



Stable Earnings™ Portfolios - Year-to-Date Total Return Spotlight

60/40 Asset Allocation Return Profile from a Stable Earnings™ Equity Portfolio?

Year-to-date 2022, against the backdrop of surging inflation, bonds measured by the Bloomberg U.S. Aggregate Bond Index, have fallen -11.47%. Long Term U.S. Treasuries, measured by the S&P 30-Year U.S. Treasuries Bond Futures Index, have fallen -15.82% over the same period. Both are among the worst bond returns in U.S. history.

The cornerstone of the Pacific Point family of funds is the Stable Earnings™ family of core equity portfolios. Stable Earnings™ core equity portfolios can serve as a proxy for a 60/40 asset allocation risk/return profile with no exposure to bonds.

The current market environment stresses the importance of earnings stability at the equity portfolio level as this can provide risk profile enhancement necessary for protection against loss of capital during periods of market turbulence, rising yields, economic recession, and unforeseen events. The current market volatility in a rising interest rate environment presents the ideal opportunity to showcase the total return of the Stable Earnings™ strategy relative to a traditional 60/40 asset allocation model and the S&P 500.

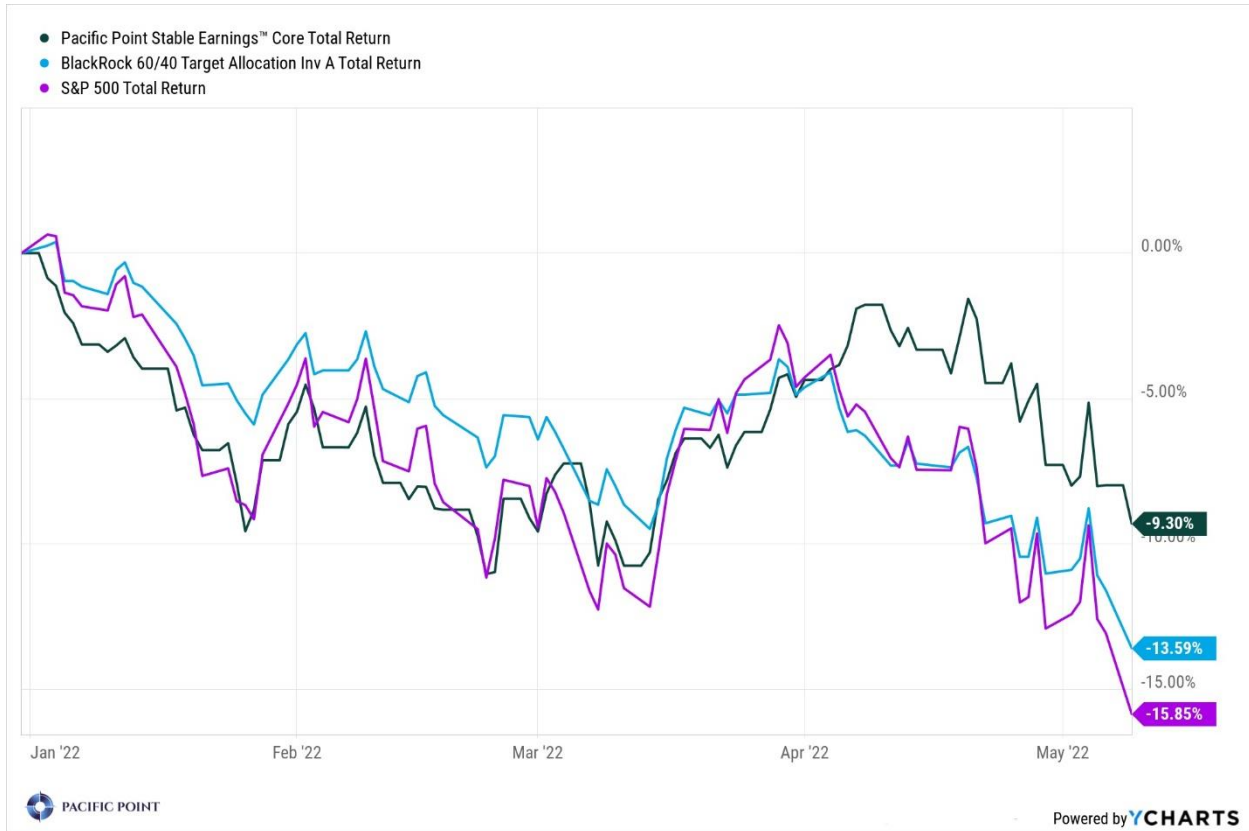
The charts below illustrate the Stable Earnings™ Core and Dividend portfolios, year-to-date total return relative to a traditional 60/40 asset allocation model and the S&P 500.



