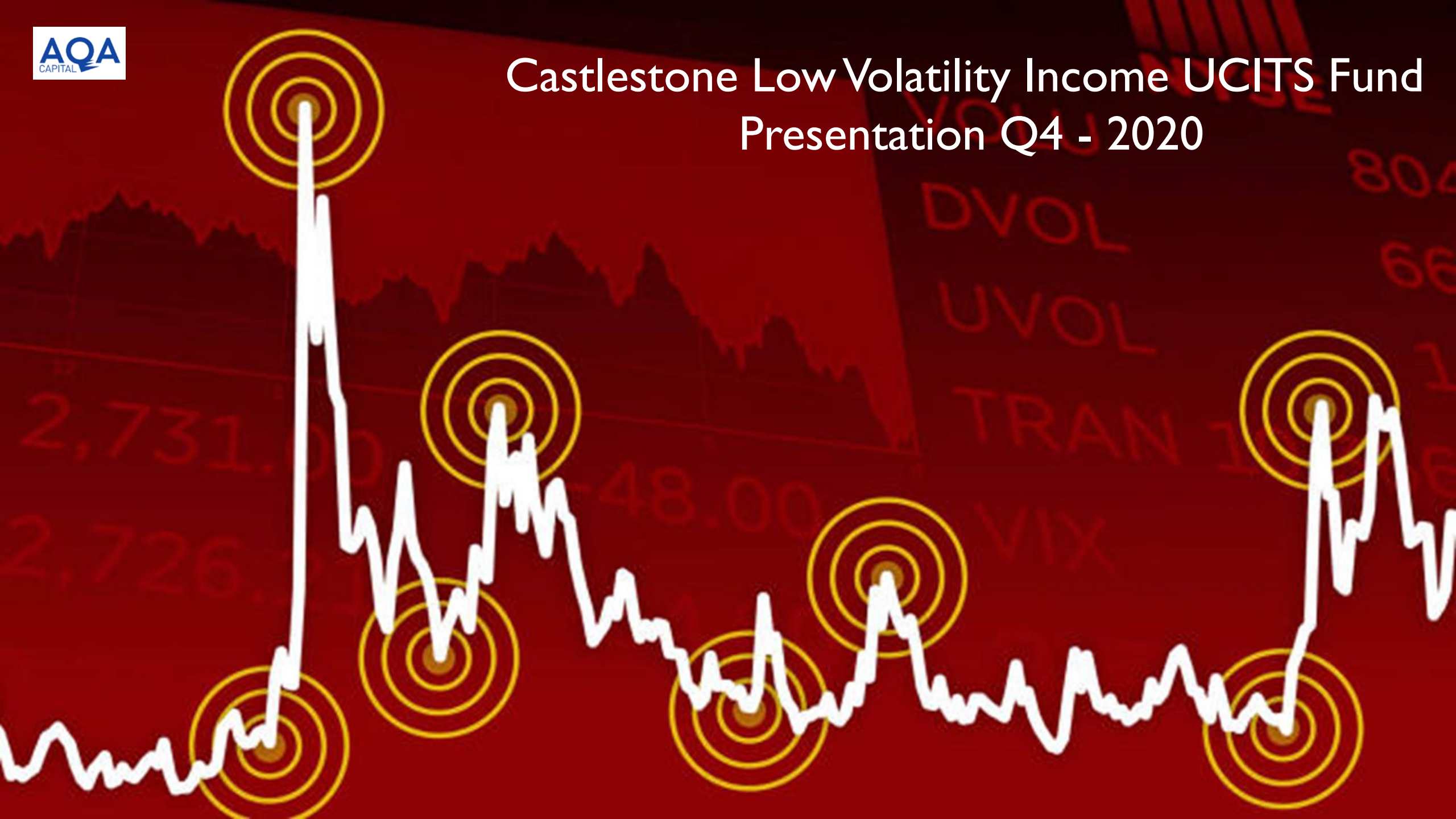


Castlestone Low Volatility Income UCITS Fund Presentation Q4 - 2020





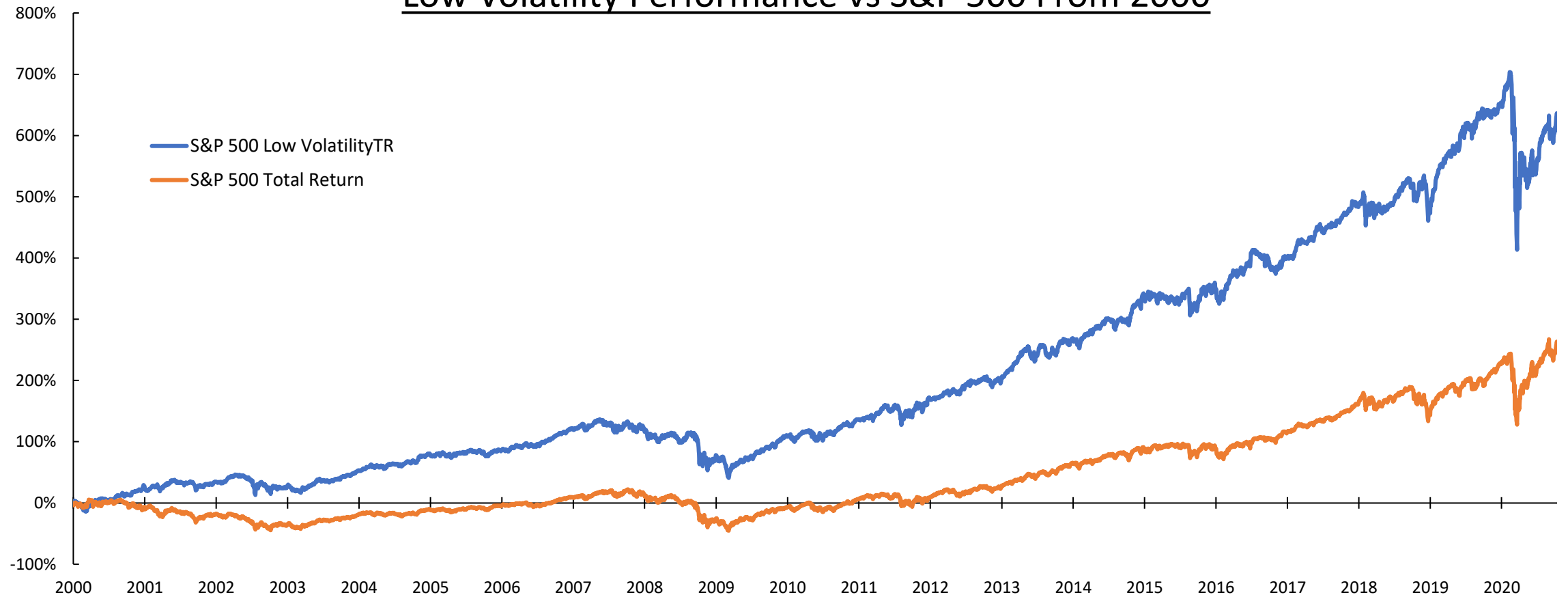
WHY BUY LOW VOLATILITY?

- ✓ The Fund is managed by a team of investment professionals with over 60 years of combined experience
- ✓ The popularity of ETFs might not be directly correlated to their practicality, ETFs are “traded” rather than “invested”
- ✓ The Castlestone UCITS Fund provides weekly/monthly and quarterly updates by the investment team (direct access)
- ✓ Full transparency regarding fund holdings, rather than just the top 10 which is common with ETFs
- ✓ Minimal turnover of the Fund’s portfolio reducing costs, ETFs are constantly churning the portfolio
- ✓ Castlestone has a tradition of managing “conservative, Low Vol strategies focusing on income”
- ✓ Low Interest rates have increased the demand for high yielding stocks like utilities, telecoms and pharma held by Low Vol UCITS Fund
- ✓ Increased uncertainty has seen Low Vol Strategies outperform the S&P 500 and Dow Jones Industrial Average over the last 10 years

