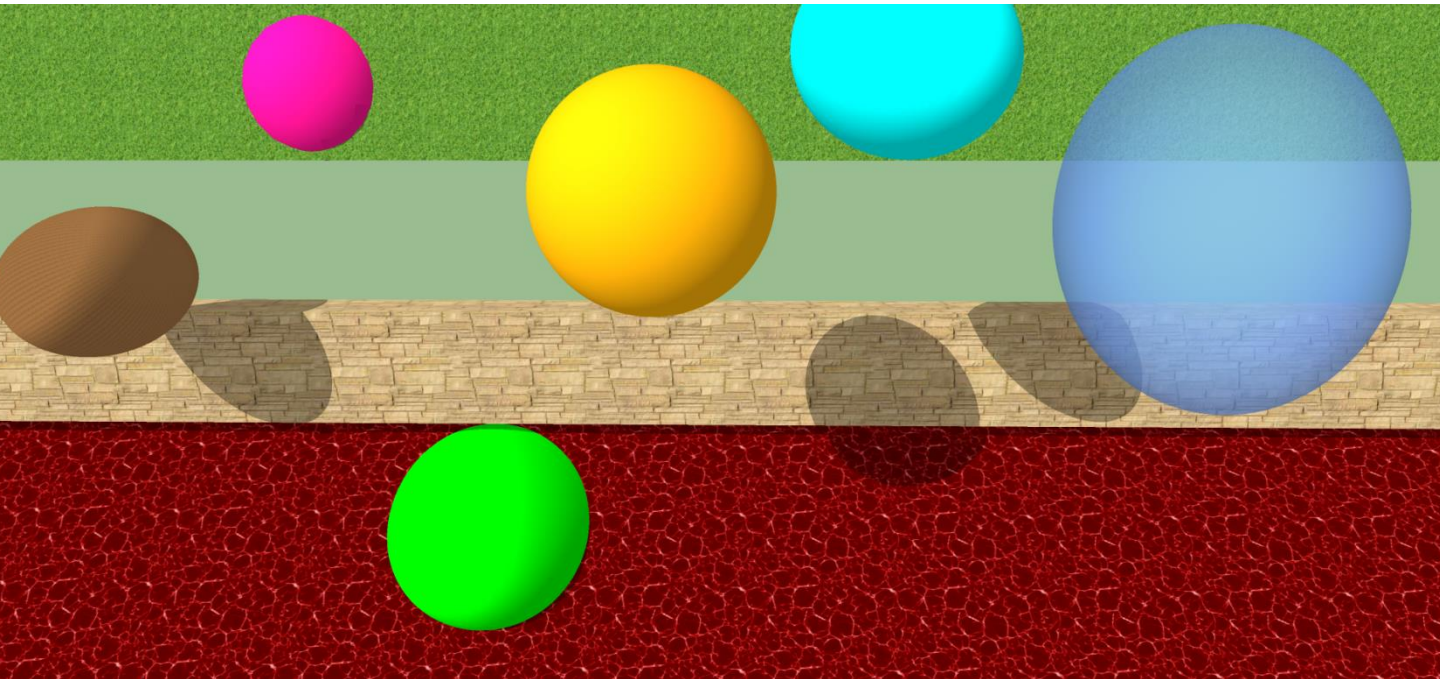




REDHAWK[®]
WEALTH ADVISORS



Growth Stock Portfolio
Investment Philosophy
Q4, 2019



Your Advisory Team

We offer an independent and customized approach to investment management that is well suited to meet the needs of individuals and family's intent on protecting and increasing wealth. We begin with a personalized risk assessment and the development of a personalized investment policy statement ("IPS").

We have partnered with Redhawk Wealth Advisors, Inc. ("Redhawk") to guide the process of stock selection, drawing on in-depth knowledge of stocks across small/mid-cap and large-cap companies. ***We are a fiduciary and committed to identifying investment strategies that are in the best interest of our clients.*** Our experience with mass affluent and high-net-worth individuals has taught us that successful management of private wealth can be a collaborative effort, often involving a client's legal and tax advisors. We are dedicated to a high level of personal communication, including education of family members new to investing, in order to give you the peace of mind you deserve.



