

Homes, Children and Vacations – First Ever, Patent-Pending Funds Offer Investors New Understandable, Goal-Based Options

Retail Investors Can Use Low-Cost, Risk-Managed Fund Options to Help Meet Goals and Needs

SARATOGA SPRINGS, New York – September 9, 2021 – LifeGoal Investments today announced the launch of the First Ever, Patent-Pending Homeowner, Children and Vacation Investment Funds. The launch of the goal-based, risk-managed fund options comes as families and individuals are searching for options amid inflation in the housing market.

Those who want to invest in the stock market, but may not have the time to invest in multiple securities, now have new patent-pending, goal-based choices with a focus on some of the biggest needs and wants: children, vacation and homeownership. LifeGoal Investments, which today announced its launch of several funds, gives retail investors the choice among a family of cutting-edge funds to help meet their life goals.

The First Ever, Patent-Pending Homeowner Investment ETF (Ticker: HOM) is an investment vehicle designed specifically for people who are saving for a down payment on a future home. They use a patent-pending investing process intended to help control volatility and manage risk, while also attempting to keep pace with the underlying inflation of the home prices. To help offset any increase in the costs of housing, the ETF will have modest exposure to stocks in areas like home improvement retailers, construction equipment companies, home builders and lumber companies.

An ETF is a low cost & diversified basket of securities- holding securities like stocks, bonds, etc.

“My brother and I grew up in a blue-collar town, quit our combined 25-year Wall Street careers, and started LifeGoal Investments. We want to help our people achieve the American dream, financial security and home ownership, by creating funds that an average investor can

understand – just look at the names,” said Brett Sohns, who started LifeGoal Investments with his brother, Taylor.

LifeGoal offers four other goal-based ETFs that attempt to meet investor needs:

- First Ever, Patent-Pending Vacation Investment ETF (SUNY) – an investment vehicle designed specifically for people who are saving for their next vacation(s). They use a patent-pending investing process intended to help control volatility and manage risk.
- First Ever, Patent-Pending Children Investment ETF (CHLD) – an investment vehicle designed specifically for people who are saving for their children’s needs with childcare, tuition and related expenses. They use a patent-pending investing process intended to help control volatility and manage risk.
- LifeGoal General Conservative Investment ETF (SAVN) – a low-cost, diversified ETF built to show people exactly what dollars they have set aside for their everyday expenses: transportation/vehicle, utilities/cell, food/grocery, etc., all while having those dollars professionally invested.
- LifeGoal Wealth Builder ETF (WLTH) – a low-cost, diversified ETF that’s professionally managed for people who want to attempt to grow their long-term wealth.

“We have simplified the investment decisions for retail investors with the names of our funds,” Taylor said. “But the underlying investment we manage is anything but simple. It incorporates an innovative patent-pending process that attempts to minimize volatility, while also attempting to keep pace with the underlying inflation of the home price.”

Each LifeGoal Investments portfolio features assets that can perform across different parts of the economic cycle. Each portfolio maintains a strategic exposure to stocks, bonds, commodities, maybe crypto and inflation-linked securities, but also with built-in latitude to tactically adjust when the market presents.

Three of the ETFs – LifeGoal Homeowner Investment ETF, LifeGoal Vacation Investment ETF and LifeGoal Children Investment ETF – have an innovative investment component that is currently in the patent process.

The LifeGoal Investments website also has a budget calculator designed for an investor to set up a personalized budget. The budget may help an investor choose the ETFs that make the most sense for them, based on their personalized inputs.

About LifeGoal Investments

LifeGoal Investments is a family of funds for people who want to invest, but lack the time or confidence to build their own portfolio. LifeGoal Investments enables people to invest in the stock market with a relatively conservative and diversified fund, focused on some of the biggest expenses and needs: home, children and vacation – an innovation in the financial markets.

What sets LifeGoal Investments apart is its patent-pending investment process that attempts to help reduce the risk and volatility of the funds, making the investment potentially more stable for investors. Whether choosing First Ever, Patent-Pending Homeowner Investment ETF (ticker: HOM), First Ever, Patent-Pending Children Investment ETF (ticker: CHLD), First Ever, Patent-Pending Vacation Investment ETF (ticker: SUNY) or more generalized funds, LifeGoal Investments General Conservative Investment ETF (ticker: SAVN) or LifeGoal Wealth Builder Investment ETF (ticker: WLTH), investors may have the confidence that they're working toward achieving their goals. For those who need help organizing their finances, LifeGoal Investments offers a budget calculator that may be useful. For more information, please visit:

www.lifegoalinvestments.com.

Media Contact

Rachel Verne
rachelverne@bospar.com

Carefully consider the Fund's investment objectives, risks, charges and expenses before investing. This and other information may be found in the prospectus, which may be obtained by calling 888-920-7275. Read the prospectus carefully before investing. Distributed by Northern Lights Distributors, LLC, member FINRA/SPIC. Northern Lights Distributors, LLC is not affiliated with LifeGoal Investments.

ETFs are only one option when seeking to achieve goals. Prior to investing in any of the LifeGoal ETFs you should consult with your financial advisor to determine whether the specific funds are appropriate for you and, if so, how your investment plan should be implemented.

The gross expense ratios of the funds are as follows: LifeGoal Homeowner Investment ETF: 0.87%; LifeGoal Vacation Investment ETF: 0.72%; LifeGoal Children Investment ETF 0.87%; LifeGoal General Conservative Investment ETF: 0.82%; LifeGoal Wealth Builder ETF: 0.86%.

Important Risk Information:

Investing involves risk, including loss of principal, and there is no guarantee that that Funds will meet their investment objectives. The value of a fund's shares, when redeemed, may be worth more or less than their original cost. The funds bear all risks of investment strategies employed by the underlying funds, including the risk that the underlying funds will not meet their investment objectives. ETFs may trade in the secondary market at prices below the value of their underlying portfolios and may not be liquid. The funds are new ETFs with a limited history of operations for investors to evaluate.

Cryptocurrency is an emerging asset class. There are thousands of cryptocurrencies, the most well-known of which is bitcoin. The funds may have exposure to bitcoin indirectly through an investment in the Grayscale Bitcoin Trust ("GBTC"), a privately offered, open-end investment vehicle that invests in bitcoin. Cryptocurrency generally operates without central authority and is not backed by any government. Cryptocurrency is not legal tender. The market price of bitcoin has been subject to extreme fluctuations. As a result of holding an equity instrument with exposure to cryptocurrency, a fund may trade at a significant premium to NAV.

Fixed income investments are affected by a number of risks, including fluctuation in interest rates, credit risk, and prepayment risk. In general, as prevailing interest rates rise, fixed income prices will fall. Lower-quality bonds present greater risk, including an increased risk of default. An economic downturn or period of rising interest rates could adversely affect the market for these bonds and reduce the Fund's ability to sell its bonds. The lack of a liquid market for these bonds could decrease the Fund's share price.

Investments in international markets present special risks including currency fluctuation, the potential for diplomatic and political instability, regulatory and liquidity risks, foreign taxation and differences in auditing and other financial standards.

Exposure to the commodities market may subject the Fund to greater volatility than investments in traditional securities.

The Fund is a new ETF with a limited history of operations for investors to evaluate.

LifeGoal ETFs are bought and sold at market price (not NAV) and are not individually redeemed from the fund.

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