SAMPLE OF COMPANIES IN LOW
VOLATILITY PORTFOLIO

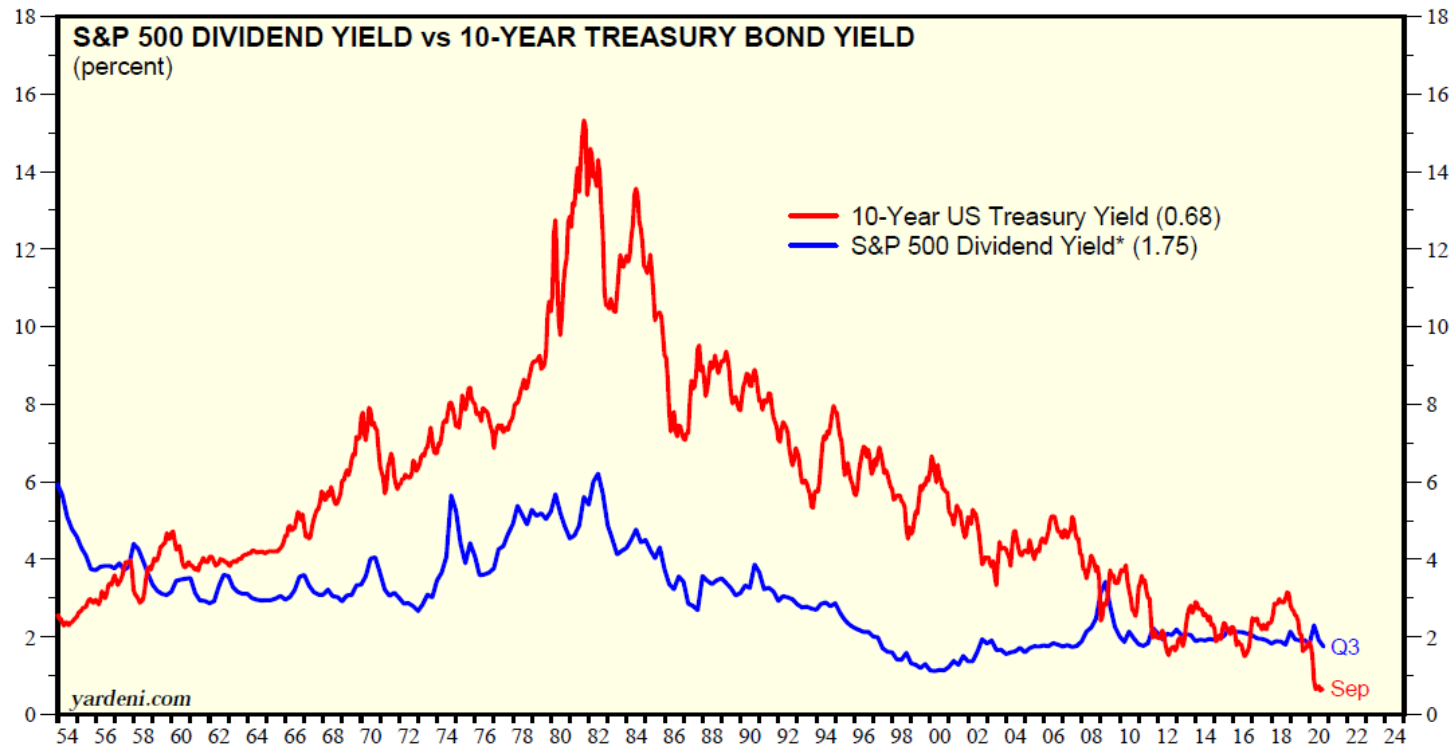


Low Volatility Performance vs S&P 500 From 2000



LOW VOLATILITY STOCK HAVE OUTPERFORMED THE S&P 500 OVER A LONG PERIOD.

10 Years US Treasury Bond Yield vs S&P Dividend Yield



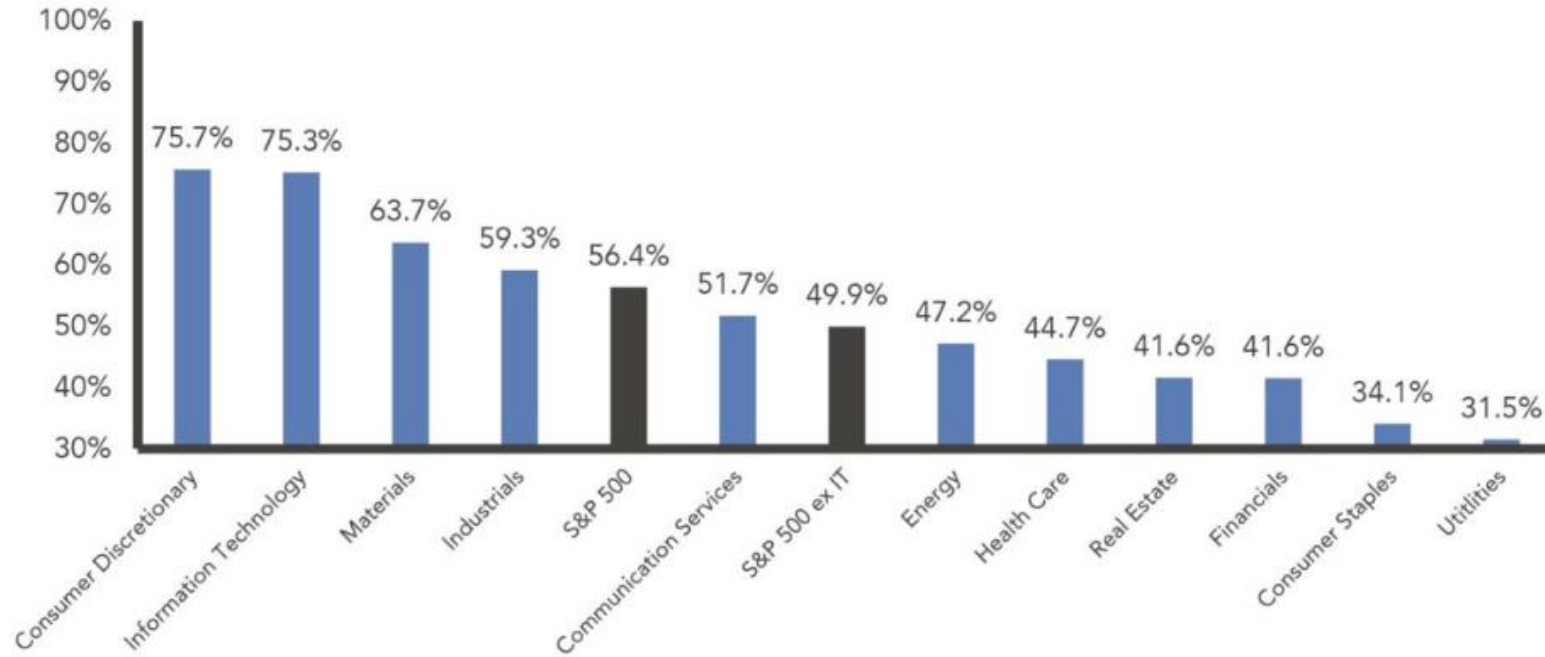
* S&P 500 four-quarter trailing dividends per share divided by quarterly closing value of the S&P 500 index.
Source: Standard & Poor's Corporation and Board of Governors of the Federal Reserve System.