OUR FIDUCIARYSHIELD[™] PROMISE IS TO ALWAYS:

- Give 100% accurate, complete, straightforward & timely information about your investments.
- Act in your best interest when selecting, monitoring, and replacing investments in your portfolio.
- Avoid conflicts of interest and disclose all material facts.
- Ensure that costs are fair and reasonable.



Redhawk Corporate Overview

Redhawk is headquartered in Minneapolis Minnesota and is an independent, employee owned, investment management firm that works with individual clients, retirement plan sponsors, financial institutions, non-profit organizations, captive insurance companies, and endowments as a fiduciary. ***We provide customized investment advisory services to assist clients in achieving their investment objectives while fulfilling our fiduciary obligations.*** We currently advise over \$1.4 billion in total client assets located throughout the US. We do not have affiliations with broker-dealers, investment companies, or other financial institutions so we are totally unbiased with our investment recommendations. We receive compensation for investment management services solely from our clients to avoid any conflicts of interest. Our mission is to provide customized investment management services to assist our clients in achieving their investment objectives.

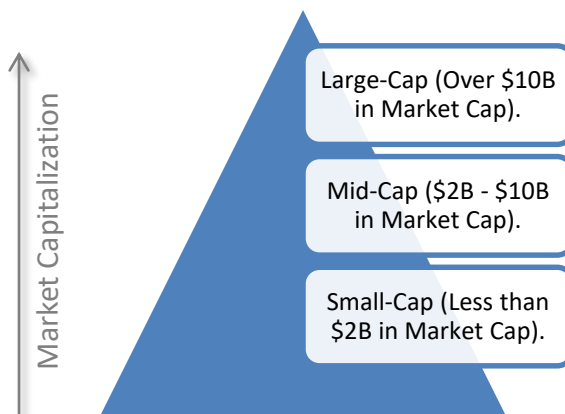
Our Goal is a Better Financial Outcome:

To develop and manage a better financial outcome for your retirement by preserving capital and growing your investments. Our investment philosophy focuses on three key objectives:



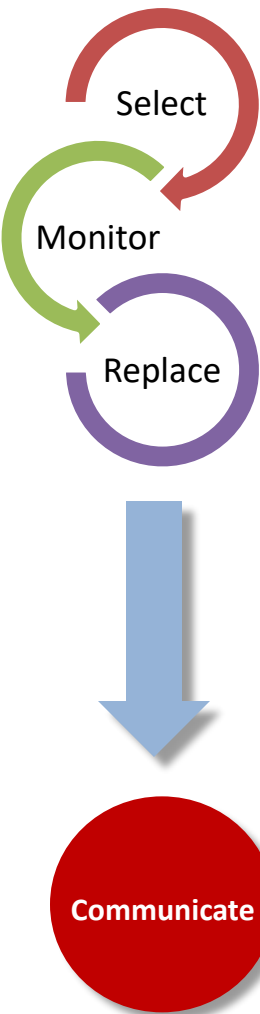
Growth Stock Strategy

Redhawk manages the growth stock portfolio using both small/mid-cap stocks along with large-cap stocks.



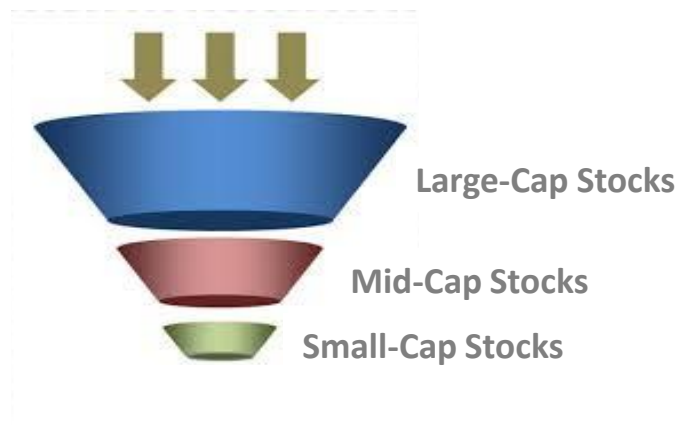
Our Process

In a highly volatile investment world, how can you build a plan for long-term success? What does it take to sift through thousands of stock opportunities and identify the relative handful that compliment your specific goals, time horizon, and risk tolerance? ***That's why we have a formal investment committee called the Redhawk Investment Committee ("RIC") that meets weekly to select, monitor, and replace investments.*** The RIC's overall goal is to always be invested in the top stocks within each asset class.



