



ARS Education Series: A Tech-Enabled Solution to Support Families with Special Needs

August 17, 2021

DISCLOSURE NOTES

PAST PERFORMANCE IS NEITHER INDICATIVE NOR A GUARANTEE OF FUTURE RESULTS. NO ASSURANCE CAN BE MADE THAT PROFITS WILL BE ACHIEVED OR THAT SUBSTANTIAL LOSSES WILL NOT BE INCURRED.

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PLEASE REFER TO ADDITIONAL DISCLOSURES AT THE END OF THIS PRESENTATION AND IN THE LEGAL AND DISCLOSURE BROCHURE SECTIONS AT WWW.ARSINVESTMENTPARTNERS.COM.

BACKGROUND OF ARS' WORK ON BEHALF OF SPECIAL NEEDS TRUSTS (“SNTs”)

- ARS has provided investment management services for special needs trust accounts since 2004
- Long-term investment performance track record managing special needs trusts
- In the second quarter of 2013, ARS implemented custom designed ETF models for our special needs trust client accounts in order to better manage higher levels of account activity
- Investment process refined to enable ARS to manage trusts accounts \$500,000 and above, while many institutions' minimums start significantly higher
- Access to the insights and judgment of the investment team at ARS in addition to our client service team

ARS' ETF STRATEGY FOR SPECIAL NEEDS TRUSTS

- ARS has 5 distinct ETF models based on the goals and objectives of each of our SNT client accounts
- Our ETF models emphasize ARS' traditional strength aligning its macro outlook with sector positioning
- 80% of equity exposure comes from S&P 500 Select SPDR Sector Fund
- ARS maintains sector weightings within 10% of the weightings in the S&P 500
- This approach ensures a relatively close tracking with the S&P 500 but allows ARS to use its judgment to reduce exposure to those sectors facing the greatest headwinds and to modestly over-weight those sectors best aligned with the ARS Outlook
- 20% of equity exposure comes from SPDR and iShares ETFs offering exposure to small, mid-cap, and international equities
- Fixed income will be allocated across the following ETFs
 - iShares 1-3, 3-7, and 7-10 year Treasury bond ETFs
 - iShares 1-10 Year intermediate credit (corporate)
 - Vanguard Short-Term (1-5 Year) and Intermediate-Term (5-10 Year) (corporate)

DISCLOSURE NOTES

Past performance is not indicative of future results.

Definition of the Firm – ARS Investment Partners, LLC (“ARS”) was originally founded as A.R. Schmeidler & Co., Inc. in 1971 and is majority-owned by Artemis US Corporation. Artemis US Corporation is 100% owned by Artemis Corporation, an Ontario, Canada entity, which is in turn 100% owned by Artemis Investment Management Corporation, a financial services firm headquartered in Toronto, Ontario, Canada. Mr. Miles Nadal is the controlling shareholder of Artemis Investment Management Corporation. ARS is a registered investment adviser under the Investment Advisers Act of 1940. ARS Investment Partners, LLC claims compliance with the Global Investment Performance Standards (GIPS) and has prepared and presented this report in compliance with the GIPS Standards. ARS Investment Partners, LLC has been independently verified for the periods 1/1/2000 through 12/31/19. The verification report(s) is/are available upon request. Verification assesses whether (1) the firm has complied with all the composite construction requirements of GIPS standards on a firm-wide basis and (2) the firm’s policies and procedures are designed to calculate and present performance in compliance with GIPS standards. Verification does not ensure the accuracy of any specific composite presentation. Benchmark returns are not covered by the report of independent verifiers. Management believes that the returns prior to 2000 are accurate, but due to a lack of firmwide client data, GIPS compliance cannot be claimed prior to 1/1/2000.