THE YIELD IN THE 10-YEAR TREASURY BOND IS AT ITS LOWEST POINT IN
OVER 20 YEARS MAKING EQUITIES MORE DESIRABLE.

S&P 500 Recovery by Sector



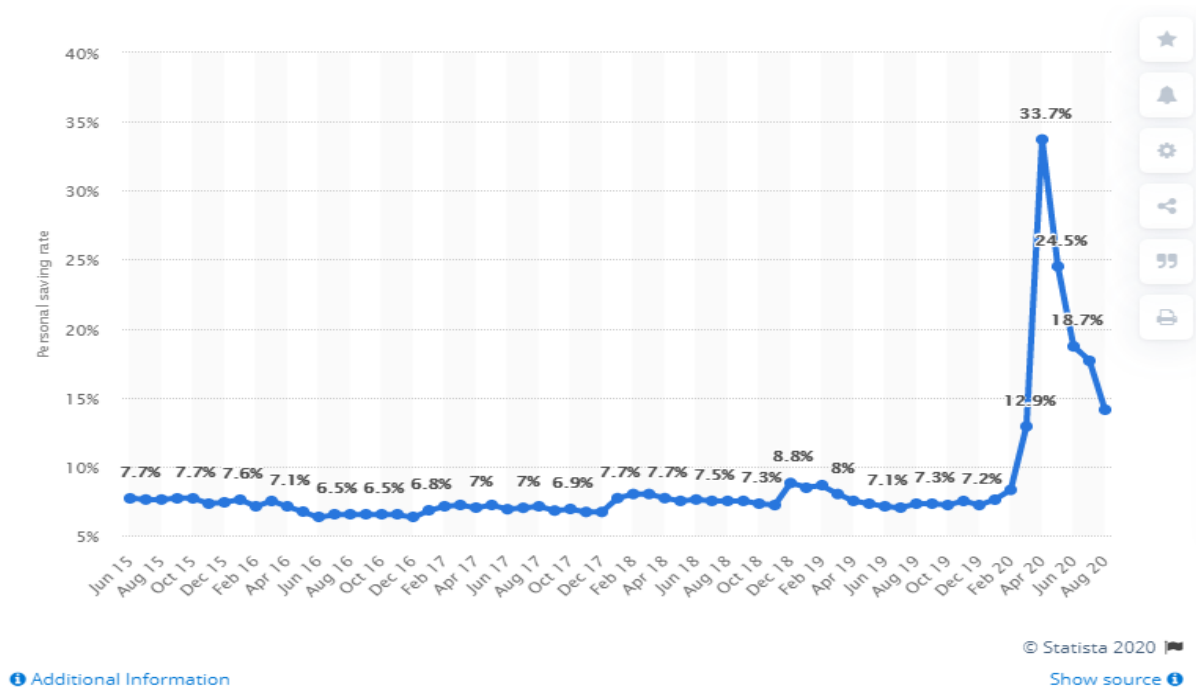
S&P 500 Sector Performance March 23rd - August 31st