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Stable Earnings™ Core vs. Traditional 60/40 Asset Allocation Model and S&P 500

Model Performance Returns



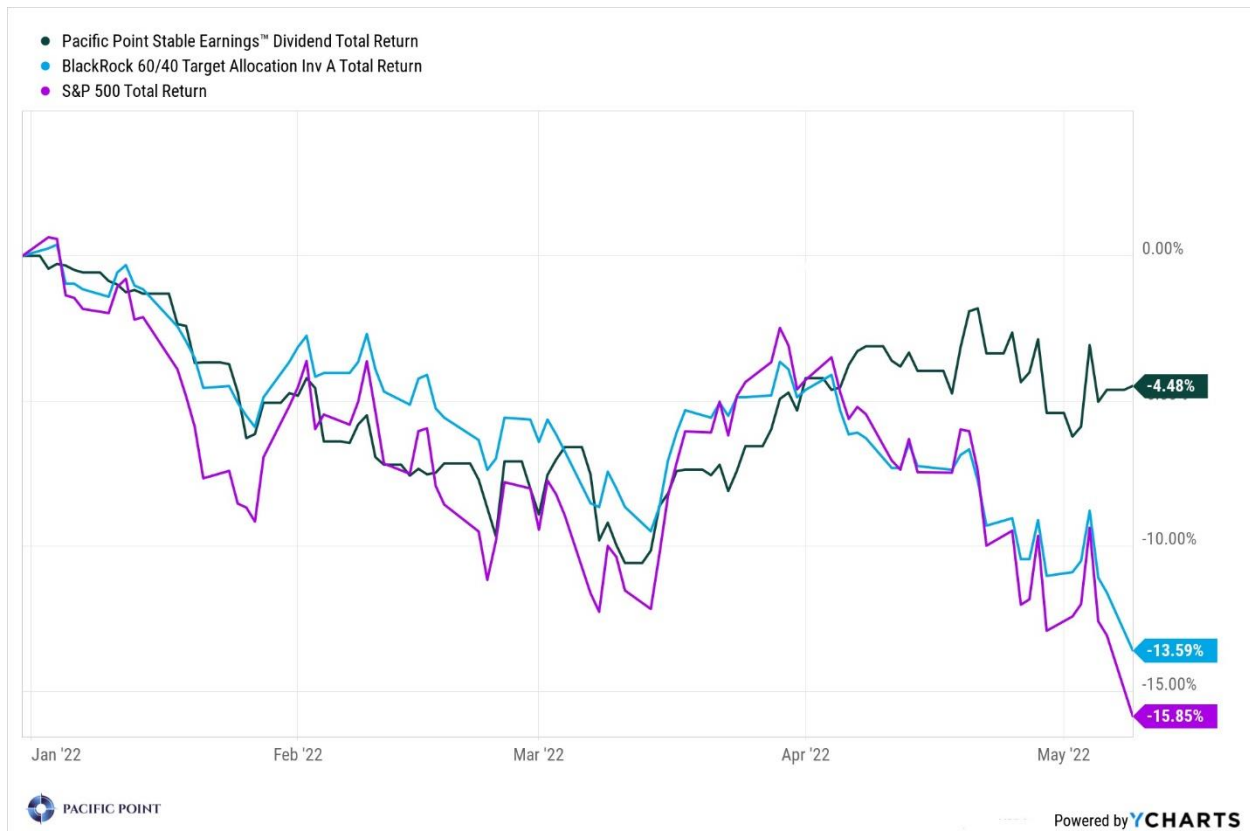
*Hypothetical Model Returns as of 12/31/2021. Net return of .5% advisory fee. Please see disclaimers 1, 2, 3, 4, 5 and 6



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Stable Earnings™ Dividend vs. Traditional 60/40 Asset Allocation Model and S&P 500

Model Performance Returns



*Hypothetical Model Returns as of 12/31/2021. Net return of .5% advisory fee. Please see disclaimers 1, 2, 3, 4, 5 and 6



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Our Discipline, Your Strength

All Stable Earnings™ portfolio companies have a demonstrated 25-year history of capital efficiency, profitability, and overall fundamental quality. Management of the Stable Earnings™ family of equity portfolios is a well-defined discipline that seeks consistent application of the strategy through economic cycles.

Client Focused | Performance Driven | Technology Enabled

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To learn more about Pacific Point's Stable Earnings™ portfolios, please contact one of the Founders, Jay Winship or Mike Licosati.



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