

SYMBOL

YFFI

INDEXPERTS YIELD FOCUSED FIXED INCOME ETF



ETFs

FUND STRATEGY

The Fund will invest in fixed income securities that the Advisor believes offer attractive cash flow and yield characteristics across various sectors. Fixed income securities may be selected based on characteristics including credit rating, coupon, yield to worst, and maturity date in an attempt to maximize cash flow and yield for the Fund based on current market conditions.

SIMPLICITY VS. UNLIMITED CHOICE

The market contains thousands of retail mutual funds and ETFs leaving investors easily overwhelmed with too many choices and little support on how to build a strong portfolio. IndexExperts offers a clear and simple pathway to a tailored, diversified portfolio using just 3 funds.

Balance your equity exposure between aggressive growth (RILA) and earnings focused value (QIDX) then spread risk further by incorporating our yield focused bond ETF (YFFI).

EARNINGS FOCUSED VS MARKET CAP

Traditional bond index funds hold securities based on a replication of a broader market of bonds. The challenge is that this approach does little to identify bonds with attractive cash flow and yield characteristics. Oftentimes, bond index funds hold bonds with very low yields and low or zero coupons.

The IndexExperts Yield Focused Fixed Income ETF selects bonds the Advisor believes meet high cash flow and yield requirements based on prevailing market conditions. Our approach seeks to maximize income and yield within the investment grade bond market.

SIZE

Many investors don't realize the disadvantage large ETFs have in the market. Fund bloat is a common challenge for the largest funds, particularly for bond funds. Bloat occurs when a mutual fund or ETF gets too large, they may find that they have plenty of cash to deploy but not enough attractive investment opportunities to deploy to.

IndexExperts ETFs are nimble and empower the investment team to deploy capital to attractive opportunities that may be too small for the large funds to take advantage of.

EDUCATION

Unlike large fund companies that only focus on selling their products, IndexExperts is committed to investor education. Our investor guides give clients access to professional insights and guidance on portfolio construction and shaping disciplined investor behavior. Visit Indexopedia.com for more information.

An investment in the Fund is subject to investment risks, including the possible loss of some or the entire principal amount invested. There can be no assurance that the Fund will be successful in meeting its investment objective. Investment in the Fund is also subject to the following risks:

- Interest Rate Risk: As interest rates risk, the value of fixed income securities are likely to decrease. As interest rates fall, the value of fixed income securities are likely to increase. Changes in interest rates may affect the Fund's share price, for example, a sharp rise in interest rates could cause the Fund's share price to fall.*
- Fixed Income Risk: The Fund's investments in fixed income securities will be subject to various risks including interest rate risk, credit risk, extension 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.*
- New Fund Risk: The Fund is newly formed and has no history of operations. Accordingly, investors in the Fund bear the risk that the Fund may not be successful in implementing its investment strategy, may not employ a successful investment strategy, or may fail to attract sufficient assets under management to realize economies of scale, any of which could result in the Fund being liquidated at any time without shareholder approval and at a time that may not be favorable for all shareholders.*

While shares of the Fund are tradable 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 risks, 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. More information about these risks can be found in the Fund's prospectus.

The Indexperts Yield Focused Fixed Income ETF is distributed by Capital Investment Group, Inc., Member FINRA/SIPC, 100 E. Six Forks Road, Suite 209, Raleigh, North Carolina 27609. There is no affiliation between Indexperts, LLC, including their principals, and Capital Investment Group, Inc.

An investor should consider the investment objectives, risks, and charges and expenses of the Fund before investing. The prospectus contains this and other information about the Fund. A copy of the prospectus is available at <https://etfpages.com/YFFI> or by calling Shareholder Services at 1-800-773-3863. The prospectus should be read carefully before investing. Current and future holdings are subject to change and risk.