

*For one-on-one presentation between
financial advisor and their client*

Personal Income Plan

Charting Your Financial Course Through Your Retirement

Prepared exclusively for
Valued Client

On behalf of
Valued Advisor
Example Firm

What Is Personal Income Planning?

The Clark Capital Income Navigator helps you plan for retirement by separating your investments into clearly defined phases over your lifetime.

Each phase has a different purpose, and combined they may help you plan your ideal retirement.

The earliest phases are generally more conservative. Later phases will be held for longer periods of time and are therefore designed to take on more risk given the longer time horizon. The length of time the investment is held, along with proper investment choices, can boost your potential for higher investment returns.



Designed to address your income needs throughout retirement



Attempts to minimize risk



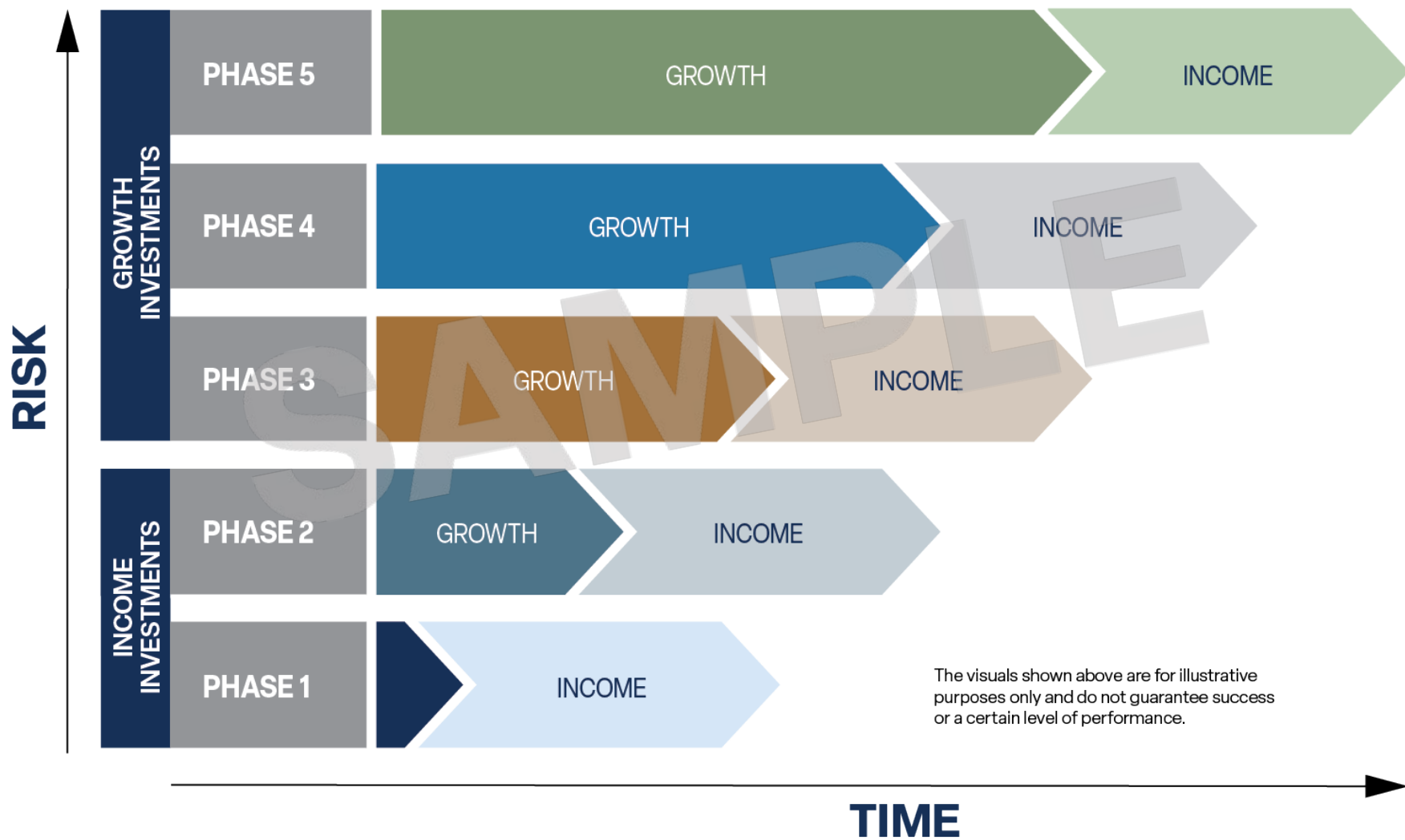
Removes your emotions from the investment process



Helps you achieve your desired outcomes by keeping your assets invested over long periods of time



How Does It Work?



