



Investment Solution Providers

Stay the course for the long term with a well-diversified portfolio built on a strong core foundation and tailored solutions.

We believe it's critical that the core foundation provides exposure to multiple asset classes that respond to changes in economic growth and inflation.



We also know investors have specific goals and additional focused strategies can be added to tailor the solution for those goals.

"I want to **grow** my portfolio."



A core portfolio of equities and fixed income is complemented by actively managed strategies which seek to **enhance return potential**.

"I want to **take income** from my portfolio."



A core portfolio of equities and fixed income is complemented by actively managed strategies which seek to **enhance yield potential**.

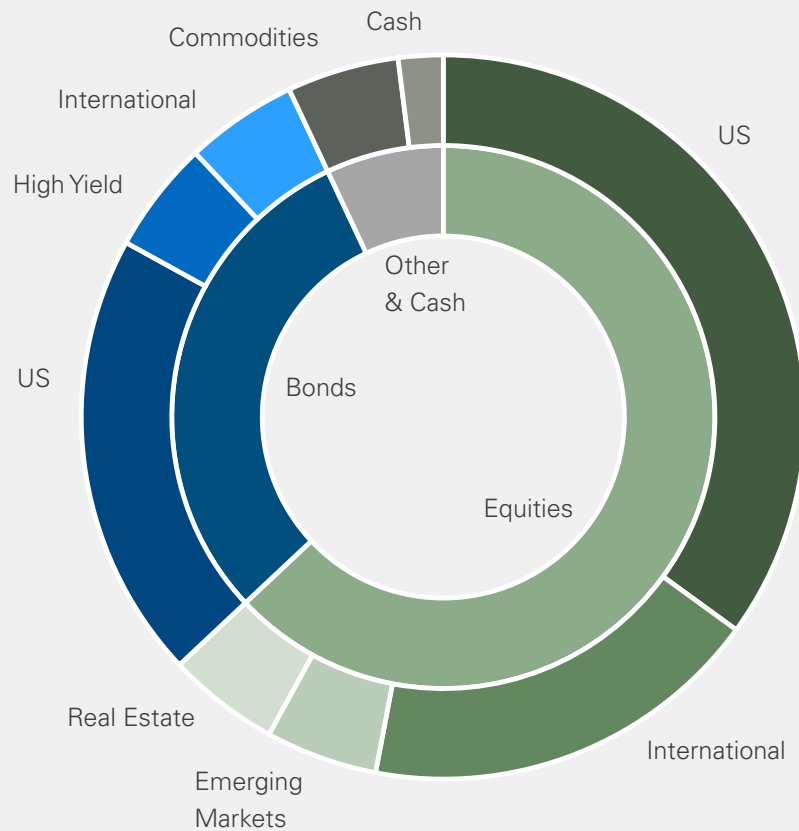
"I want to **preserve assets** in my portfolio."



A core portfolio of equities and fixed income is complemented by actively managed strategies which seek to **limit the downside experience**.

Defining the 'Core'

The Core Strategies are multi-asset strategies across multiple asset classes and are actively managed, either through strategic or tactical asset allocation approaches.



Model-Based

Return-Seeking

Focuses on providing total return through active investment decisions

Income

Focuses on providing income through active investment decisions

Tax-Aware

Focuses on providing total return with tax awareness through use of municipal bonds and/or less frequent trading

Customized

High-Net-Worth

Focuses on providing portfolios that are customized to client specific needs and goals

Defining the 'More'

The More Strategies are actively managed, generally in a single asset class.

Client Goal	More Growth CORE & MORE GROWTH	More Income CORE & MORE INCOME	More Preserve CORE & MORE PRESERVE
Equity Strategies	Return Seeking Seeks to beat an index through active security, sector, or regional decisions	Income Seeks to provide a higher yield through investing in equity dividends or other yield-producing, equity-like asset classes	Lower Beta Seeks to limit downside experience through dynamic equity exposures, use of options, or maintaining a lower beta exposure
Bond Strategies	Return Seeking Seeks to beat an index through active credit, sector, or duration decisions	Income Seeks to provide a higher yield through active credit and sector decisions	Shorter Duration Seeks to limit interest rate sensitivity through shorter duration exposure
Alternatives	Provides risk management through non-correlation		
Private Markets	Return Seeking Seeks to beat an index through active investment in private companies	Income Seeking Seeks to provide higher yield through active lending to private companies	Lower Volatility / Correlation Provides a lower volatility experience through investment in private companies

Note: While we know strategies can be used for multiple purposes, we have categorized them based upon their characteristics and what we believe their primary purpose would be in a diversified portfolio.

