

1Q 2022 | Global Equity Fossil Fuel Free Portfolio

INVESTMENT APPROACH

This portfolio, previously only available to institutional investors, seeks long term capital appreciation investing in both domestic and international equities. Our investment process identifies socially responsible companies that are considered fossil fuel free, excluding energy producers and suppliers with fossil fuel reserves (any company that's a part of the Carbon Underground 200), and encourages companies' transitions to a low-carbon economy.

THE NEWDAY ADVANTAGE

1 A Balance between Negative Screening and Positive Inclusion:

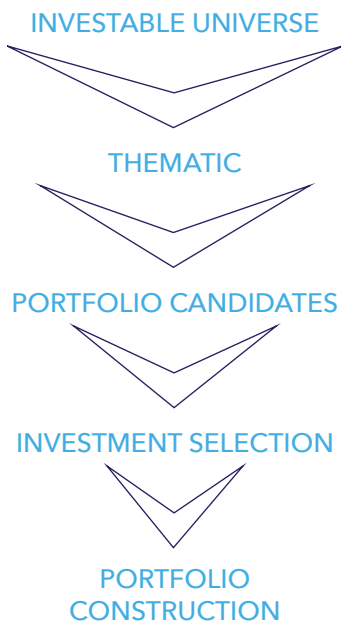
Newday excludes companies that are directly involved in extracting, processing, or transporting coal, oil, or natural gas of those companies included in "The Carbon Underground 200", while also actively integrating ESG factors across all industry groups.

2 Active Ownership Mindset:

We take an active engagement approach and believe that active management adds value to client outcomes. We have participated with our coalition partners in more than 2500 active engagements over the past three years.

3 High Concentration of Pure Plays

We construct portfolios to ensure that at least 50% of portfolio constituents are "pure plays" tied to the ESG theme. Every company in our portfolios has either a direct or indirect connection to the impact issue with which it's associated, and every portfolio is connected to an impact NGO or nonprofit partner.



NEWDAY IMPACT INVESTMENT PHILOSOPHY: COMBINE ESG & FUNDAMENTAL RESEARCH

Newday Impact portfolios address major ethical issues and are designed and constructed around a combination of UN Sustainable Development Goals and ESG principles using a rigorous, repeatable process.

Newday exclusionary ESG screens include fossil fuels, armaments, gambling, tobacco, alcohol, and child labor.

We believe that consistent alpha can be generated by combining our highest rated ESG companies with an emphasis on governance and fundamental factors to create a portfolio of our highest conviction companies.

We identify which companies may outperform or underperform in any given stage of the prevailing economic/business cycle.

Bottom-up stock selection for 40-60 of the highest conviction holdings.

The Global Equity Fossil Fuel Free Portfolio is aligned with the following United Nations Sustainable Development Goals

- Good Health & Well-Being**
- Affordable & Clean Energy**
- Decent Work & Economic Growth**
- Sustainable Cities & Communities**
- Responsible Consumption & Production**
- Climate Action**
- Life Below Water**
- Life On Land**
- Partnerships for the Goals**

Learn more at sdgs.un.org/goals

The managers' environmental, social and governance (ESG) investment strategies may limit the types and number of investment opportunities available and, as a result, may underperform strategies that are not subject to such criteria.

SAMPLE HOLDINGS: PURE PLAY HIGHLIGHTS

- Industry leaders in fulfilling mission aligned Impact goals
- Chosen based on proven ESG-ratings & scoring systems

Amazon.com Inc. (AMZN)

The e-commerce and cloud leader’s Head of ESG Engagement is taking steps toward diversity and inclusion, gender pay gaps, reducing waste and recycling targets, and supporting housing for low-income households.

Deutsche Post AG (DPSGY)

A recent strategic update shows accelerated ESG initiatives as part of its sustainability roadmap.

InterContinental Hotels Group PLC (ICHGF)

The company will be TCFD-aligned by end of 2021 and is exploring a net-zero commitment, decarbonization strategies, and waste reduction.

Orsted AS (DNNGY)

The energy company is exploring opportunities in offshore wind, onshore solar, and green hydrogen.

Misumi Group (MNBGY)

Industrial components manufacturer moving toward science-backed targets on greenhouse gas emissions.