Benchmark Definitions – The Russell 1000® Value measures the performance of the large-cap value segment of the US equity universe. It includes those Russell 1000® companies with lower price-to-book ratios and lower expected growth values. The Russell 1000® Value Index is constructed to provide a comprehensive and unbiased barometer for the large-cap value segment. The Russell 3000® measures the performance of the largest 3,000 US companies representing approximately 98% of the investable US equity market. The Russell 3000® is constructed to provide a comprehensive, unbiased and stable barometer of the broad market and is completely reconstituted annually to ensure new and growing equities are included. The S&P 500® includes 500 leading companies and covers approximately 80% of available market capitalization. The S&P Mid Cap 400® is designed to measure the performance of 400 mid-sized companies, reflecting the distinctive risk and return characteristics of this market segment. The S&P Small Cap 600® seeks to measure the performance of 400 mid-sized companies, reflecting the distinctive risk and return characteristics of this market segment. The index is designed to track companies that meet specific inclusion criteria to ensure that they are liquid and financially viable. The Russell 2000® includes approximately 2,000 of the smallest securities based on a combination of their market capitalization and current index membership. The Russell 2000® is constructed to provide a comprehensive and unbiased small-cap barometer and is completely reconstituted annually to ensure larger stocks do not distort the performance and characteristics of the true small-cap opportunity set. The MSCI All Country World Index (ACWI) ex US® is designed to

represent performance of the full opportunity set of large- and mid-cap stocks across 23 developed (ex. US) and 26 emerging markets. It covers more than 3,000 constituents across 11 sectors and approximately 85% of the free float-adjusted market capitalization in each market. The index is built using MSCI’s Global Investable Market Index (GIMI) methodology, which is designed to take into account variations reflecting conditions across regions, market capitalization sizes, sectors, style segments and combinations. The Bloomberg Barclay’s Intermediate US Government/Credit Bond® is a broad-based flagship benchmark that measures the non-securitized component of the Bloomberg Barclay’s US Aggregate Index with less than 10 years to maturity. The index includes investment grade, US dollar-denominated, fixed-rate treasuries, government-related, and corporate securities. All Blended Benchmarks are rebalanced monthly.

Composite Definitions – ARS Focused All Cap includes all fee-paying, discretionary institutional portfolios managed by ARS in a Focused All Cap strategy with an absolute return-oriented focus having a minimum initial portfolio size of \$5 million (amount lowered from \$10 million on 7/1/2010). The Focused All Cap strategy requires that equity, equity-like securities, and cash represent a target of 90% of the portfolio value. If a portfolio does not have at least 90% of its value in these assets, the portfolio will be removed from the composite for the entire period and will be included in the composite again if its allocation is aligned with the above parameters for one full period. The composite was created in January 2007. Effective 7/1/2010, the composite was redefined to include taxable accounts which had previously been excluded. Effective 1/1/17 a model fee of 1.05% was used to calculate net returns. ARS Core Equity includes discretionary institutional portfolios managed by the Firm and invests in companies with above-average dividend yields and strong balance sheets, typically with clear prospects for dividend growth. For periods prior to 1/1/17, the composite is made up of 100% wrap portfolios, which may include, but is not limited to broker, investment advisory, custodial, and administrative fees. As of 1/1/17, the composite began using non-wrap accounts. Also, as of 1/1/17, we no longer had any wrap accounts. The composite was created in October 2011. Effective 1/1/17 a model fee of 1.25% was used to calculate net returns. ARS Focused Small Cap invests in companies with market capitalizations typically ranging from \$100 million to \$2.5 billion. The portfolio is long biased, aiming to control risk via cash levels, prudent shorts, inverse ETFs and option strategies. This composite was created in July 2018. Net returns are calculated using a 1.25% model fee. ARS Focused ETF leverages our macro outlook by constructing a portfolio that utilizes ETFs to express our views. The strategy concentrates on sector, industry, and subindustry ETFs that we feel provide the greatest exposure to our highest conviction secular trends. This composite was created in June 2017. A model fee of 0.70% is used to calculate net returns. ARS Tactical Sector Allocation Balanced ETF leverages our investment philosophy and process, while providing a strategy that more closely tracks the benchmarks with limited turnover. This composite was created in December 2016.

DISCLOSURE NOTES

The Strategy seeks a balance of current income and capital growth. The strategy strives for a 60/40 balance between equity and fixed income ETFs with a 25% variance. A model fee of 0.70% is used to calculate net returns. ARS Tactical Sector Allocation Growth ETF leverages our investment philosophy and process, while providing a strategy that more closely tracks the benchmarks with limited turnover. The primary objective is capital appreciation and growth. This composite was created in December 2016. A model fee of 0.70% is used to calculate net returns.