Investment Managers

AssetMark's platform includes a stable of carefully selected investment managers alongside the proprietary asset management team. There are institutional and boutique investment managers, strategic and tactical allocation approaches, as well as passive and actively managed implementation.



Investment Solutions Providers

CORE (Multi-asset)	Return Seeking	ASSETMARK. ASSET MANAGEMENT	BlackRock	CAPITAL GROUP AMERICAN FUNDS*	CIBC	ClarkCapital MANAGEMENT GROUP	Dimensional
	Income	First Trust	J.P.Morgan ASSET MANAGEMENT	MORNINGSTAR Wealth	NEW FRONTIER	nuveen A TIAA Company	PARAMETRIC
EQUITIES	Return Seeking	ACADIAN	ALLIANCEBERNSTEIN*	BrownADVISORY Thoughtful Investing.	CAPITAL GROUP AMERICAN FUNDS*	DoubleLine	FIERA CAPITAL
	Income	FRANKLIN TEMPLETON	HARTFORDFUNDS Our benchmark is the investor.	Logan Capital	MORNINGSTAR Wealth	NEUBERGER BERMAN	Principal
	Lower Beta	VarEck*	WESTEND ADVISORS	William Blair			
FIXED INCOME	Return Seeking	ASSETMARK. ASSET MANAGEMENT	AIMX ALGORITHMIC INVESTMENT MODELS	ClarkCapital MANAGEMENT GROUP	J.P.Morgan ASSET MANAGEMENT	MORNINGSTAR Wealth	Savos
	Income	AIMX ALGORITHMIC INVESTMENT MODELS	ClarkCapital MANAGEMENT GROUP	Nasdaq Dorsey Wright	First Trust	J.P.Morgan ASSET MANAGEMENT	KENSINGTON Asset Management
	Shorter Duration	MORNINGSTAR Wealth	nuveen A TIAA Company	PARAMETRIC	PIMCO	SAGE INVEST WITH WISDOM	Savos
ALTERNATIVES		BlackRock	FRANKLIN TEMPLETON	PIMCO	Savos		
PRIVATE MARKETS		First Trust	Savos				STONE BRIDGE
		ALPHASIMPLEX	ASSETMARK. ASSET MANAGEMENT	BlackRock	First Trust	PIMCO	
		Apollo, Carlyle, KKR, Stepstone, AssetMark					

Investment Solutions Providers are subject to change. This is a sample of the investment solutions providers we include. It is not intended to be a comprehensive list.

AssetMark's Due Diligence Team Keeps a Watchful Eye

Every third-party manager is selected and monitored through a deep and thorough due diligence process.



Search/Annual

- Candidate screening
- Due diligence questionnaire
- On-site visit
- Fundamental review & report
- Review guidelines
- Recommendation to Investment Committee



Quarterly

- Investment manager commentary
- Conference call
- Performance attribution review
- Qualitative evaluation
- Presentation to Investment Committee