Plan Summary

Navigate Your Future. Enjoy the Journey.

Client

Valued Client

Spouse

Valued Client 2

Income Start Age

65

Income Start Age

65

PLAN SUMMARY**Plan Duration (Years)**

30

Inflation Assumption

3.00%

Income Needed (Year One)

\$180,000.00

Investable Assets

\$2,360,757.88

ACCUMULATION PHASE**Duration (Years)**

3

ROR

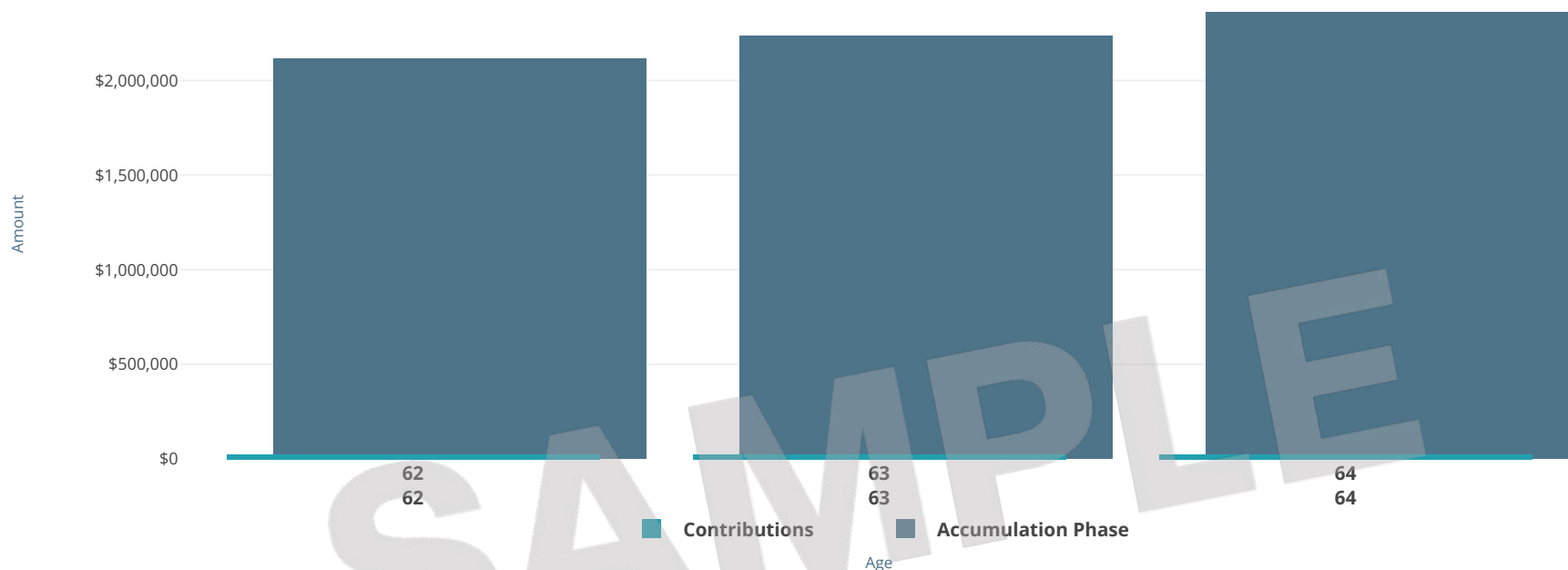
4.50%

Starting Amount

\$2,000,000.00

Accumulation Phase

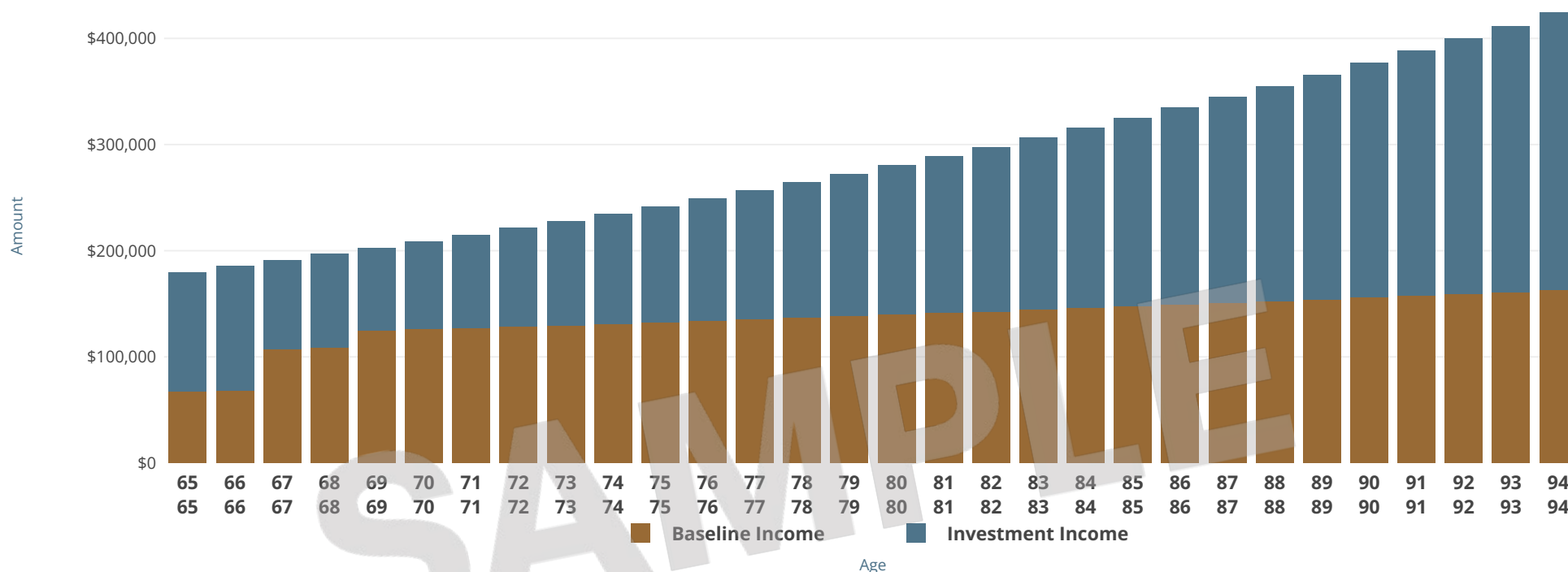
Starting Amount ROR Ending Amount
\$2,000,000 4.50% \$2,360,758



Start Year	End Year	Income Source	Contribution	Annual Increase
1	3	IRA Contribution	\$25,000.00	0.00%

It should not be assumed that any of the investment recommendations or decisions Clark Capital Management Group makes in the future will be profitable or equal to the investment performance discussed herein. This chart shows an estimate of how much your income will grow over time based on regular contributions (as applicable) and investment income for the time period shown