Stock Selection

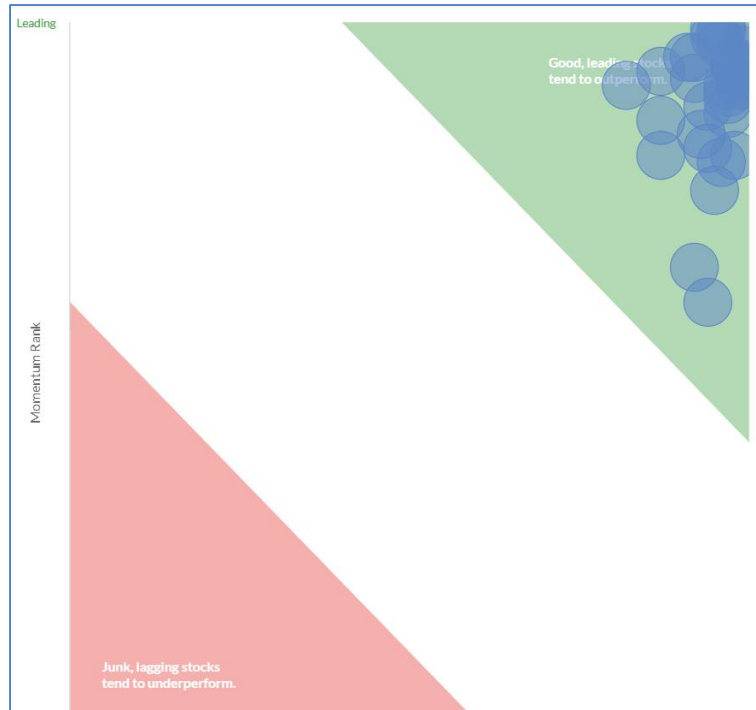
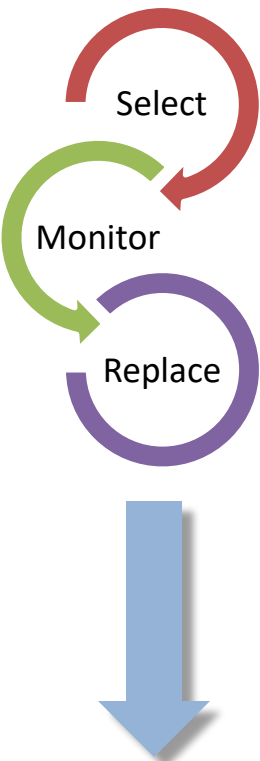
The selection of stocks is a disciplined process and Redhawk analyzes all of the major stock asset classes during the selection process. We use our proprietary scoring screening methodology to determine the top performing stocks to include in the growth stock strategy.