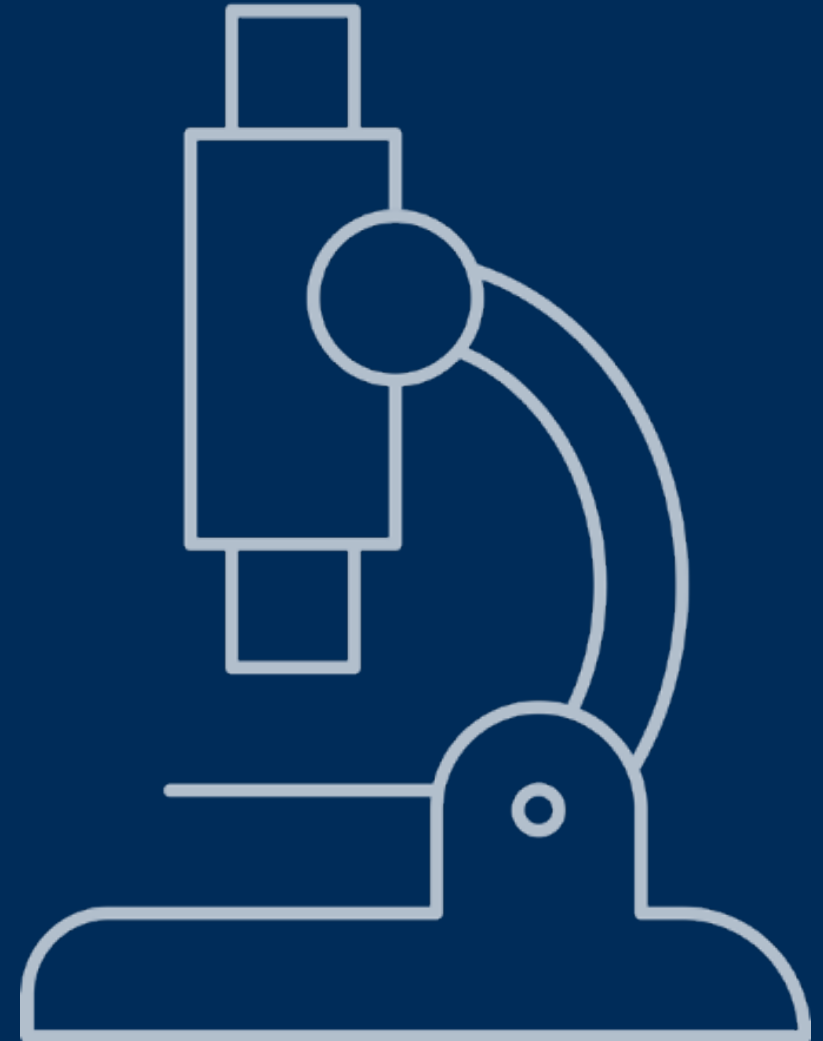


Monthly/Daily

- Review performance & attribution
- Review asset allocation changes

Focused on the Five Ps

- | | | |
|----------|-------------------------------|------------------------------------------------------------------------------|
| 1 | People | Experienced, tenured teams in stable organizations |
| 2 | Philosophy | Clearly defined , tried, and tested |
| 3 | Process | Consistent, disciplined , and applied in multiple market environments |
| 4 | Portfolio Construction | Risk management is a key component |
| 5 | Performance | Proof statement of philosophy, process, and portfolio construction |



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Important Information

This is for informational purposes only, is not a solicitation, and should not be considered investment, legal, or tax advice. The information has been drawn from sources believed to be reliable, but its accuracy is not guaranteed and is subject to change. Investors seeking more information should contact their financial advisor.

Investing involves risk, including the possible loss of principal. Past performance does not guarantee future results. Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns. There is no guarantee that a diversified portfolio will outperform a non-diversified portfolio. No investment strategy, such as asset allocation, can guarantee a profit or protect against loss. Actual client results will vary based on investment selection, timing, market conditions, and tax situation.

It is not possible to invest directly in an index. Indexes are unmanaged, do not incur management fees, costs and expenses and cannot be invested in directly. Index performance assumes the reinvestment of dividends.

Investments in equities, bonds, options, and other securities, whether held individually or through mutual funds and exchange-traded funds, can decline significantly in response to adverse market conditions, company-specific events, changes in exchange rates, and domestic and international economic and political developments. Investments in bonds and fixed income-related securities involve market and interest rate risk (prices can decline if interest rates increase), and default risk (an issuer being unable to repay principal and interest). High-yield bonds are generally subject to a greater risk of default than investment-grade bonds. Real estate investments are subject to credit and market risks, typically based on changes in interest rates and varied economic conditions. Investing in alternative investments, including managed futures, commodities, and currencies, is not appropriate for all persons, as the risk of loss is substantial. Investments in futures involve market, counterparty, leverage, liquidity, interest rate, foreign currency, commodity, volatility, and other risks. Investing in private assets, which are accessed through private markets, are typically illiquid, meaning an investor's ability to sell may be limited for extended periods of time.

For more complete information about the various investment solutions available, including the investment objectives, risks, and fees, please refer to the Disclosure Brochure and applicable Fund Prospectus. Please read them carefully before investing. For a copy, please contact your Financial Advisor.

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