Investment Management Fees – The investment management fees that apply to the portfolio composites are as follows: Equity Accounts which include the ARS Core Equity, ARS Focused All Cap, ARS Focused Small Cap & ARS Tactical Asset Allocation (ARS Balanced Strategy & ARS Equity Strategy) – 1.25% per annum of the first \$1 million and 1.00% per annum of the next \$20 million and to be discussed thereafter; ARS Core Equity Account – 1.00% per annum, ETF Accounts which include the ARS Tactical Sector Allocation ETF Strategy & ARS Focused ETF Strategy, ARS Fixed Income ETF Strategy & ARS Growth Allocation ETF Strategy– 0.70% per annum of the first \$5 million and 0.50% per annum of the next \$20 million and to be discussed thereafter; Institutional Accounts which include the ARS Tactical Asset (Balanced) Strategy– 0.80% per annum of the first \$25 million and 0.70% per annum of the next \$25 million and to be discussed thereafter. Fixed Income Accounts which include the ARS Core Fixed Income Strategy– 0.50% per annum of the first \$15 million and 0.35% per annum of the next \$15 million and to be discussed thereafter. The management fees for certain clients may differ from the above schedule because those clients' fees are grandfathered or because of relationships with the applicant or other accounts. For institutional accounts, certain asset or fee minimums may apply.

Internal Dispersion – Internal dispersion is calculated using the asset-weighted standard deviation of annual returns of all portfolios in the composite for the entire year. Dispersion is not presented for periods less than one year or when there were five or fewer portfolios in the composite for the entire year. The Annualized 3-Year Standard Deviation is not presented for composites with less than a 36-month return. Also, the standard deviation is not presented and not is required, for periods prior to 2011.

Basis of Presentation – Rates of return presented are computed using a time-weighted rate of return methodology that adjusts for external cash flows. Total rate of return calculations includes realized and unrealized gains and losses, plus income, and cash and cash equivalents held. Gross performance returns are presented after transaction costs and before investment management fees and all operating costs. Net performance returns are presented after transaction costs and actual investment management fees and before all operating costs. However, gross performance for the ARS Core Equity Composite is presented as gross and net performance is actual investment management fees and after all operating costs and the gross returns are

presented as supplemental information. Operating costs include custodian and administrative fees. Additional information regarding policies for valuating portfolios, calculating performance, and preparing compliant presentations are available upon request. Performance results for periods of less than a year are not annualized.

Performance returns are in U.S. Dollars. Periodic returns are geometrically linked. The composite rates of return have been calculated within ARS Investment Partners, LLC. A complete list and description of the composites managed by ARS is available upon request.

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Composite performance is shown gross of fees. 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.

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All data is subject to change.

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HOPE TRUST

What does special needs and
disability mean?
Are disabilities and special
needs uncommon?



Cerebral Palsy

Substance
Use Disorders

Intellectual
Disabilities

MS

Bipolar
Disorder

Brain Injuries

Autism
Spectrum
Disorders

Psychiatric
Disorders

Down
Syndrome

US Data tells us

10-20%

of Americans have a
disability that has a major
impact on their ability to
work and/or live
independently

That is
33-66M
people

20-25%

of Americans say they are
providing financial and/or
caregiving support for a
family member with a
major disability

Individuals with
disabilities and special
needs is the
largest
minority group in
the US



The Hope Trust Story:

a Labor of Love

Hope Trust was founded by legal and banking professionals who, despite their extensive experience, were unable to find suitable resources to plan and provide for the long-term needs of their loved ones with challenges. This led to the realization that no single industry can adequately solve for what is inherently an interdisciplinary challenge.

Worse yet, if industry experts could not find the right resources for their family, how can the families of the 32MM Americans with challenges, who do not have such experience, comprehensively plan for their loved ones?



Hope Trust was borne out of this personal and professional need and addresses these planning challenges with an innovative, interdisciplinary, technology-driven solution.