at an assumed rate of return, compounded annually and assuming the inflation rate shown. Information about the rate of return shown can be found in the end disclosures. Slight adjustments to any of these variables can affect the outcome. This graph is for illustrative purposes only.

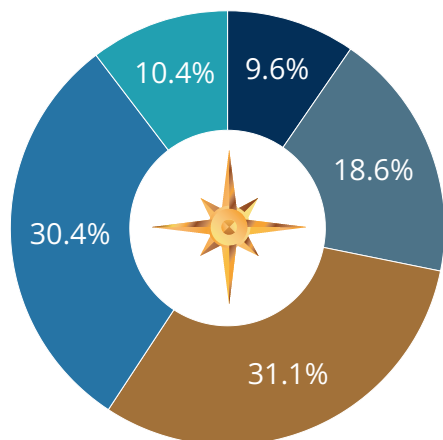
Distribution Phase (Assuming 3% Inflation)



Start Year	End Year	Income Source	Contribution	Annual Increase
1	100	Social Security 1	\$42,500.00	1.50%
3	100	Social Security 2	\$38,500.00	1.50%
1	100	Pension	\$25,000.00	0.00%
5	100	Annuity	\$15,000.00	0.00%

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Your Income Navigator Plan



Total Investment
\$2,360,757.88

	Phase 1	Phase 2	Phase 3	Phase 4	Legacy
Amount Invested	\$226,338	\$438,810	\$733,507	\$717,620	\$244,483
Total Duration	Year 1 to 2	Year 3 to 8	Year 9 to 18	Year 19 to 30	Year 30
Accumulation Phase ROR		3.50%	5.00%	6.00%	6.50%
Distribution Phase ROR	1.00%	2.50%	2.50%	3.00%	
Deferral Duration	0 Yrs.	2 Yrs.	8 Yrs.	18 Yrs.	30 Yrs.