INVESTMENT TEAM



Gordon Telfer
Chief Investment Officer,
Portfolio Manager
35 Years Experience



Shireen Eddleblute
Head of ESG Research,
Portfolio Manager
20 Years Experience

OVERVIEW

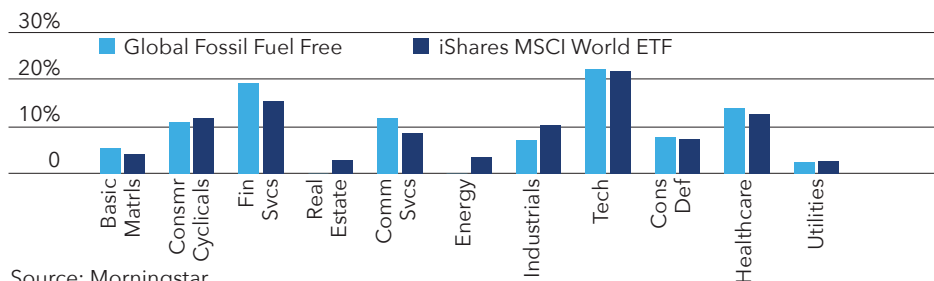
Inception Date	10/1/21
Total Assets	\$5.68M
Benchmark ¹	iShares MSCI World ETF
Average Market Cap	\$455.3B
Number of Holdings	35
Country Allocation	67% US/33% Intl

ANNUALIZED RATES OF RETURN
(as of 3/31/22)

	QTD	Since Inception*
Glbl Eqty Fossil Fuel Free (gross of fees)	-11.46%	-4.06%
Glbl Eqty Fossil Fuel Free (net of fees)	-11.62%	-5.37%
iShares MSCI World ETF	-5.36%	2.14%

* Inception Date: 10/01/2021
Source: Morningstar

SECTOR ALLOCATION⁴ (as of 3/31/22)

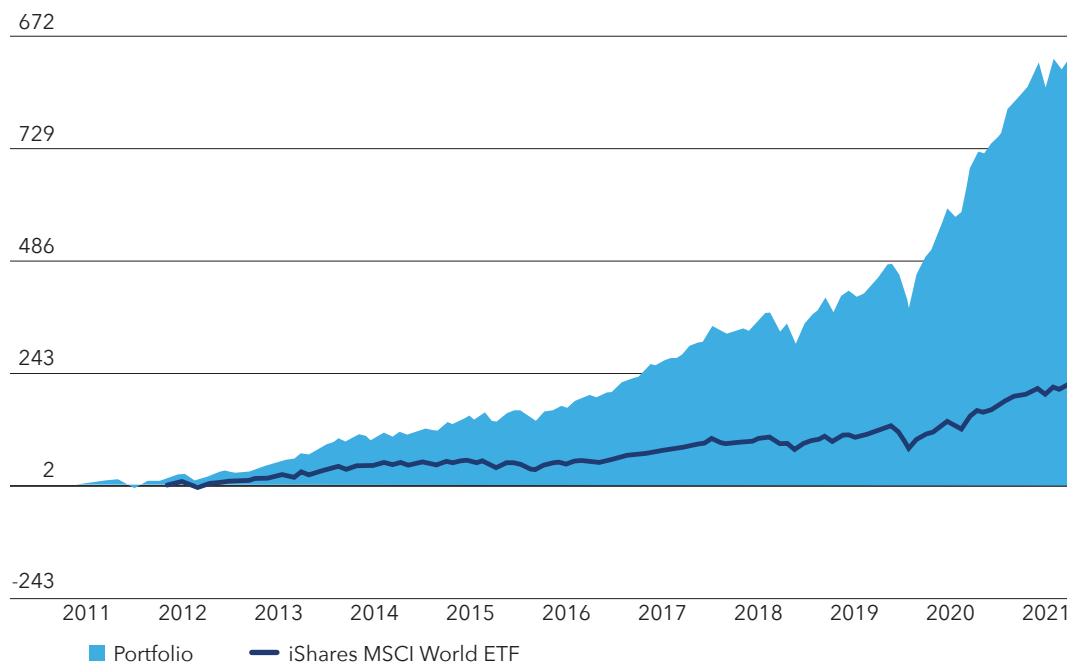


Source: Morningstar

While most investments are in U.S. companies, investments may also be made in ADRs and other securities of non-U.S. companies in developed and emerging markets which involve risks in addition to those ordinarily associated with investing in domestic securities, including the potentially negative effects of currency fluctuation, political and economic developments, foreign taxation and differences in auditing and other financial standards. These risks are magnified in emerging markets.

Past performance does not guarantee or indicate future results. The information expressed herein is as of the expressed dates and is subject to change.