Source: Bloomberg. Price Returns as of August 31, 2020

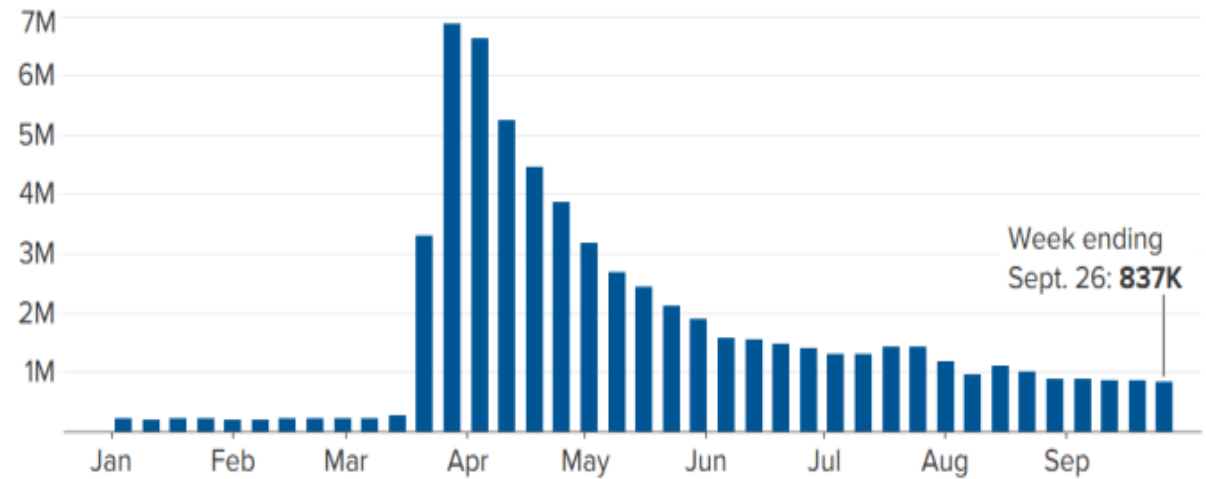
**ALL THE S&P SECTORS HAVE MADE A STRONG RECOVERY
SINCE THE MARCH DROP.**

Signs of Economic Recovery



Initial claims for unemployment insurance

Weekly in 2020, seasonally adjusted

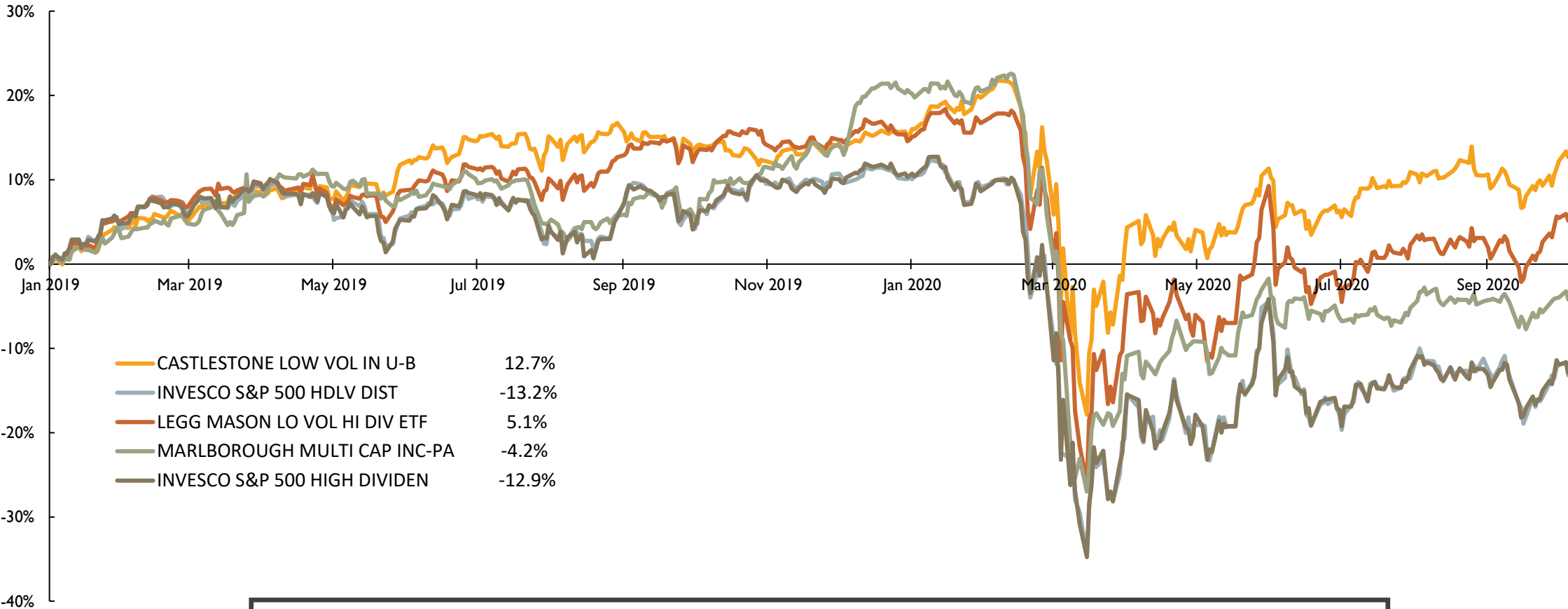


SOURCE: Department of Labor. Data is seasonally adjusted and through September 26, 2020. The Department of Labor began using a new seasonal adjustment methodology the week of August 29.



