FUND STRATEGIES FOR PATHFINDER

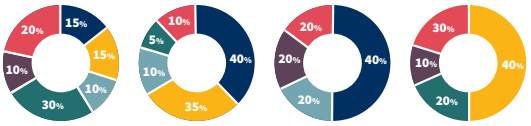
THREE AGGRESSIVE OPTIONS (100% IN EQUITIES):

20%	Total Return	**20%**	All Cap	**10%**	SMID	**40%**	Growth	**10%**	Int	**0%**	Fixed
35%	Total Return	**0%**	All Cap	**30%**	SMID	**25%**	Growth	**10%**	Int	**0%**	Fixed
0%	Total Return	**60%**	All Cap	**10%**	SMID	**30%**	Growth	**0%**	Int	**0%**	Fixed



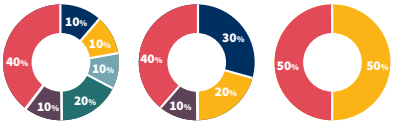
FOUR MODERATELY AGGRESSIVE OPTIONS:

15%	Total Return	**15%**	All Cap	**10%**	SMID	**30%**	Growth	**10%**	Int	**20%**	Fixed
40%	Total Return	**35%**	All Cap	**10%**	SMID	**5%**	Growth	**0%**	Int	**10%**	Fixed
40%	Total Return	**0%**	All Cap	**20%**	SMID	**0%**	Growth	**20%**	Int	**20%**	Fixed
0%	Total Return	**40%**	All Cap	**0%**	SMID	**20%**	Growth	**10%**	Int	**30%**	Fixed



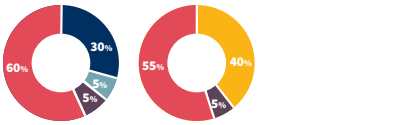
THREE MODERATE OPTIONS:

10%	Total Return	**10%**	All Cap	**10%**	SMID	**20%**	Growth	**10%**	Int	**40%**	Fixed
30%	Total Return	**20%**	All Cap	**0%**	SMID	**0%**	Growth	**10%**	Int	**40%**	Fixed
0%	Total Return	**50%**	All Cap	**0%**	SMID	**0%**	Growth	**0%**	Int	**50%**	Fixed



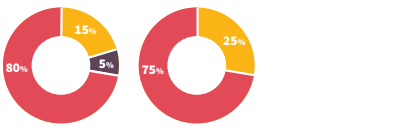
TWO MODERATE CONSERVATIVE OPTIONS:

30%	Total Return	**0%**	All Cap	**5%**	SMID	**0%**	Growth	**5%**	Int	**60%**	Fixed
0%	Total Return	**40%**	All Cap	**0%**	SMID	**0%**	Growth	**5%**	Int	**55%**	Fixed



TWO CONSERVATIVE OPTIONS:

0%	Total Return	**15%**	All Cap	**0%**	SMID	**0%**	Growth	**5%**	Int	**80%**	Fixed
25%	Total Return	**0%**	All Cap	**0%**	SMID	**0%**	Growth	**0%**	Int	**75%**	Fixed



ADVISORS CAPITAL FUNDS

TOTAL RETURN – EQUITY FUND

The fund is a value-growth blend which seeks long-term capital appreciation by investing primarily in the common stocks of companies that have the discipline to regularly pay cash dividends or return capital through other means, with a high proportion of the companies included in the S&P 500 Index.

ACTIVE ALL CAP FUND

This fund seeks long-term capital appreciation by investing primarily in a mix of large and low-cost index type exchange-traded funds ("ETFs") - in different combinations and weightings. The goal is to produce risk-adjusted returns in line with the comparative equity index, S&P 500.

GROWTH FUND

The fund seeks to optimize overall return by prioritizing capital appreciation. Central to this approach is the strategic investment in ETFs with promising long-term growth potential. We recognize that successful investing requires transcending short-term market noise and superficial headlines. Instead, our focus lies in identifying ETFs with the potential for robust growth over time.

SMALL/MID CAP FUND

The fund seeks capital appreciation and is designed to optimize overall return by prioritizing investments in the small and mid-cap categories. Our small and mid-cap strategy blends management styles as it targets the higher risk/reward expectations of small-cap companies with the seasoned approach of a mid-cap core. Investment selections are from a total universe consisting of growth and value securities. With a higher percentage of revenues originating from the resilient U.S. economy, investing in small and mid-cap categories provides a hedge against global market volatility.

INTERNATIONAL FUND

The International fund seeks long term capital appreciation by investing in companies outside of the United States. MSCI data reveals that more than half of publicly-traded companies operate outside the United States, constituting over half of the world's market capitalization. Historically, the performance of developed markets, international, and U.S. stocks has followed a cyclical pattern: one typically outperforms the others for several years before the trend reverses. Predicting these rotations is challenging, highlighting the significance of maintaining exposure to both U.S. and non-U.S. markets alike.

TACTICAL FIXED INCOME FUND

The fund seeks to achieve two primary objectives: total return and capital preservation, and will invest primarily in a portfolio of ETFs. The goal is to employ an opportunistic and unconstrained investment strategy to access the most attractive total return opportunities, based on prevailing market conditions. Under normal circumstances, the primary asset classes utilized for achieving the total return objective are corporate bonds and preferred securities, including both investment grade and non-investment grade rated securities.

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