

# PRAE

## PlanRock Alternative Growth ETF



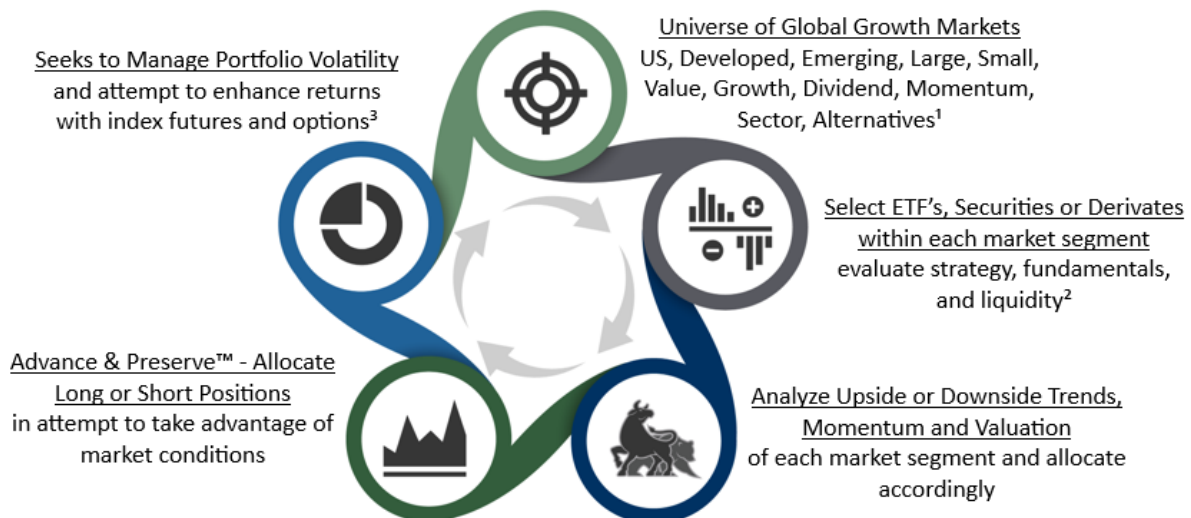
A potential complement or replacement for US and Foreign stocks

March 31, 2024

Our mission is to advance and preserve investor capital by providing investment strategies that may complement stocks or bonds and are designed to provide value during bull or bear markets.

The PlanRock Alternative Growth ETF seeks growth by rotating between various segments of the global equity markets and avoiding equity market segments that are struggling. The Fund seeks low correlation to the broad global equity markets due to its equity rotation strategy and ability to move between long and short positions while striving for positive returns during bull and bear markets.

### ACTIVE & SYSTEMATIC Rules-Based Investment Process



**Why should you invest?** Many investment portfolios, mutual funds and ETFs follow the volatility and risks associated with traditional markets. Many do not provide long-term positive returns when they account for the risks they take.

The PlanRock Alternative Growth ETF seeks to follow rising trending growth markets and rotate out of falling markets while providing lower correlation to traditional equity markets. This philosophy helps the investor advance and preserve capital over time.

**Where can it fit?** The PlanRock ETFs are offered as a potential replacement or compliment to traditional stock portfolios. The PlanRock Alternative Growth ETF 's strategy is designed to have low correlation to US and Foreign stocks with similar or lower volatility.

1. Investments in international markets present special risks including currency fluctuation, the po  
and liquidity risks, foreign taxation, and differences in auditing and other financial standards. 2. Derivative instruments involve risks different from, or  
possibly greater than, the risks associated with investing directly in securities and other traditional investments. 3. The options in which the Fund invests are  
derivatives. They involve risks different from, and in some respects greater than, the risks associated with investing in more traditional investments, such as  
stocks and bonds. Derivatives can be highly complex and highly volatile and may perform in unanticipated ways. Derivatives can be difficult to value and  
may at times be highly illiquid. Derivatives may create leverage, and the loss on derivative transactions may substantially exceed the Fund's initial  
investment. Some derivatives have the potential for unlimited losses.



### About PlanRock

PlanRock was established in 2020 by three the portfolio managers of the previous Compass EMP/Victory Funds and Victory Shares team. Our mission is to advance and preserve investor capital by providing investment strategies that may complement stocks or bonds and are designed to provide value during bull or bear markets.

Annualized Rate of Return % PlanRock Alternative Growth ETF (PRAE) as of 9/30/2024	Quarter	YTD	1-Year	3-Year	5-Year	Since Inception 12/18/2023
Net Asset Value (NAV)	9.49%	9.49%	-	-	-	10.40%
Closing Market Price	9.86%	9.86%	-	-	-	10.63%
Index for Comparison %						
MSCI ACWI Index	8.14%	8.14%	-	-	-	9.66%

The performance quoted represents past performance and does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's shares, when sold or redeemed, may be worth more or less than the original cost. Current performance may be lower or higher than the performance quoted.

