

THE PVI SOLUTION™

The Pine Valley Investments (PVI) team delivers strategies that allow institutions and HNW individuals to participate in market gains while muting much of the downside risk. This investment approach can deliver enhanced risk-adjusted returns particularly during low to moderate interest rate environments.

We manage investment strategies at several institutional platforms, including TD Ameritrade and Schwab.

Why choose PVI Strategies?

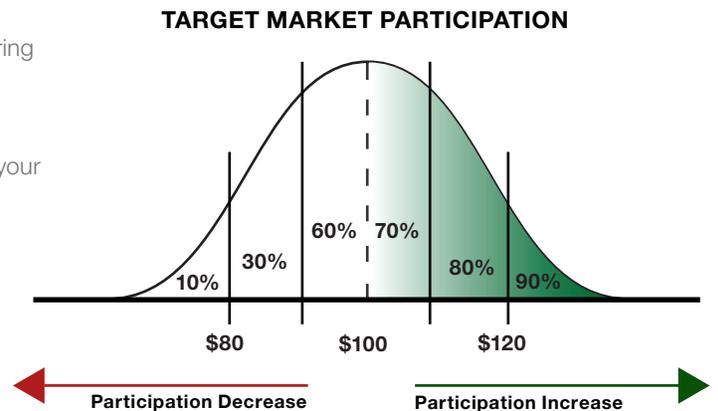
Seeking performance with downside protection

Investors can struggle to 'stay the course' during market drawdowns, often leading to what can be known as a 'whipsaw' effect. Similarly, mistakes tend to occur after markets have outperformed historical returns during a given period. Many investors will reduce market exposure and ultimately miss significant follow-through as indices churn higher.

Stay Invested & Protected — Our strategies can inherently increase beta to the upside while reducing participation in losses during a market cycle that trends lower. We utilize a systematic approach to eliminate the issue of "timing" the market.

These strategies address many of the most pressing questions that your investors face today:

- How do we focus on wealth preservation without forfeiting substantial upside opportunity?
- What is a cost-effective tail risk strategy for bear markets and corrections?
- Is there a better way to achieve tax efficiencies in the portfolio?



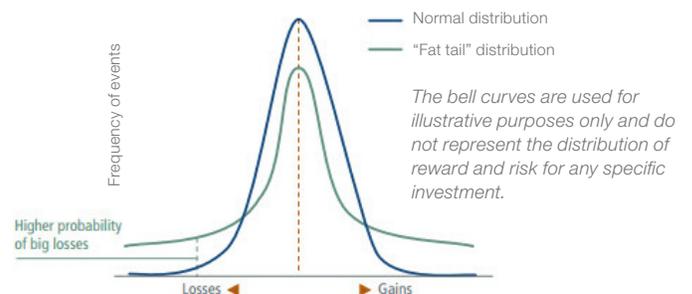
How the concept works

Stay invested, Remain liquid, be protected

The strategy was designed by professional options market-makers to reduce risk while providing more predictable returns over a full market cycle.

- Invests in both domestic and international equity ETFs
- Protects against catastrophic losses
- Generates additional income
- Seeks to eliminate interest rate risk
- Creates tax efficiencies

Tail events are very rare in a normal curve, but market tails are in fact "fatter," or more frequent, than many people realize.



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Why partner with Pine Valley?

We help your business grow.

Delivering Turn-Key Solutions to Advisors

- Portfolio management solutions
- Option overlays
- Concentrated positions
- Tax efficiencies
- Fee flexibility
- Back office support
- Complete transparency & accountability

PVI Strategies are the **better solution** for your clients.

Our strategies are designed, implemented and managed for smart advisors who care about best serving the client expecting superior risk management. Our strategies afford you an opportunity to deliver clients a chance to:

- Participate in the market gains
- Eliminate most of the downside risks with stocks and bonds
- Avoid market timing
- Remain completely liquid in their holdings with no surrender charges
- Reduce emotions by smoothing out the return curve

Why Clients Invest:

- Remain invested to participate in market appreciation over time
- Designed to seek consistent returns
- Significant reduction in potential for market losses
- Assets remain completely liquid for client, no lock-up
- Generate market-neutral income opportunity through the use of tactical options
- Follow a parameters-based process to eliminate emotions on investment decisions

PVI Model Portfolios

All portfolios are offered with and without an options overlay.

Growth

Moderate

Conservative



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