MODEL GROWTH CHART¹ (AS OF 9/30/21)



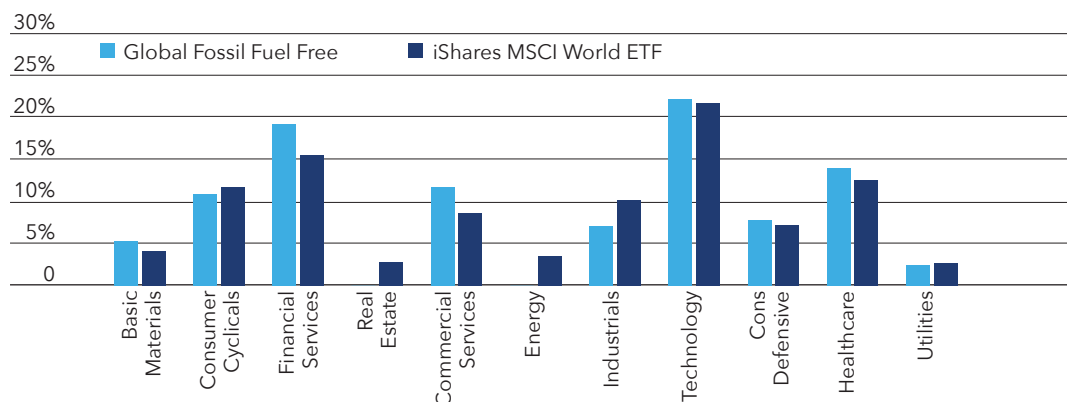
Source: Morningstar

PORTFOLIO CHARACTERISTICS¹

	Portfolio vs. Benchmark
Alpha	10.11
Beta	1.03
R-Squared	92.46
Standard Deviation	16.08
Sharpe Ratio	1.65
Up Capture Ratio	129.73
Down Capture Ratio	84.66

As of 9/30/21

MODEL SECTOR ALLOCATION¹ (AS OF 9/30/21)



Source: Morningstar

MODEL ANNUALIZED RATES OF RETURN¹ (AS OF 9/30/21)

	YTD	1 Year	3 Years	5 Years
COMPOSITE	17.41	41.08	27.96	27.62
iShares MSCI World ETF	13.06	28.86	13.36	13.97

Source: Morningstar

1 Important Information and Disclosures: Back-tested portfolio performance returns are for illustration purposes only and does not reflect an actual account. Investing in securities involves risks, and there is always the potential of losing money when you invest in securities. Please consider your adjectives and Newday Impact’s fees prior to investing. Past performance does not guarantee future results.

Certain information contained herein has been obtained from third-party sources believed to be reliable but we cannot guarantee its accuracy or completeness.

1 Back-tested performance is NOT an indicator of future results. In order to show performance of the portfolio prior to inception we use the returns of a model portfolio, not an actual client account. The results reflect performance of a strategy not historically offered to investors and do NOT represent returns that any client account actually attained. Back-tested results are calculated by the retroactive application of a model constructed on the basis of historical data and based on assumptions integral to the model which may or may not be testable and are subject to losses.

General assumptions include: Newday would have been able to purchase the securities recommended by the model and the markets were sufficiently liquid to permit all trading. Changes in these assumptions may have a material impact on the back-tested returns presented. Certain assumptions have been made for modeling purposes and are unlikely to be realized. No representations and warranties are made as to the reasonableness of the assumptions. This information is provided for illustrative purposes only.

Back-tested results are adjusted to reflect the reinvestment of dividends and other income and, except where otherwise indicated, do not include the effect of transaction costs, management fees, performance fees or expenses, the incurrance of which would have the effect of decreasing historical performance results.

This factsheet is not an offer, solicitation of an offer, or advice to buy or sell securities in jurisdictions where Newday Impact is not registered. Registration does not imply a certain level of skill or training. Nothing in this factsheet should be construed as tax advice, an offer, solicitation, or recommendation to purchase or sell any security. This factsheet is not intended as investment advice, and Newday Impact does not represent in any manner that the circumstances described herein will result in a particular outcome. Investment advisory services are provided to investors who become Newday Impact clients. For additional information regarding investment advisory fees and/or material risk is discussed in Part 2A of Newday's Form ADV. **Prospective investors should read all documents thoroughly prior to making an investment in the Strategy.**

ADRs. Non-U.S. company exposure is achieved through investments made in American Depositary Receipts ("ADRs"). Investment in ADRs of non-U.S. companies in developed and emerging markets, which involve risks in addition to those ordinarily associated with investing in domestic securities, including the potentially negative effects of currency fluctuation, political and economic developments, foreign taxation and difference in auditing and other financial standards. These risks are magnified in emerging markets.

Certain information contained herein has been obtained from third-party sources believed to be reliable, but we cannot guarantee its accuracy or completeness.

Benchmark: The primary benchmark for the model is the **iShares MSCI World ETF**, which is a market capitalization weighted index designed to provide a broad measure of equity-market performance throughout the world. This index covers approximately 85% of the free float-adjusted market capitalization across the World Developed Markets equity universe (large and mid cap). A board based index may not reflect the same volatility when compared to a more narrow based portfolio.

Newday Financial Technologies, Inc. | www.newdayimpact.com

Newday Funds, Inc. ("Newday Impact") is a subsidiary of Newday Financial Technologies, Inc. and is an SEC registered investment adviser.