

FACTSHEET – 4/1/2022

Salt Low truBeta™ US Market Index GTR

DESCRIPTION

The Salt Low truBeta™ US Market Index is designed to reflect the performance of a lower volatility equity strategy by targeting stocks with lower sensitivity to the SPDR S&P 500 ETF (truBeta™ scores less than 1.0) that tend to maintain a more stable beta over time.

Salt Financial's truBeta™ is a proprietary beta forecast that uses a blend of long, medium, and short-term interval return data powered by a machine learning algorithm designed to produce a far more accurate forecast for the next quarter in comparison to traditional methods. By incorporating more recent data and correcting for the bias in estimating high and low beta stocks truBeta™ is intended to provide investors with what we believe is a superior forecast of the market risk embedded in their portfolios.

The Salt Low truBeta™ US Market Index selects 100 stocks from a universe composed of the Solactive US Large and Mid Cap Index, a benchmark of the 1000 largest US stocks by market capitalization. The index is equally weighted and is calculated on a gross total return basis with a base level of 1000.

HISTORICAL PERFORMANCE



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CHARACTERISTICS

ISIN / WKN	DE000SLA6XB0 / SLA6XB	Base Value	1000 Points
Bloomberg / Reuters	SFSTBT Index / .SFSTBT	Last Price	18482.08
Index Calculator	Solactive AG	Dividends	Reinvested (Total Return Index)
Index Type	Gross Total Return	Calculation	09:00am to 10:30pm (CET), every 15 seconds
Index Currency	USD	History	Available daily back to 10.23.2018
Index Members	100		

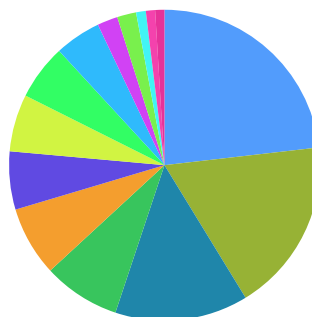
STATISTICS

USD	1 Month	1 Quarter	YTD	1 YR	3 YR	5 YR	10 YR	Since Inception
Performance	4.98%	0.60%	0.60%	16.29%	42.39%			52.82%
Performance (p.a.)				16.30%	12.50%			13.13%
Volatility (p.a.)	14.53%	13.46%	13.36%	10.86%	19.95%			19.24%
High	18482.08	18482.08	18482.08	18482.08	18482.08			18482.08
Low	17311.45	17086.97	17086.97	15892.89	10246.36			10246.36
Sharpe Ratio*	5.54	0.16	0.16	1.47	0.61			0.67
Max. Drawdown	-3.35%	-7.00%	-7.00%	-7.00%	-33.53%			-33.53%
VaR 95 \ 99				-17.2% \ -28.5%	-26.2% \ -66.7%			-24.6% \ -62.3%
CVaR 95 \ 99				-24.6% \ -36.9%	-50.3% \ -110.1%			-47.8% \ -104.7%

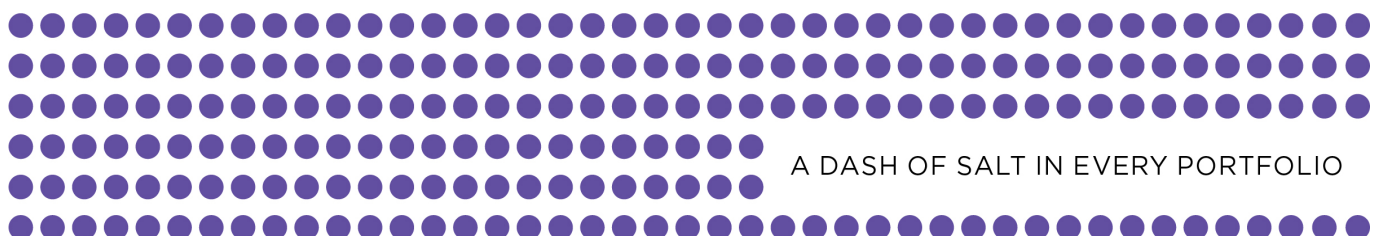
* Up to 31 December 2021, ex-post Sharpe ratios use as input for the risk free rate term the London Inter-Bank Offered rates in the respective currencies of the index and at a term equal to the observation period. From 3 January 2022 onwards, Sharpe ratios will be / are calculated using as reference risk free rate input the overnight replacement rate for these currencies, namely SONIA (for GBP), SOFR (for USD) and EURIBOR Overnight (for EUR).

Current Composition by Sectors

- Consumer Defensive 23.2%
- Utilities 18.1%
- Healthcare 13.9%
- Real Estate 8.0%
- Financial Services 7.2%
- Consumer Cyclical 6.0%
- Technology 6.0%
- Industrials 5.8%
- Communication Services 4.8%
- Basic Materials 2.1%
- no data 2.0%
- Industry 1.0%
- Consumer Cyclicals 1.0%
- Finance 1.0%



Sector data provided by Bloomberg BICS



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TOP COMPONENTS AS OF 4/1/2022

Company	Ticker	Country	Currency	Index Weight (%)
BROWN & BROWN INC	BRO UN Equity	US	USD	1.08%
FIDELITY NATIONAL INFORMATION SERVICES INC	FIS UN Equity	US	USD	1.08%
MARSH & MCLENNAN COS	MMC UN Equity	US	USD	1.07%
AIR PRODUCTS & CHEMICALS INC	APD UN Equity	US	USD	1.07%
ECOLAB INC	ECL UN Equity	US	USD	1.06%
CONAGRA BRANDS INC	CAG UN Equity	US	USD	1.06%
ALLSTATE CORP	ALL UN Equity	US	USD	1.06%
SERVICE CORP INTERNATIONAL	SCI UN Equity	US	USD	1.05%
DANAHER CORP	DHR UN Equity	US	USD	1.04%
AKAMAI TECHNOLOGIES INC	AKAM UW Equity	US	USD	1.04%

For more information regarding Salt Financial, please visit www.saltfinancial.com

For more information regarding index calculation, please visit www.solactive.com.

* Past performance is no guarantee of future results and may be lower or higher than current performance. Index returns are no guarantee for any returns of financial products linked to the index. Any performance information regarding financial products linked to the index can reflect temporary waivers of expenses and/or fees and does not include insurance/annuity fees and expenses.

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