Board of Directors

* Has loved ones with special needs

† Has professionally served individuals with special needs



Cuong Viet Do *†

PRESIDENT, GLOBAL
STRATEGY, SAMSUNG

- Former Chief Strategy Officer: Merck, Tyco Electronics, Lenovo
- Former McKinsey & Co. Consultant: Technology and Healthcare Practice
- Former Board Member of Autism Speaks



Vince Tizzio *

EXECUTIVE VP, THE
HARTFORD

- President & CEO of Publicly Traded Insurance Company
- Former President of Commercial Markets & Customer Industry Segments of Zurich American Insurance Company
- Former President of AIG Small Business



Dr. Kirby Rosplock *†

CEO, TAMARIND
PARTNERS

- Former Director of Research & Development at Genspring Family Offices
- Advises Family Offices, Ultra-HNW Investors & the Wealth Management Industry
- 4th Generation Family Business Owner, Board Member, and Co-Trustee of Her Family's Foundation



Christopher Rooney *

ENTREPRENEUR

- Lobbyist, entrepreneur, and one of the owners of the Pittsburgh Steelers.
- Member of the leadership team for the Palm Beach Kennel Club



Robert Connell *†

CEO, APEX
FINANCIAL

- 35 years working as a Senior Vice President for a Fortune 500 Financial firm
- One of the first in the country to earn the CERTIFIED FINANCIAL PLANNER™ designation



Meet Cecilia





Challenges we faced

Aggregation and
organization of
information

Updating and
dissemination of
changes and new
additions

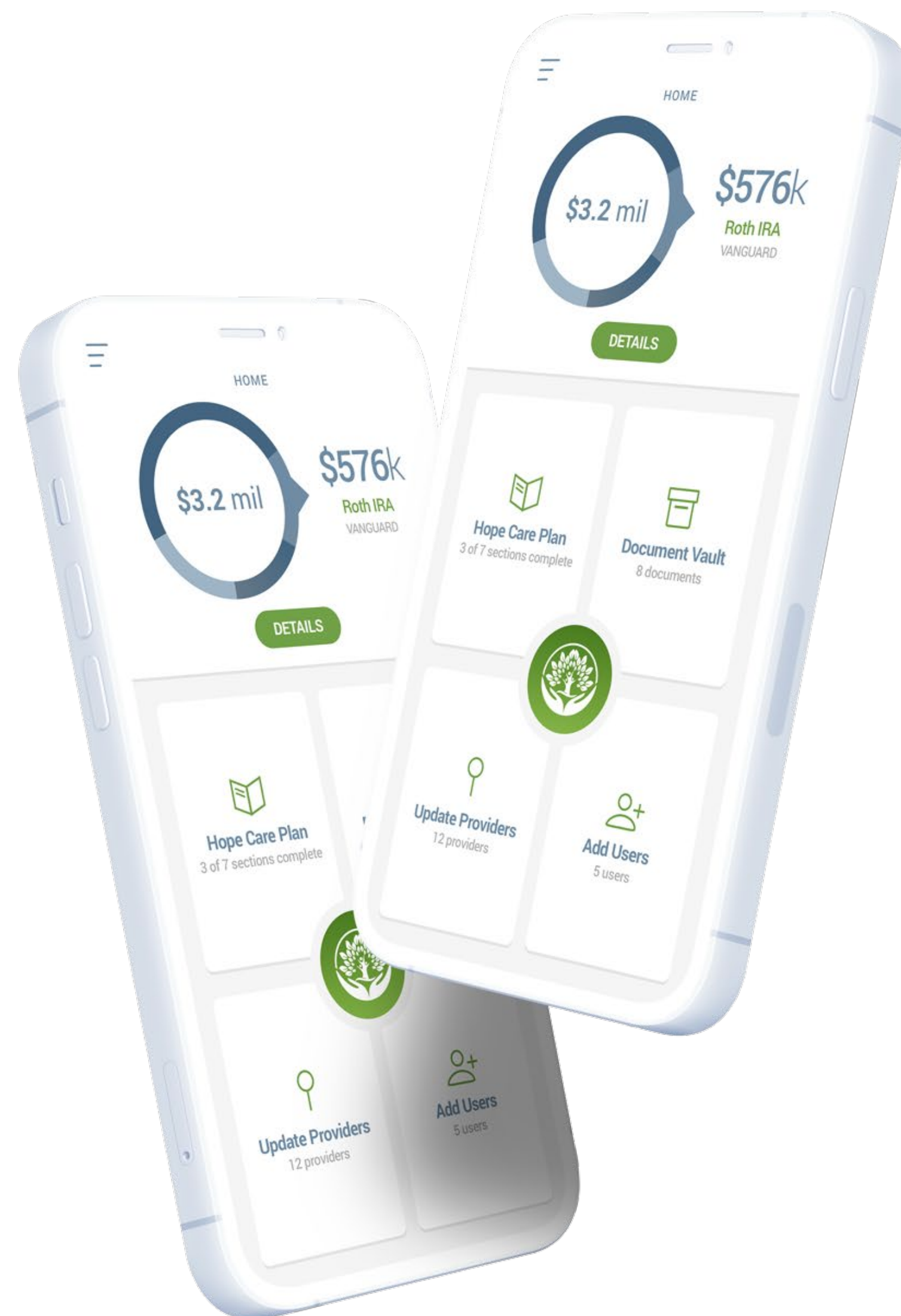
Divorced parents, two
households, family
dynamics