Projected rates of return and inflation assumptions are reviewed and updated periodically by Clark Capital. Please see end disclosures for additional information regarding these assumptions. The illustration assumes that during the Accumulation Phase, the Accumulation Phase rate of return remains constant until the Distribution Phase, in which the Distribution Phase rate of return remains constant. The starting amounts for each phase are determined based upon monthly income requirements for the duration of that phase after incorporating other sources of income, time periods for each phase, inflation and rates of return used, value of current investable assets, specific dates for income accumulation, desired monthly income, current age and target retirement age, in addition to other inputs relevant to the investor's financial circumstances. Values at zero indicate that the dollars, rates of return, or duration are not applicable based on the values provided to Clark Capital by the investor and/or the investor's personal financial advisor.

Your Income Navigator Plan Year by Year

	Phase 1	Phase 2	Phase 3	Phase 4	Legacy Phase
Starting Amount	\$226,338	\$438,810	\$733,507	\$717,620	\$244,483
Starting Percentage	9.59%	18.59%	31.07%	30.40%	10.36%
Accumulation Phase Rate of Return	0.00%	3.50%	5.00%	6.00%	6.50%
Distribution Phase Rate of Return	1.00%	2.50%	2.50%	3.00%	

Year	Age	Baseline Income	Investment Income	Total Income	Phase 1	Phase 2	Phase 3	Phase 4	Legacy Phase	Total
1	65 / 65	\$67,500	\$112,500	\$180,000	\$116,101	\$454,168	\$770,182	\$760,678	\$260,374	\$2,361,504
2	66 / 66	\$68,138	\$117,262	\$185,400	\$0	\$470,064	\$808,691	\$806,318	\$277,298	\$2,362,372
3	67 / 67	\$107,285	\$83,677	\$190,962		\$398,138	\$849,126	\$854,697	\$295,323	\$2,397,284
4	68 / 68	\$108,519	\$88,172	\$196,691		\$319,920	\$891,582	\$905,979	\$314,519	\$2,432,000
5	69 / 69	\$124,772	\$77,820	\$202,592		\$250,098	\$936,161	\$960,338	\$334,963	\$2,481,559
6	70 / 70	\$126,043	\$82,626	\$208,669		\$173,724	\$982,969	\$1,017,958	\$356,735	\$2,531,387
7	71 / 71	\$127,334	\$87,596	\$214,929		\$90,472	\$1,032,117	\$1,079,036	\$379,923	\$2,581,548
8	72 / 72	\$128,644	\$92,733	\$221,377		\$0	\$1,083,723	\$1,143,778	\$404,618	\$2,632,119
9	73 / 73	\$129,974	\$98,045	\$228,019			\$1,012,771	\$1,212,405	\$430,918	\$2,656,094
10	74 / 74	\$131,323	\$103,536	\$234,859			\$934,554	\$1,285,149	\$458,928	\$2,678,631
11	75 / 75	\$132,693	\$109,212	\$241,905			\$848,706	\$1,362,258	\$488,758	\$2,699,722

Clark Capital Management Group has prepared this projection relying upon information about the investor's financial circumstances and specific investment goals provided by the investor and/or the investor's personal financial advisor. The projection is hypothetical and provided solely as information which should be carefully weighed and evaluated by the investor with the assistance of the investor's personal financial advisor. It is not guaranteed that any of the investment recommendations or projections made here will be profitable or provide a given level of income in the future. In making projections of investment results at different phases of the model, Clark Capital has utilized the Firm's financial and market research, historical market activity as well as external sources of research which contribute to the Firm's asset allocation process and the continuous refinement of the proprietary econometric models. There is no guarantee that the projections will be seen to be correct and there may be significant deviation between projections and actual results of particular investments or group of investments. Before investing, the investor should consider their investment goals and risk comfort level and consult with their investment advisor and tax professional. Past performance does not guarantee future results. Please refer to end of the presentation for important disclosures and detailed description of the methodology used.