### Target Allocation

#### 37.5% US Market Strategy

Purpose: Rotate among outperforming US growth markets

Factors: Value, Growth, Dividend, Momentum

Size: large Cap

Alternatives: Gold, Managed Futures

Long-Term Bonds

#### 37.5% Global Market Strategy

Purpose: Rotate among outperforming global growth markets

Region: Domestic, Developed, Emerging Markets

Factors: Value, Growth, Dividend, Momentum

Size: Large Mid, Small

Sectors or Industries

Alternatives: Gold, Managed Futures

Long-Term Bonds

#### 25% Hedging Strategies

Purpose: Target volatility similar to the stock market, advance and preserve returns during bull and bear markets

Long/Short Index Futures

Volatility Hedging Futures

Options



**PlanRock**  
FUNDS

### Fund Details

Ticker Symbol	PRAE
CUSIP	66538R 524
IIV Ticker	PRAE.IV
Exchange Listing	NYSE
Type ETF	Active
Expense Ratio Gross	1.84%
Expense Cap*	1.25%*
Acquired Expense	0.20%
Net Total Expense	1.45%

### Investment Team

<b>Stephen Hammers, CIMA</b> CEO, Chief Investment Officer, Portfolio Manager
<b>Alex Padan,</b> Portfolio Manager
<b>Dan Banaszak, CFA</b> Portfolio Manager

\*PlanRock Investment Management, LLC (the "Adviser") has contractually agreed to waive its fees and reimburse expenses of the Fund, until at least December 11, 2024, to ensure that total annual fund operating expenses after fee waiver and/or reimbursement will not exceed 1.25% of Fund net assets. This excludes (i) any front-end or contingent deferred loads; (ii) brokerage fees or commissions; (iii) acquired fund fees and expenses; (iv) fees and expenses associated with investments in other collective vehicles or derivative instruments; (v) borrowing costs; (vi) taxes. The fee waiver and expenses reimbursement are subject to possible recoupment from the Fund within three years after the fees have been waived or reimbursed. If such reimbursement can be achieved within the lesser of the foregoing expense limits in place at the time of recapture. This agreement may be terminated by trust's board of trustees only on 60 days' notice to the Advisor.

To obtain the most recent month end performance information or the Fund's prospectus please call the Fund, toll free at 1-800-677-6025. You can also obtain a prospectus at [www.PlanRockFunds.com](http://www.PlanRockFunds.com). NAV Return represents the closing price of underlying securities. Market Return is calculated using the price which investors buy and sell ETF shares in the market. The market returns in the table are based upon the midpoint of the bid/ask spread at 4:00 pm EST, and do not represent the returns you would have received if you traded shares at other times.

**Before investing in a PlanRock ETF, you should carefully consider the fund's investment objectives, risks, charges, and expenses. This and other information are in the prospectus and summary prospectus, a copy of which may be obtained by visiting the fund's website at [www.PlanRockFunds.com](http://www.PlanRockFunds.com), or by calling 800-677-6025. Please read the fund's prospectus and summary prospectus carefully before investing.**

Investment in PlanRock ETFs involves risk including possible loss of principal and may not be suitable for all investors. The Fund is new with a limited history of operations. There is no assurance that the Fund's strategy for allocating assets will achieve its investment objectives. The Fund is structured as an ETF and is subject to risks including, market price variance, trading issues and not being individually redeemable. ETF investments involve advisory and other expenses which will be indirectly paid by the Fund. The Adviser's judgments about the growth, value or potential appreciation of an investment may prove to be incorrect or fail to have the intended results, which could adversely impact the Fund's performance and cause it to underperform relative to its benchmark, or not to achieve its investment goal. Like any quantitative analysis, the Adviser's investment model carries a risk that the model used might be based on one or more incorrect assumptions. Rapidly changing and unforeseen market dynamics could lead to a decrease in the short-term effectiveness of the model and could have an adverse effect on the securities selected for the Fund. No assurance can be given that the Fund will be successful under all or any market conditions. The Fund is distributed by Northern Lights Distributors, LLC member FINRA/SIPC. PlanRock and Northern Lights Distributors, LLC are not affiliated. Fund shares are not individually redeemable and are issued and redeemed by the Fund at their net asset value ("NAV") only in large, specified blocks of shares called creation units. Shares otherwise can be bought and sold only through exchange trading at market price (not NAV). Shares may trade at a premium or discount to their NAV in the secondary market. Ordinary brokerage commissions apply. Brokerage commissions will reduce returns.