WITH EMPLOYMENT NUMBERS STARTING TO RISE AGAIN, THIS WILL ALLOW PEOPLE TO SPEND MORE DISPOSABLE INCOME AT PLACES SUCH AS MCDONALDS AND WALMART. YOU CAN SEE THIS PATTERN ALREADY STARTING TO TAKE PLACE ON THE GRAPH ON THE LEFT AS SAVINGS ARE DROPPING.

Castlestone Low Volatility Income Fund UCITS Performance Since Inception



CASTLESTONE LOW VOLATILITY INCOME FUND UCITS HAS OUTPERFORMED
MANY OF ITS WELL-KNOWN COMPETITORS.



Ticker	Name	% Holdings	Dividend	Mkt Cap Billions \$	Industry Sector	Country	Subgroup Sector	Return
			Net Yield					
APD US Equity	AIR PRODUCTS & CHEMICALS INC	0.08	1.80	\$65.80	Basic Materials	US	Industrial Gases	1.80%
ECL US Equity	ECOLAB INC	0.82	0.94	\$57.03	Basic Materials	US	Specialty Chemicals	0.94%
LIN US Equity	LINDE PLC	0.08	1.62	\$125.15	Basic Materials	GB	Industrial Gases	1.62%
NEM US Equity	NEWMONT CORP	1.76	1.58	\$50.95	Basic Materials	US	Gold	1.58%
Total Basic Materials		2.74						
CMCSA US EQUITY	COMCAST CORP-CLASS A	0.39	1.99	\$211.32	Communications	US	Cable & Satellite	1.99%
DIS US Equity	WALT DISNEY CO/THE	0.59	0.00	\$224.22	Communications	US	Movies & Entertainment	0.00%
FB US Equity	FACEBOOK INC-CLASS A	0.23	0.00	\$746.10	Communications	US	Interactive Media & Services	0.00%
GOOG US Equity	ALPHABET INC-CL C	0.07	0.00	\$998.27	Communications	US	Interactive Media & Services	0.00%
NFLX US Equity	NETFLIX INC	0.08	0.00	\$220.52	Communications	US	Movies & Entertainment	0.00%
T US Equity	AT&T INC	1.04	0.00	\$203.13	Communications	US	Integrated Telecommunication S	0.00%
TMUS US Equity	T-MOBILE US INC	2.04	0.00	\$141.56	Communications	US	Wireless Telecommunication Ser	0.00%
VZ US Equity	VERIZON COMMUNICATIONS INC	1.94	0.00	\$246.17	Communications	US	Integrated Telecommunication S	0.00%
Total Communications		6.39						
AMZN US Equity	AMAZON.COM INC	1.45	0.00	\$1,577.17	Consumer Discretionary	US	Internet & Direct Marketing Re	0.00%
AZO US Equity	AUTOZONE INC	0.00	0.00	\$27.51	Consumer Discretionary	US	Automotive Retail	0.00%
DG US Equity	DOLLAR GENERAL CORP	1.02	0.69	\$52.20	Consumer Discretionary	US	General Merchandise Stores	0.69%
HD US Equity	HOME DEPOT INC	1.52	2.16	\$298.94	Consumer Discretionary	US	Home Improvement Retail	2.16%
LOW US Equity	LOWE'S COS INC	0.09	1.45	\$125.35	Consumer Discretionary	US	Home Improvement Retail	1.45%
MCD US Equity	MCDONALD'S CORP	2.39	2.28	\$163.32	Consumer Discretionary	US	Restaurants	2.28%
NKE US Equity	NIKE INC -CL B	0.10	0.78	\$195.83	Consumer Discretionary	US	Footwear	0.78%
SBUX US Equity	STARBUCKS CORP	0.68	2.10	\$100.44	Consumer Discretionary	US	Restaurants	2.10%
TJX US Equity	TJX COMPANIES INC	0.70	0.00	\$66.73	Consumer Discretionary	US	Apparel Retail	0.00%
YUM US Equity	YUM! BRANDS INC	0.00	2.06	\$27.52	Consumer Discretionary	US	Restaurants	2.06%
Total Consumer Discretionary		7.95						
CLX US Equity	CLOROX COMPANY	0.65	2.11	\$26.48	Consumer Staple	US	Household Products	2.11%
COST US Equity	COSTCO WHOLESALE CORP	0.42	0.79	\$156.65	Consumer Staple	US	Hypermarkets & Super Centers	0.79%
HRL US Equity	HORMEL FOODS CORP	0.52	1.90	\$26.38	Consumer Staple	US	Packaged Foods & Meats	1.90%
HSY US Equity	HERSHEY CO/THE	1.32	2.24	\$29.82	Consumer Staple	US	Packaged Foods & Meats	2.24%
K US Equity	KELLOGG CO	0.00	3.53	\$22.15	Consumer Staple	US	Packaged Foods & Meats	3.53%
KO US Equity	COCA-COLA CO/THE	1.93	3.32	\$212.07	Consumer Staple	US	Soft Drinks	3.32%
MDLZ US Equity	MONDELEZ INTERNATIONAL	0.43	2.19	\$82.06	Consumer Staple	US	Packaged Foods & Meats	2.19%
MKC US Equity	MCCORMICK & CO	0.34	1.28	\$25.91	Consumer Staple	US	Packaged Foods & Meats	1.28%
PEP US Equity	PEPSICO INC	2.59	2.96	\$191.91	Consumer Staple	US	Soft Drinks	2.96%
PG US Equity	PROCTER & GAMBLE CO/THE	2.13	2.28	\$346.03	Consumer Staple	US	Household Products	2.28%
PM US Equity	PHILIP MORRIS INTERNATIONAL	0.40	6.40	\$116.78	Consumer Staple	US	Tobacco	6.40%
WMT US Equity	WALMART INC	1.28	1.54	\$396.47	Consumer Staple	US	Hypermarkets & Super Centers	1.54%
Total Consumer Staples		12.01						