Your Income Navigator Plan Year by Year

Year	Age	Baseline Income	Investment Income	Total Income	Phase 1	Phase 2	Phase 3	Phase 4	Legacy Phase	Total
12	76 / 76	\$134,083	\$115,079	\$249,162			\$754,845	\$1,443,993	\$520,527	\$2,719,366
13	77 / 77	\$135,495	\$121,142	\$256,637			\$652,574	\$1,530,633	\$554,362	\$2,737,569
14	78 / 78	\$136,927	\$127,409	\$264,336			\$541,479	\$1,622,471	\$590,395	\$2,754,345
15	79 / 79	\$138,381	\$133,885	\$272,266			\$421,131	\$1,719,819	\$628,771	\$2,769,721
16	80 / 80	\$139,857	\$140,578	\$280,434			\$291,082	\$1,823,008	\$669,641	\$2,783,731
17	81 / 81	\$141,354	\$147,493	\$288,847			\$150,866	\$1,932,389	\$713,168	\$2,796,423
18	82 / 82	\$142,875	\$154,638	\$297,513			\$0	\$2,048,332	\$759,523	\$2,807,856
19	83 / 83	\$144,418	\$162,020	\$306,438				\$1,947,762	\$808,892	\$2,756,655
20	84 / 84	\$145,984	\$169,647	\$315,631				\$1,836,548	\$861,470	\$2,698,019
21	85 / 85	\$147,574	\$177,526	\$325,100				\$1,714,119	\$917,466	\$2,631,585
22	86 / 86	\$149,188	\$185,665	\$334,853				\$1,579,877	\$977,101	\$2,556,978
23	87 / 87	\$150,825	\$194,073	\$344,899				\$1,433,200	\$1,040,613	\$2,473,813
24	88 / 88	\$152,488	\$202,758	\$355,246				\$1,273,438	\$1,108,253	\$2,381,691
25	89 / 89	\$154,175	\$211,728	\$365,903				\$1,099,913	\$1,180,289	\$2,280,202
26	90 / 90	\$155,888	\$220,992	\$376,880				\$911,918	\$1,257,008	\$2,168,926
27	91 / 91	\$157,626	\$230,560	\$388,186				\$708,715	\$1,338,714	\$2,047,429
28	92 / 92	\$159,390	\$240,442	\$399,832				\$489,535	\$1,425,730	\$1,915,265

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Your Income Navigator Plan Year by Year

Year	Age	Baseline Income	Investment Income	Total Income	Phase 1	Phase 2	Phase 3	Phase 4	Legacy Phase	Total
29	93 / 93	\$161,181	\$250,646	\$411,827				\$253,576	\$1,518,402	\$1,771,978
30	94 / 94	\$162,999	\$261,183	\$424,182				\$0	\$1,617,098	\$1,617,098

SAMPLE

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Summary

Total Amount Required

\$2,360,758

Legacy Ending Balance

\$1,617,098

Inflation Assumption

3.00%

Total Years of Income

30

Income Generated

\$4,500,644

Total Baseline Income

\$4,062,931

Total Income

\$8,563,575

Values shown above assume end of income needs at the resulting age after the value shown for Total Years of Income is added to the age provided by the investor and/or the investor's personal financial advisor, i.e., typically a time horizon of 30 years. For certain clients, this time horizon may extend beyond typical life expectancy and generally assumes that income can be achieved past typical life expectancy. Please refer to the end of the presentation for additional important disclosures and detailed description of the methodology used.

A Collaborative Partnership

A Shared Commitment to Help You Achieve Your Desired Outcomes

Income Navigator is designed to illustrate how your investments can provide you with income over the course of your lifetime.

Over time, we recommend that you and your financial advisor periodically revisit the income plan so that it reflects the ongoing allocation of your investments, changing income needs, and an updated time horizon.

Your financial advisor understands your unique financial circumstances best and will lead the effort to make any updates to your income plan. Changes to your income plan do not happen without your financial advisor's oversight and guidance.



Valued Client

As an investor, you can obtain service tailored to your financial situation by providing thorough and current information to your financial advisor about your financial status, investment goals and risk tolerance.

- Provide your advisor with all relevant information about your finances
- Define your financial goals, objectives, and risk comfort level
- Communicate any investment constraints or changes to your goals or circumstances

As your investment manager, our goal is to help you achieve your goals. We support your financial advisor by prudently watching over your assets every day and making adjustments as warranted by your financial plan and the markets.

- Invest your assets in an investment strategy reflective of the investment objectives identified by you and your advisor
- Manage, evaluate, and monitor your investment strategies
- Deliver ongoing account support through a dedicated team of regional and home office professional
- Access concierge level portfolio oversight from our Client Portfolio Management Team for accounts over \$1 million

Valued Advisor Example Firm

Example Advisor of **Example Firm** will help you develop a comprehensive financial plan by providing research, advice, and guidance regarding planning and portfolio management. They will provide you with a process for building, managing and protecting you assets.