Transitioning to
adulthood

Large village, often
changing, and
protecting sensitive
information



Our desired Outcomes



Improve quality of life for all of our family – now and in future



Simplify life, save time, energy, & resources



Reduce stress and anxiety



Increase fun, making memories, more than just life of survival



Have a back up plan to deal with life changes and curveballs



Create back up when need to pass the responsibility



Special Needs Planning

What are the necessary pieces of a comprehensive special needs plan?





Special Needs Planning - 4 Main Components

Financial

Money

Government Benefits

Reduces out of pocket
needed

Legal

SNT, protects
government benefit
eligibility, funds
lifestyle

Life Care Plan & Care Coordination

Explains individual and
ensures vision plays out



Questions

1

How much will it cost to support your loved one throughout their lifetime?

2

What needs to be considered to determine the cost?



How much is needed and do we have enough?

- ✓ Create dynamic lifetime budget
- ✓ Determine need and analyze if funding plan is adequate (taking into consideration government benefits)
- ✓ Identify and quantify any gaps





How will my successors have the needed information to provide support?

- ✓ Getting entire village on same platform so they are connected and can collaborate together
- ✓ Everyone working from same information
- ✓ One place where most updated information is kept, including important documents
- ✓ Only access what they need to with individualized permissioning

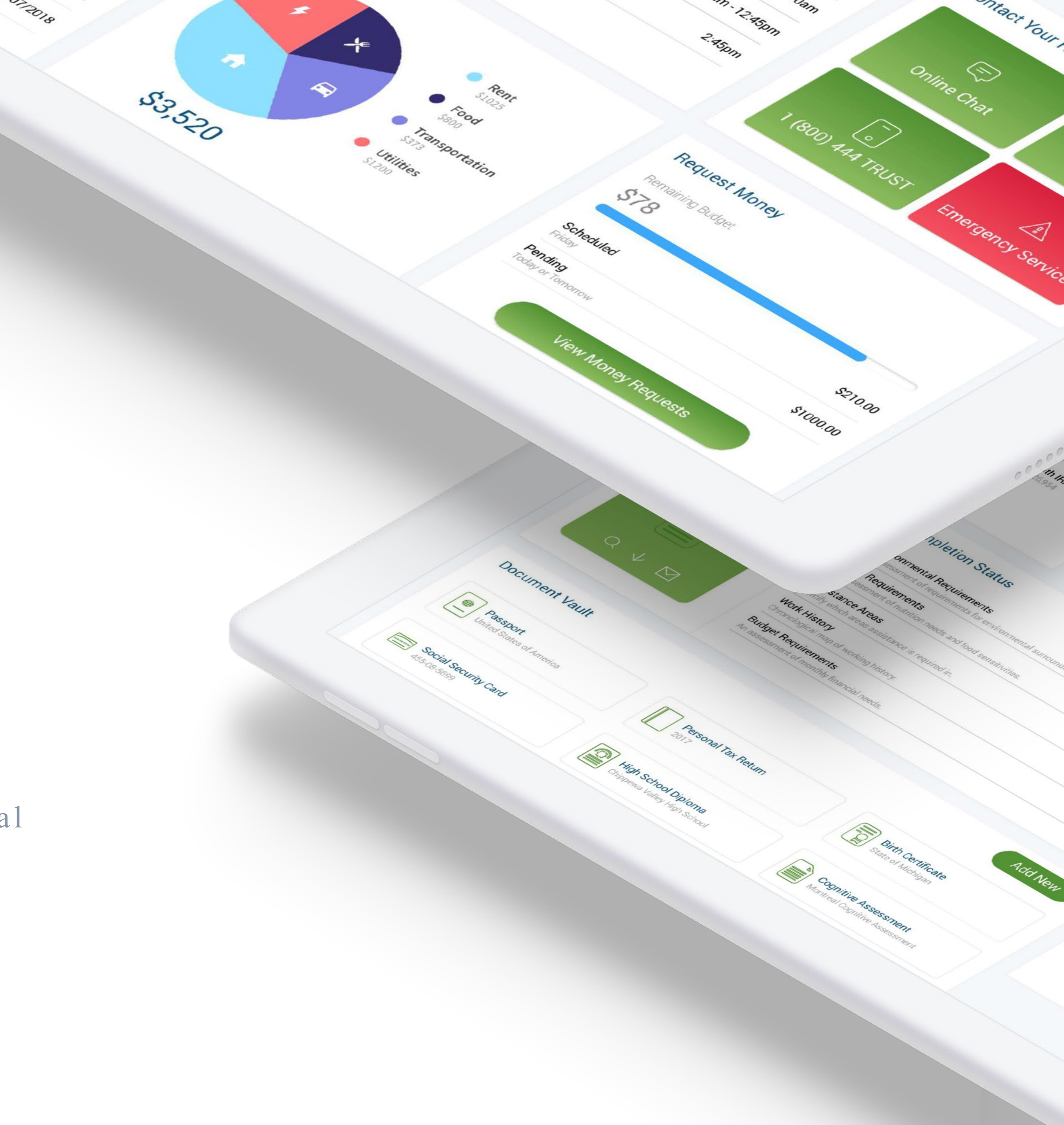




How will successor caregivers and trustees know what they need to know about my loved one?

Creates Life Care Plan

- ✓ Family and medical history
- ✓ Social, emotional, behavioral, educational, vocational
- ✓ Likes, dislikes, fears, dreams, aspirations
- ✓ Continuity of Care





HOPE TRUST

What can I do today to
increase flexibility for