CHRW US Equity	C.H. ROBINSON WORLDWIDE INC	0.07	2.00	\$13.78	Industrial	US	Air Freight & Logistics	2.00%
HON US Equity	HONEYWELL INTERNATIONAL INC	0.37	2.26	\$115.52	Industrial	US	Industrial Conglomerates	2.26%
LHX US Equity	L3HARRIS TECHNOLOGIES INC	0.00	2.00	\$36.72	Industrial	US	Aerospace & Defense	2.00%
LMT US Equity	LOCKHEED MARTIN CORP	0.99	2.71	\$107.14	Industrial	US	Aerospace & Defense	2.71%
RSG US Equity	REPUBLIC SERVICES INC	2.11	1.82	\$29.73	Industrial	US	Environmental & Facilities Ser	1.82%
UNP US Equity	UNION PACIFIC CORP	0.38	1.97	\$133.64	Industrial	US	Railroads	1.97%
WCN US Equity	WASTE CONNECTIONS INC	1.31	0.71	\$27.29	Industrial	US	Environmental & Facilities Ser	0.71%
WM US Equity	WASTE MANAGEMENT INC	2.22	1.93	\$47.81	Industrial	US	Environmental & Facilities Ser	1.93%
Total Industrials		7.44						
AMT US Equity	AMERICAN TOWER CORP	1.26	1.89	\$107.22	Real Estate	US	Specialized REITs	1.89%
CCI US Equity	CROWN CASTLE INTL CORP	1.11	2.88	\$69.87	Real Estate	US	Specialized REITs	2.88%
CPT US Equity	CAMDEN PROPERTY TRUST	0.11	3.73	\$8.67	Real Estate	US	Residential REITs	3.73%
EQR US Equity	EQUITY RESIDENTIAL	0.59	4.70	\$19.11	Real Estate	US	Residential REITs	4.70%
EXR US Equity	EXTRA SPACE STORAGE INC	0.09	3.37	\$13.81	Real Estate	US	Specialized REITs	3.37%
PLD US Equity	PROLOGIS INC	0.45	2.31	\$74.32	Real Estate	US	Industrial REITs	2.31%
PSA US Equity	PUBLIC STORAGE	1.43	3.59	\$38.93	Real Estate	US	Specialized REITs	3.59%
Total Real Estate		5.05						
AAPL US Equity	APPLE INC	2.26	0.71	\$1,980.64	Technology	US	Technology Hardware, Storage &	0.71%
ACN US Equity	ACCENTURE PLC-CL A	2.04	0.00	\$143.99	Technology	US	IT Consulting & Other Services	0.00%
ADBE US Equity	ADOBE INC	1.34	0.00	\$235.27	Technology	US	Application Software	0.00%
APH US Equity	AMPHENOL CORP-CL A	0.48	0.92	\$32.31	Technology	US	Electronic Components	0.92%
AVGO US Equity	BROADCOM INC	0.09	3.57	\$147.37	Technology	US	Semiconductors	3.57%
BKI US Equity	BLACK KNIGHT INC	1.26	0.00	\$13.67	Technology	US	Data Processing & Outsourced S	0.00%
CRM US Equity	SALESFORCE.COM INC	0.23	0.00	\$228.70	Technology	US	Application Software	0.00%
CSCO US Equity	CISCO SYSTEMS INC	0.77	3.66	\$166.75	Technology	US	Communications Equipment	3.66%
CTXS US Equity	CITRIX SYSTEMS INC	1.40	1.02	\$17.01	Technology	US	Application Software	1.02%
FIS US Equity	FIDELITY NATIONAL INFO SERV	1.58	0.95	\$91.21	Technology	US	Data Processing & Outsourced S	0.95%
FISV US Equity	FISERV INC	1.08	0.00	\$69.01	Technology	US	Data Processing & Outsourced S	0.00%
JKHY US Equity	JACK HENRY & ASSOCIATES INC	0.45	1.06	\$12.46	Technology	US	Data Processing & Outsourced S	1.06%
MA US Equity	MASTERCARD INC - A	1.26	0.47	\$338.53	Technology	US	Data Processing & Outsourced S	0.47%
MSFT US Equity	MICROSOFT CORP	2.15	1.07	\$1,591.70	Technology	US	Systems Software	1.07%
MSI US Equity	MOTOROLA SOLUTIONS INC	0.00	1.63	\$26.62	Technology	US	Communications Equipment	1.63%
NVDA US Equity	NVIDIA CORP	0.47	0.12	\$333.93	Technology	US	Semiconductors	0.12%
ORCL US Equity	ORACLE CORP	0.40	1.61	\$179.75	Technology	US	Systems Software	1.61%
PAYX US Equity	PAYCHEX INC	1.47	3.11	\$28.72	Technology	US	Data Processing & Outsourced S	3.11%
PYPL US Equity	PAYPAL HOLDINGS INC	0.52	0.00	\$231.18	Technology	US	Data Processing & Outsourced S	0.00%
V US Equity	VISA INC-CLASS A SHARES	2.59	0.60	\$440.54	Technology	US	Data Processing & Outsourced S	0.60%
WU US Equity	WESTERN UNION CO	0.00	4.20	\$8.81	Technology	US	Data Processing & Outsourced S	4.20%
Total Technology		21.84						
AEP US Equity	AMERICAN ELECTRIC POWER	0.18	3.43	\$40.55	Utilities	US	Electric Utilities	3.43%
D US Equity	DOMINION ENERGY INC	0.68	4.76	\$66.31	Utilities	US	Multi-Utilities	4.76%
DUK US Equity	DUKE ENERGY CORP	1.16	4.36	\$65.13	Utilities	US	Electric Utilities	4.36%
ED US Equity	CONSOLIDATED EDISON INC	0.57	3.93	\$26.02	Utilities	US	Multi-Utilities	3.93%
NEE US Equity	NEXTERA ENERGY INC	2.34	2.02	\$135.91	Utilities	US	Electric Utilities	2.02%
SO US Equity	SOUTHERN CO/THE	1.25	4.72	\$57.31	Utilities	US	Electric Utilities	4.72%
WEC US Equity	WEC ENERGY GROUP INC	0.54	2.61	\$30.57	Utilities	US	Multi-Utilities	2.61%
XEL US Equity	XCEL ENERGY INC	1.34	2.49	\$36.25	Utilities	US	Electric Utilities	2.49%
Total Utilities		8.07						
TOTAL		100.00	1.98					1.98%