- Analyze and evaluate your financial status to recommend and implement your personalized wealth management strategy
- Meet with you periodically to review the suitability of your investments and performance relative to your goals and objectives
- Educate and guide you if changes to the investment strategy need to be made as a result of changes to your financial circumstances

Disclosure

Clark Capital Management Group presents this tool which relies on information about the investor's financial circumstances and specific investment goals provided by the investor and/or the investor's personal financial advisor. This tool is provided solely as information which should be carefully weighed and evaluated by the investor with the assistance of the investor's personal financial advisor. This presentation is not an advertisement and is not intended for public use or distribution. The tool generates outcomes that are hypothetical in nature. There is no guarantee that any of the outcomes presented will prove to be true. Results may vary with each use of the tool and over time.

The term "plan" or "planning," when used within this presentation, does not imply that a recommendation is being made to implement a financial plan or make a particular investment. Nor does this presentation provide or purport to provide financial, tax, legal or other advice. You should consult with your tax and/or legal advisors before implementing any transactions and/or strategies concerning your finances.

Changes to the income plan do not occur automatically. An updated income plan will only be created and made available upon request by the investor or the investor's personal financial advisor. Clark Capital does not monitor your overall retirement assets on an ongoing basis, nor does Clark Capital update your information on this tool to reflect changes in your personal circumstances. You and your financial advisor should periodically monitor your retirement strategy as your needs and personal circumstances change.

The profitability of the investor's account cannot be guaranteed. Investing involves risk and the investor may incur a profit or loss. Risk includes the possibility of loss of principal. Investments that have the potential for higher returns involve greater risk of loss. It cannot be guaranteed that any phase or all phases of the investment plan will meet their projected returns, and a phase may run out of money before the anticipated end of the phase and the investor may have to withdraw assets from other phases by necessity. The plan may fail to meet its objective causing the investor to adjust his/her income in order for the plan to last its anticipated period. Investments should be reevaluated periodically for rebalancing opportunities and any necessary changes.

Important disclosure regarding the Income Navigator Plan methodology:

This tool does not rely upon and is not based upon any Clark Capital product or strategy. As a result, rates of return presented herein should not be interpreted as a level of performance that a Clark Capital product or Strategy will achieve or is likely to achieve. Rates of return and inflation projections utilize Clark Capital's financial and market research and historical market activity as well as external sources of research. There is no guarantee that the year-by-year and values at each phase will be seen to be correct and there may be significant deviation between projections and actual results. The rates or returns used in this tool are hypothetical and are not a recommendation of investment in any security or group of securities. The Income Navigator Plan values do not include the reinvestment of income and dividends or other distributions and do not reflect the deduction of taxes which will have the effect of lowering the returns. The values shown include the deduction of estimated fees.

The illustration is calculated by separating potential investments into clearly defined phases over an investor's lifetime. For each phase, the rate of return used for both the Accumulation Phase and Distribution Phase are based on the duration period and the underlying implied allocation. In general, the earlier phases are generally assumed to be more conservative, beginning with an assumed 100% allocation to Fixed Income. The later phases are generally assumed to be held for longer periods of time and are therefore assumed to take on more risk given the longer implied time-horizon. During the earlier phases, it is assumed that fixed income and/or cash equivalents will be relied upon for income withdrawal. As a result, over time, it is assumed that the allocation to Fixed Income is decreased and the allocation to equities is increased. While the illustration seeks to minimize sequence of returns risk in early phases, later phases may have greater exposure to sequence of returns risk. The illustration assumes a static investment model over the lifetime of the account. Investments should be reevaluated periodically by advisors and their clients for rebalancing opportunities and any necessary changes. This approach may not be appropriate for all investors.

Baseline Income shown on the Distribution Phase page indicates the portion of income, such as social security or regular annuity payments, as communicated by the investor and/or the investor's personal financial advisor, and which supplements Investment Income for purposes of illustrating total income estimates. Data shown on the Distribution Phase and Income Navigator Plan Year by Year slides take into account Baseline Income and Investment Income along with the selected inflation assumption indicated by the client and/or financial advisor. Annual Increase indicates any adjustments or regular increases (i.e., cost of living adjustments). Baseline Income and Annual Increase, if applicable, are incorporated into the tool based on information provided by the investor or the investor's personal financial advisor. Contributions shown on the Accumulation Phase page indicate one-time, annual additions to income during the years shown.

Nothing herein should be construed as a solicitation, recommendation, or an offer to buy, sell or hold any securities, other investments or to adopt any investment strategy or strategies. For educational use only. This information is not intended to serve as investment advice. This material is not intended to be relied upon as a forecast or research.