

# CROMWELL SUSTAINABLE BALANCED FUND

## ▶ A Flexible Equity & Bond Portfolio – A One-Stop Easy-to-Implement Core Solution

At the Cromwell Funds, we believe a sustainable approach can help improve investment outcomes and risk management. The Cromwell Sustainable Balanced Fund is an actively managed equity and bond portfolio with a dynamic asset allocation approach focused on outperformance over full market cycles through investments in sustainable companies.

## ▶ 3 Reasons to Consider the Cromwell Sustainable Balanced Fund:

### 1. A Rare Combination of Two Seasoned Management Teams

#### Tran Capital Management (TCM)

- » Critical Thinking and Diversity of Perspective
- » Equity Portfolio Manager – 50–70% of the Fund’s assets



Research-driven and growth-oriented, TCM places an intense focus on the true substance of companies, avoiding the distractions of investment fads and the noise of the markets. Founded in 1974, Lateef Investment Management, L.P. was the predecessor firm of TCM and was transformed following a management buyout in 2017 led by Quoc Tran, Chief Investment Officer, and Eric Winterhalter, President. TCM is majority-owned by the Managing Partners.

#### Aristotle Pacific Capital

- » Experienced Credit Specialists
- » Fixed Income Portfolio Manager – 30–50% of the Fund’s assets



Originally founded in 2007, Aristotle Pacific Capital manages \$29 billion as of 9/30/24 and includes 20+ fixed income investment professionals who average nearly two decades of industry experience and specialize in credit investments. The team’s disciplined investment process focuses on credit fundamentals for individual security selection.



CLASS	INCEPTION	TICKER
Institutional	12/29/23	CSBIX

## Fund Facts

Asset Class: **Moderate Allocation**

Benchmark: **60% S&P 500 Index | 40% Bloomberg US Aggregate Bond Index**

## About Cromwell Funds

Headquartered in Baltimore, MD, the Cromwell Funds provide Financial Advisors with high-quality, differentiated and actively managed strategies in a mutual fund format. The Funds are sub-advised by asset managers who have built a national reputation managing their investment strategies.

### Cromwell Funds’ Sub-Advisors:

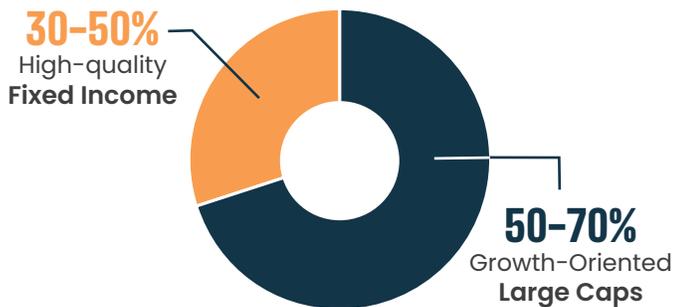
- » Aristotle Pacific Capital
- » CenterSquare Investment Management
- » Corbyn Investment Management
- » Foresight Group
- » Mutual of America Capital Management
- » Tran Capital Management

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## 2. A Flexible Allocation That Seeks to Capture Better Relative Opportunities

The Fund's allocation is based on relative opportunity and generally includes up to 70% in U.S. stocks with the remainder in fixed income. For the equity portion, the Fund is dynamically allocated to primarily sustainable growth-oriented large caps with the remainder of the portfolio in high-quality investment-grade bonds. With this flexibility, we believe the Fund can serve as a easy-to-implement solution for clients seeking outperformance over full market cycles.



## 3. Focus on Sustainability

The Fund has a sustainable mandate—rare for balanced funds. Out of 204 funds in Morningstar's Moderate Allocation category, only 14 funds feature sustainable portfolios as of 9/30/24. With the Cromwell Sustainable Balanced Fund, both the equity and fixed income portfolios incorporate sustainability mandates.

**ONLY 7%** of Morningstar Moderate Allocation Funds have a Sustainable Mandate.

**Investors should carefully consider the Fund's investment objectives, risks, charges and expenses before investing. For this and other information, please call 855.625.7333 or visit [thecromwellfunds.com](http://thecromwellfunds.com) for a prospectus. Read it carefully before investing or sending money.**

Mutual fund investing involves risk. Principal loss is possible. Each Sub-Advisor's use of its respective Environmental, Social, and Governance (ESG) criteria could cause the Fund to perform differently compared to funds that do not have such policies. The criteria related to this ESG framework may result in the Fund forgoing opportunities to buy certain securities when it might otherwise be advantageous to do so, or selling securities for ESG reasons when it might be otherwise disadvantageous for it to do so. There is no assurance that employing ESG and Sustainable strategies will result in more favorable investment performance. The value of debt instruments may fall when interest rates rise. Debt instruments with longer durations tend to be more sensitive to changes in interest rates, making them more volatile than debt instruments with shorter durations or floating or adjustable interest rates. The Fund invests in foreign securities which involve greater volatility and political, economic and currency risks and differences in accounting methods. The Fund is new with no operating history, and there can be no assurance the Fund will grow to or maintain an economically viable size, in which case the Board of Trustees may determine to liquidate the Fund.

The S&P 500 Index is a capitalization-weighted index of 500 stocks. The Bloomberg U.S. Aggregate Bond Index a broad base bond market index representing intermediate term investment grade bonds traded in the U.S. An investment cannot be made directly into an index.

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