

# Ladenburg Total Portfolio Income and Growth Advisor Class

Data Updated as of 4/30/2025

## Investment Objective

The primary investment objective for this portfolio is current income and/or capital preservation, with some emphasis on growth of capital.

## Investment Strategy

Ladenburg CIT Income and Growth

## Principal Risks

The risks associated with an investment in the fund can increase during times of significant market volatility. There is the risk that you could lose all or a portion of the money you have invested in the fund. The Fund is subject to a number of risks either directly or indirectly. The following risks could affect the value of your investment in the strategy: Management Risk, Market Risk, Exchange-Traded Funds Risk, Fund-of-Funds Risk, Value Investment Risk, Growth Investment Risk, Small and Medium Capitalization Company Risk, Currency Risk, Foreign Securities Risk, Emerging Markets Risk, Interest Rate Risk, High-Yield Debt Securities Risk, Liquidity Risk, Mortgage and Asset Backed Securities Risk, Credit Risk, US Government Agency Obligations Risk, Derivatives Risk, Commodities Risk, and Real Estate Risk.

## Performance Overview <sup>1</sup>

	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incep
Fund	-1.34%	7.59%	5.21%	5.54%	4.02%	4.18%
Benchmark	3.36%	9.10%	3.42%	2.35%	3.08%	

In the performance section above, the returns shown are the actual returns generated for this fund within your plan. Please refer to the Performance Disclosure section for additional details. Investors cannot invest directly in an index. Indexes have no fees. Indexes have certain limitations. Current performance may be higher or lower than the performance quoted. See Performance Disclosure section below for more details.

Not FDIC Insured \* May Lose Value \* Not Bank Guaranteed

## Risk Analysis vs. Morningstar Con Tgt Risk TR USD (5 Year)

Alpha	Beta	R-Squared	Standard Deviation
2.76	1.21	85.75	9.68
A measure of the difference between an investment's actual returns and its expected performance, given its level of risk as measured by beta.	A measure of an investment's sensitivity to market movements.	R-squared measures the relationship between a portfolio and its benchmark.	This statistical measurement of dispersion about an average, depicts how widely an investment's returns varied over a certain period of time.

## Morningstar Category

Moderately Conservative Allocation

## Benchmark

Morningstar Con Tgt Risk TR USD

## Risk Level



Investments classified as Income are subject to low-to-moderate fluctuations in share prices. In general, such investments may be appropriate for investors with medium-term investment horizons (four to ten years).

## Overview

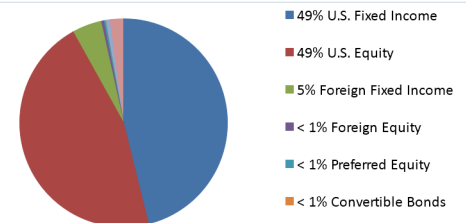
Fund Type	Collective Investment Trust
Inception Date	1/1/2015
Turnover (Within Underlying Funds)	120%
Fund Issuer	American Trust Company
Manager Tenure	10.3 yrs

## Fees & Expenses

Annual Operating Expense	0.56%
Per \$1,000	\$5.55

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at <http://dol.gov/ebsa/publications/401kemployee.html>. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

## Asset Allocation



## Top Holdings

PIMCO Active Bond Exchange-Traded Fund	18.00%
Schwab U.S. Large-Cap Value ETF	15.00%
Schwab U.S. Large-Cap Growth ETF	12.00%
Fidelity Total Bond ETF	11.00%
Invesco Total Return Bond ETF	11.00%
SPDR DoubleLine Total Return Tactical ETF	10.00%
Jpmorgan Hedged Equity Laddered Overlay ETF	9.00%
Avantis US Small Cap Value ETF	4.00%
Pacer US Cash Cows 100 ETF	4.00%
iShares Russell Mid-Cap Growth ETF	3.00%



This document was prepared by Mid Atlantic Trust Company and is solely for use by current and prospective clients and their investment consultants. Past performance is not necessarily indicative of future results. This summary does not constitute an offer to sell or a solicitation of an offer to buy any securities and may not be relied upon in connection with any offer or sale of securities. Use of this document represents that you have read and agreed to the Terms and Conditions attached to this document or available at <https://secure.macg.com/staticpda/terms.pdf>. Morningstar data: Copyright 2020, Morningstar Inc. all rights reserved. Brokerage services provided by Mid Atlantic Clearing & Settlement Corporation and/or NewEdge Securities, Inc., registered broker member. Dealer FINRA, SIPC.

# Ladenburg Total Portfolio Income and Growth Advisor Class

Data Updated as of 4/30/2025

## Manager Information

### Ladenburg Thalmann

Website: [ltam.com](http://ltam.com)

Email: [ltamp@ladenburg.com](mailto:ltamp@ladenburg.com)



Ladenburg Thalmann Asset Management is an SEC Registered Investment Advisory firm, established in 1982 and has \$5 billion in assets under management/assets under advisement. Registration does not imply a certain level of skill or training. Our dedicated staff of professionals has over 100 years of investment management experience, specializing in market analysis, due diligence, fund selection and asset allocation and diversification strategies. Whether for individuals, families, foundations, endowments, retirement plans or profit sharing plans, we deliver personalized strategies and a full range of investment solutions.