our family?





Who will care for my loved one?



Manage care, bill pay, repairs, transportation, coordinate services



Assess eligibility, utilization, and maximization of government benefits



Ensure planning does what it should customized to the individual



Who will care for my loved one?

Hope Trust Care Team Key Members

* Has loved ones with special needs

† Has professionally served individuals with special needs



Dr. Cynthia Boyer †

DIRECTOR OF CARE &
CLINICAL
NEUROPSYCHOLOGIST



Dr. Zarrin Farooqi †

CHIEF CARE OFFICER &
DOCTOR OF NURSING



Jessica Fisher, MSW †

VP, CARE
COORDINATION



**Debbie Niemann,
MBA, ChSNC*†**

SVP, DIRECTOR
FINANCIAL
INTEGRATIONS



**Matthew Thompson,
OTR†**

HOPE CARE
COORDINATOR



Services

Hope Portal – Tech Platform		Hope Portal – Professional Services		Hope Trust Network
Life Care Plan	Tracking	IEP/education assessment	Cost Analysis	Funding Plan
Provider Tracking	Document Organization	Government benefit analysis	Successor Care Coordination & Support	ABLE Account
Medication Tracking	Budget Building	Housing & Accessibility Analysis	Caregiver assessment	Asset/Investment Management
Emergency Contact Management	Gap Analysis			Conservatorship/ Guardianship
Daily Schedule & Weekly Routine				Estate Planning/ SNT Creation



SN Planning Recap



Helps families aggregate and organize information and circle of support now and for continuity of care



Hope Trust works with your current advisors and professionals, providing analytical tools specifically designed for those with disabilities



Answers families' most worrisome questions



Provides the services to fill in the gaps between the disciplines as family, life, and responsibilities change



Ties all the planning together to ensure it translates into the unique life intended for the individual with special needs

Questions & Answers



HOPE TRUST

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