Top Stocks

Stock Monitoring

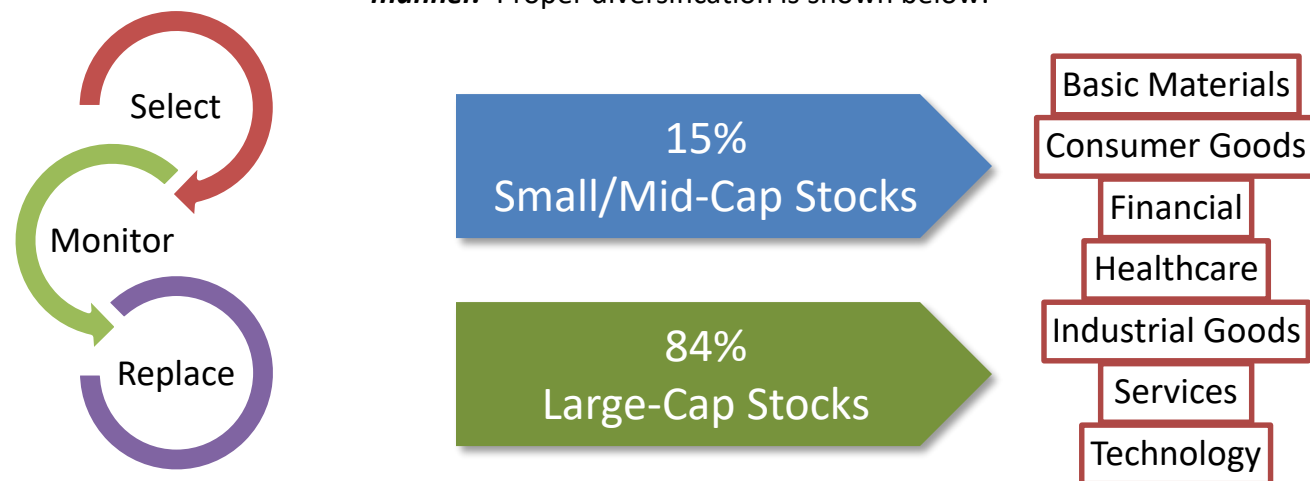
The ongoing monitoring of investments is a regular process and monitoring confirms that the criteria remain satisfied and that a stock continues to be appropriate. The investment committee uses both fundamental analysis and technical analysis to monitor the stocks on a weekly basis.



Ticker	Name	Last Price	Change	% Change	Yield	Stock Rank™	Growth Rank	Quality Rank	QV Rank	QM Rank
VIPS	Vipshop Holdings	10.02	+0.3	+2.7		87	97	95	83	97
CELG	Celgene	104.51	-0.5	-0.5		97	99	94	97	97
CBRE	Cbre Inc	52.40	+0.0	+0.1		95	95	82	80	84
LMT	Lockheed Martin	374.81	+1.7	+0.5	2.6	95	96	97	80	86
GNRC	Generac Holdings Inc	89.69	0.0	0.0		95	92	96	92	97
BAH	Booz Allen Hamilton Holding	68.52	+0.9	+1.3	1.4	92	90	97	75	86
CDW	Cdw	124.32	+1.3	+1.0	1.0	92	94	92	88	88
NTES	Netease Inc	281.01	+10.2	+3.8	1.0	92	95	99	89	99
SNPS	Synopsys Inc	137.17	+3.2	+2.4		90	95	100	92	97
MSFT	Microsoft	140.06	+2.8	+2.1	1.5	90	95	99	83	99
CTAS	Cintas	271.98	+3.9	+1.4	0.8	89	93	96	89	99
CHE	Chemerd	407.92	+0.4	+0.1	0.3	88	91	96	84	89
EL	Estee Lauder Companies Inc	187.92	+2.0	+1.1	0.9	86	95	98	86	97
TER	Teralys Inc	63.02	+2.3	+3.8	0.6	86	96	92	80	97
ANSS	Ansys Inc	220.85	+4.8	+2.2		86	88	95	83	89
CDNS	Cadence Design Systems Inc	65.02	+1.6	+2.4		85	91	99	89	99
DRI	Darden Restaurants Inc	110.39	0.0	0.0	3.2	85	86	94	85	85
FLT	Fleetcor Technologies Inc	295.62	+4.2	+1.4		85	97	97	83	97
BURL	Burlington Stores Inc	195.43	+2.1	+1.1		85	97	87	87	86
HEI	Heico	120.41	+2.1	+1.7	0.1	84	96	98	85	89
ATVI	Activision Blizzard Inc	55.31	+0.5	+0.9	0.7	83	90	98	85	86
LHX	L3Harris Technologies Inc	203.82	+3.4	+1.7	1.5	83	96	91	82	86

Stock Replacement

A stock can be replaced based on the technical and fundamental analysis. When a stock is replaced, we follow a disciplined process to ensure proper diversification in the portfolio. ***Best of all, you don't have to do anything because we have full discretion to make changes to your account in a timely manner.*** Proper diversification is shown below:



Client Communication and Account Access

Redhawk is a big believer in communicating to clients on a frequent basis and providing the capability for the client to access their accounts. We know that you want to stay on top of your investments.