Fund Lipper Score



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Castlestone Low Volatility Income UCITS Fund Class B USD Accu... MT7000024162:USD

Actions



PRICE (USD) TODAY'S CHANGE 1 YEAR CHANGE

1,126.78 ↓ -7.00 / -0.62% --

Data delayed at least 15 minutes, as of Oct 13 2020.

Summary

Charts

Performance

Assets & holdings

Risk

Ratings

Historical prices

Morningstar rating

Overall rating As of April 1810



Category

US Large-Cap Blend Equity

Lipper Leader Scorecard

Total return

Consistent return

Preservation

Expense

As of --.

LIPPER

Highest

5

4

3

2

1

Lowest

Explore our tools



Alerts



Data archive



Portfolio



World markets



Equities screener



Funds overview



SUMMARY

- ✓ Castlestone Low Volatility UCTIS fund holds large cap household names.
- ✓ Low Volatility stocks have a history of outperforming the S&P 500 index over the past 20 years.
- ✓ The dividend yield on S&P 500 index is higher than the yield on the US 10 year treasury bond.
- ✓ All sectors of the S&P 500 index are showing a sharp recovery since the March drop.
- ✓ The Economy is showing signs of improvement.
- ✓ Castlestone Low Volatility UCTIS has shown strong performance since inception.

Disclaimer

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