



Clark Capital's 401(k) Points of Differentiation

Unique Investment Solutions

Clark Capital Management Group introduces the next generation in 401(k) investing by providing participants with institutional style asset management within their 401(k) portfolio. Managed by Clark Capital, the Navigator 401(k) solutions employ a core and explore asset allocation across multiple asset classes and strategies, incorporate alternative asset classes, and the option of a sophisticated hedging strategy called Sentry.

- **Six Risk-Based Asset Allocations** – Our risk-based solutions are designed to suit the risk level of any participant and include a 100% fixed income allocation, equity hedged allocations, and equity growth allocations.
- **Protection Strategy** – In an effort to manage risk and minimize loss of capital in turbulent times, Clark Capital offers some solutions that utilize the Navigator Sentry strategy. (Navigator Sentry is a sophisticated strategy designed to help protect against significant declines in the equity markets.) Sentry uses an actively managed portfolio of put options on the S&P 500, a mechanism that has traditionally been reserved for large institutional investors.

Co-Fiduciary Services

A plan sponsor can elect to have Clark Capital act as a 3(38) manager or co-fiduciary regarding the investment selection and monitoring of the plan. Clark Capital will oversee the selection of fund managers, ETFs, and investments, and monitor each continually to assure adherence to portfolio objectives and risk levels. Clark Capital provides this service at no additional cost when our collective funds are used by the plan.

QDIA Capabilities

One of the most compelling parts of Clark Capital's story is that we have three models that were specifically designed to meet QDIA requirements. A "true" QDIA should be: non-conflicted, cost-competitive, and transparent. Clark Capital accomplishes this as we have no proprietary relationships dictating our investment decisions, use low-cost ETFs and have no hidden costs or fees.