Anytime access to the Orion Client Portal for performance reporting.



Weekly Update email and podcast with market commentary and investment signals.



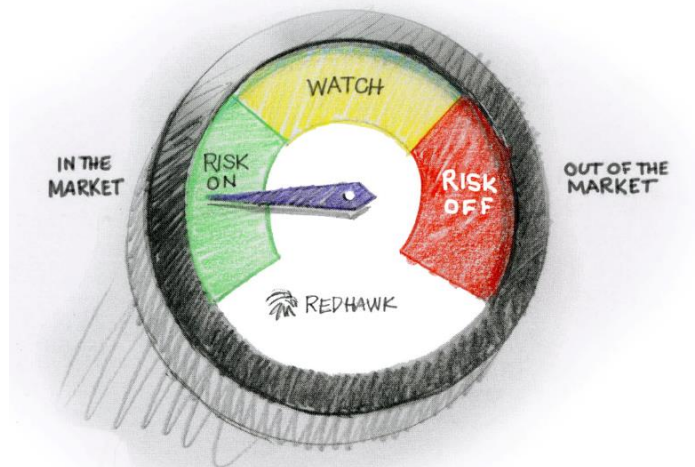
Quarterly performance statement e-mailed to you by your advisor.

Risk Management Process

We understand that investors want to protect their assets when the market experiences a downturn. Redhawk has a comprehensive risk management process that incorporates the volatility index ("VIX") to determine if the portfolio should invest in defensive assets classes.

Our proprietary algorithms using the VIX determine when to be in the market or in a non-correlated asset classes.

CAPTURE UPSIDE AND LIMIT DOWNSIDE



We strive to find returns in down markets by going into non-correlated assets.

Fees

Redhawk firmly believes in disclosing all of the fees associated with your account and being fully transparent. We strive to keep fees as reasonable as possible while delivering a high-touch service. The total account fee is comprised of the following:

Investment Management and Advisor Fee

These fees cover the investment management services for the growth stock strategy and for the services provided by your financial advisor. These fees are paid monthly in arrears and are deducted from your account.

Household Assets	Annual Investment Manager Fee	Annual Advisor Fee	Total Annual Investment Management Fee
Minimum - \$499,000	0.875%	0.875%	1.750%
\$500,000 - \$999,999	0.750%	0.750%	1.500%
\$1,000,000 - \$1,999,999	0.500%	0.500%	1.000%
\$2,000,000 - \$2,999,999	0.450%	0.450%	0.900%
\$3,000,000 - \$3,999,999	0.350%	0.350%	0.700%
\$4,000,000 or more	0.250%	0.250%	0.500%

Minimum investment amount: RUMA - \$150,000 and Wrap - \$250,000.

Average Expense Ratio

The underlying investments for the growth stock portfolio is made up of individual stocks.

Growth Stock Portfolio	Risk Score	Average Expense Ratio	6-Month Comfort
Redhawk Growth Stock (RGS)	87	0.00%	-21.73% to 29.33%

Trading and Transaction Costs

For RUMA and Wrap accounts, Redhawk pays for all trading and transaction fees associated with your account.

Working With Your Advisor

Your advisor is focused on meeting your retirement objectives while managing risk. This tailored approach to the development of a personalized investment policy statement positions your portfolio to take advantage of market cycles.

The most important part of the approach is understanding your needs and risk tolerance. Only then can we begin building an IPS tailored to you.



Complete the online Riskalyze questionnaire to determine your risk score and acceptable level of risk.

What is your Risk Number?

RISK	RISK	RISK	RISK	RISK
3	44	45	46	4

Capture your risk tolerance and see if your portfolio fits you.

[Get Started](#)



Give your account statements to your advisor.