## Investment Philosophy

LTAM offers a state-of-the-art asset management platform focused on providing you with personal and professional investment solutions that address your financial needs over both the long and short term. The underlying foundation of our investment philosophy is the construction of a globally diversified portfolio based on strategic asset allocation. Strategic asset allocation is a strategy that divides up a portfolio among major asset classes (equities, bonds, cash equivalents, and alternative investment vehicles) in proportions that are consistent with an investor's long-term financial goals and objectives, establishing a "base policy mix". This mix of assets is based on expected rates of return and risk for each asset class.

LTAM constructs and maintains core asset allocations through the use of both fundamental and quantitative data. When determining an asset allocation, the last ten years of data history is reviewed, with the mindset that the last decade is more relevant to the anticipated decade as opposed to using the entire history of the market. Although the mix between equities and fixed income, broadly defined, is typically the most important asset allocation decision, proper diversification requires that a portfolio be allocated among several distinct asset classes including alternative investments.

## General Disclosures

The Annual Operating Expense (AOE) is the percentage of Fund assets paid for operating expenses and management fees. The AOE consists of management fees paid to Ladenburg Thalmann Asset Management for investment oversight, administrative fees paid to American Trust Company (Trustee) for administrative and other trustee duties, plus the internal expenses of any underlying mutual funds or ETF's. Underlying fund revenue sharing payments consists of 12b-1 fees, sub-transfer agency fees and/or similar fees received from the underlying fund or its distributor. The Trustee credits such underlying fund revenue sharing payments to the Fund when received. Please see the underlying fund prospectus for a description of fees and expenses. The Trustee does not control the internal expenses of any underlying fund. Because the underlying fund fee for a Fund may change without notice, the AOE is subject to change and may not immediately reflect such changes.

In addition to the fee components noted above, the AOE also includes audit and custodial expenses that are charged directly against the Fund.

## <sup>1</sup>Performance Disclosures

Past performance may not be indicative of future results. Investors have the opportunity for losses as well as profits. Current performance may be higher or lower than performance quoted. Before investing the prospectus or other applicable descriptive document should be reviewed carefully. The Collective Investment Trust (CIT) is not a mutual fund. The CIT is a security which has not been registered under the Securities Act of 1933 and is exempt from investment company registration under the Investment Act of 1940.

The historical index performance results are provided exclusively for comparison purposes only. It is not possible to invest directly in an index. It should not be assumed that any account holdings will correspond directly to any comparative index reflected herein.

Fees and expenses are only one of several factors that should be considered when making investment decisions. The cumulative effect of fees and expenses can substantially reduce the growth of the account. For an example demonstrating the long-term effect of fees and expenses, visit the Employee Benefit Security Administration's Web site. Different types of investments involve varying degrees of risk. The investment return and principal value of investment securities will fluctuate based on a variety of factors, including, but not limited to, the type of investment, amount and timing of investments, changing market conditions, currency exchange differences, stability of financial and other markets, and diversification. No assurance can be given that capital market assumptions will prove to be correct, and the difference between assumptions and actual conditions could vary materially. When comparing the performance of different managers, bear in mind that there may be differences in the investment styles of managers even though they may be grouped in the same assets category. The choice of any money manager should not be based on performance alone. Also, the composition and variability of the indexes and composition and variability of any managed account are materially different. Diversification does not assure a profit or protect against a loss in declining markets. Investors should consider the fund's investment objectives, risks, charges and expenses before investing.

## Liquidity Provision

Please be advised that a liquidity threshold is imposed on each model portfolio account. This serves to assist the model portfolio in meeting redemption requirements and to mitigate the dilution of interests by participants holding a position in the model portfolio. The liquidity threshold target may be as low as 1%, but could be higher at the discretion of the model manager. The liquidity threshold amount is reflected within the "Cash" component of the "Asset Allocation" section of this factsheet.

Neither Mid Atlantic Trust Company, NewEdge Securities, Inc., or any of their third-party licensors (collectively, "Data Providers") shall have any liability for the accuracy or completeness of the information or software furnished through this document, or for delays, interruptions or omissions therein nor for any lost profits, indirect, special or consequential damages. Data Providers have exclusive proprietary rights in any information and software received. It is not permitted for anyone to use the information provided through this service for any unlawful or unauthorized purpose. You are not authorized or permitted to furnish such information to any person or firm for reuse or retransmission without prior written approval of the source of such information. Access to this service is subject to termination in the event that any agreement between Mid Atlantic Trust Company or NewEdge Securities, Inc. and a provider of information distributed through this service is terminated in accordance with its terms.

Neither Mid Atlantic Trust Company, NewEdge Securities, Inc., nor NewEdge Advisors Inc., has undertaken to provide advice with respect to the value of securities or as to the advisability of investing in, purchasing or selling securities, unless such engagement is pursuant to a written advisory agreement.



This document was prepared by Mid Atlantic Trust Company and is solely for use by current and prospective clients and their investment consultants. Past performance is not necessarily indicative of future results. This summary does not constitute an offer to sell or a solicitation of an offer to buy any securities and may not be relied upon in connection with any offer or sale of securities. Use of this document represents that you have read and agreed to the Terms and Conditions attached to this document or available at <https://secure.macg.com/staticpda/terms.pdf>. Morningstar data: Copyright 2020, Morningstar Inc. all rights reserved. Brokerage services provided by Mid Atlantic Clearing & Settlement Corporation and/or NewEdge Securities, Inc., registered broker member. Dealer FINRA, SIPC.