MVFG

MONARCH VOLUME FACTOR GLOBAL UNCONSTRAINED INDEX ETF

A tactical approach to global equities

THE BIG IDEA

Global leadership rotates – by region, country, and theme – and those shifts often show up first in where capital is flowing. MVFG can tilt toward areas of the market attracting stronger institutional interest, while also moving more defensively when those trends weaken. That creates a strategy built to participate in rising markets while helping manage downside risk during tougher stretches.

MVFG is designed to adjust its mix of investments by following "smart money" cash-flow trends across equity markets. When those trends are supportive, the fund typically holds a basket of global and thematic equity ETFs. When market signals grow weaker, the strategy is able to shift part or all of the portfolio into Treasury ETFs to take a more defensive stance.

HOW MVFG WORKS

MVFG follows a repeatable, rules-based approach:

Step 1: Start With an Eligible ETF Universe
The index identifies a set of investable, established ETFs that provide exposure across global equity markets.

Step 2: Apply the "Volume Factor" Ranking
The strategy applies a volume/cash-flow trend concept that's intended to capture where capital inflows are strong. Plain English: it attempts to own the areas of global equities gaining robust investment.

Step 3: The Risk Overlay on Guard
When cash-flow trends are constructive, the index holds a basket of equity ETFs (typically spread across multiple exposures). When trends deteriorate, the index can rotate partially or fully into Treasury ETFs by creating a rules-based "risk-off" posture.

Step 4: Re-Constitute The Portfolio Quarterly
The portfolio is designed to refresh quarterly and can significantly reconstitute holdings each rebalance.

Calculate and score each ETF in our universe according to intrinsic price-volume trend

Calculate and score each ETF according to the strength of price-volume trend relative to that of the S&P 500

Calculate and score each ETF according to price-volume momentum

Rank the ETFs according to proprietary scoring

WHY INVEST IN MVFG

1 – Bull Run, Bear Hide Philosophy
Instead of staying fully invested through every market regime, MVFG is built with a defined mechanism to reduce equity exposure and shift toward treasuries when cash-flow trends weaken.

2 – Follow the Smart Money
Global leadership changes constantly by region, style, and theme. MVFG is designed to capture that rotation through volume analysis of ETFs.

3 – Complement Core Equity Exposure
MVFG can work as a satellite position sitting alongside a broad U.S. equity core allocation, or complementing a more traditional global index holding with a more adaptive framework.

Investors should carefully consider the investment objectives, risks, charges and expenses of the Monarch Volume Factor Dividend Tree Index ETF. This and other important information about the Fund is contained in the prospectus, which can be obtained at www.monarchfunds.com or by calling toll-free at 541-291-4405. The prospectus should be read carefully before investing. The Monarch Volume Factor Dividend Tree Index ETF is distributed by Northern Lights Distributors, LLC, member FINRA/SIPC. Kingsview Wealth Management, LLC and Penserra Capital Management, LLC are not affiliated with Northern Lights Distributors, LLC.

Past performance does not guarantee future results. The Fund's net asset value and investment return will fluctuate based upon changes in the value of its portfolio securities. There is no assurance that the Fund will achieve its investment objective, and an investment in the Fund is not by itself a complete or balanced investment program. For a complete description of the Fund's principal investment risks please refer to the prospectus.

The Fund seeks positive absolute returns. Fund holdings may fluctuate in value in response to the activities of individual companies and general market and economic conditions. While the shares of ETFs are tradable on secondary markets, they may not readily trade in all market conditions and may trade at significant discounts in periods of market stress. ETFs trade like stocks, are subject to investment risk, fluctuate in market value and may trade at prices above or below the ETFs net asset value. Brokerage commissions and ETF expenses will reduce returns. There is no guarantee that the Fund will achieve its objective.

Equity securities are susceptible to general stock market fluctuations and to volatile increases and decreases in value. The equity securities held by the underlying ETFs may experience sudden, unpredictable drops in value or long periods of decline in value. This may occur because of factors affecting securities markets generally, the equity securities of a particular sector, or a particular company.

The Fund may have significant exposure to a limited number of issuers conducting business in the same sector or group of sectors. Market conditions, interest rates, and economic, regulatory, or financial developments could significantly affect a single sector or a group of sectors, and the securities of companies in that sector or group of sectors could react similarly to these or other developments.

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