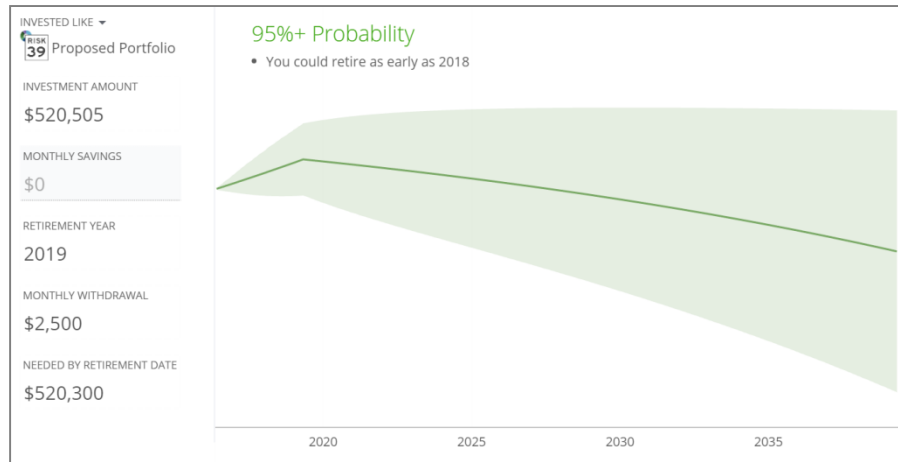
Working With Your Advisor (continued)



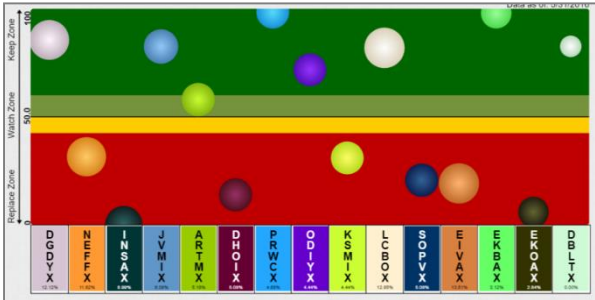
Step
3

Your advisor will put together a personalized IPS, bubble reports, and scorecard for you.

Investment Policy Statement



Current Portfolio



Proposed Portfolio



Scorecard

Client Assumptions			
Maximum Monthly Withdrawal at Retirement	\$10,400		
Retirement Year	2028		
Monthly Savings Until Retirement	\$0		
Client Risk Score	40		
Investable Assets	\$867,682		
95% Probability of a Loss Over the Next 6 Months	-7.00%	(\$60,738)	
95% Probability of a Gain Over the Next 6 Months	11.00%	\$95,445	

Portfolio Comparison			
	Current	Redhawk	S&P 500
Portfolio Risk Score	55	36	72
95% Probability of a Loss Over the Next 6 Months (%)	-11.10%	-5.80%	-15.70%
95% Probability of a Loss Over the Next 6 Months (\$)	(\$96,076)	(\$50,263)	
95% Probability of a Gain Over the Next 6 Months (%)	19.30%	15.50%	25.80%
95% Probability of a Gain Over the Next 6 Months (\$)	\$167,593	\$134,420	
Stocks Allocation	75.00%	34.00%	100.00%
Bonds Allocation	20.00%	52.00%	0.00%
Cash Allocation	5.00%	12.00%	0.00%
Other Allocation	0.00%	2.00%	0.00%
Bubble Score	52.75	98.62	75.10
Funds Average Expense Ratio	0.13%	0.70%	
Potential Annual Return	8.24%	9.70%	10.18%
3-Year Upside Capture Ratio	96.45%	88.21%	99.50%
3-Year Downside Capture Ratio	93.62%	3.50%	100.06%
Annual Dividend	2.08%	3.88%	1.78%
1-Year Alpha	-0.23%	6.01%	-0.09%
Needed by Retirement Date	\$2,352,200	\$1,797,700	
Legacy Assets	\$221,295	\$3,372,988	
Retirement Probability	55%	95%	



Working With Your Advisor (continued)

Step 4

Sign the necessary forms and agreements and give them to your advisor.

1. RUMA New Account Establishment Kit, or
2. Wrap New Account Establishment Kit.
3. Investment Policy Statement.
4. Custodian Forms.



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Investment Advisory Services are offered through Redhawk Wealth Advisors, Inc., an SEC registered investment advisor.

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Additional information about Redhawk is also available on the SEC's website at www.adviserinfo.sec.gov. However, please note that registration as an Investment Advisor or Investment Advisor Representative does not imply any level of skill or training.