



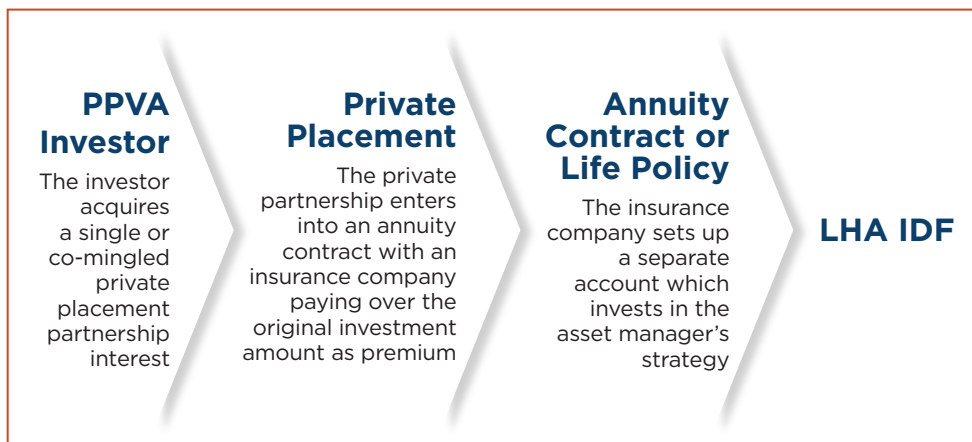
A Principal Protected Insurance Dedicated Fund For PPVA, PPLI, COLI, BOLI, ICOLI, TOLI

Two principal motives for investment in an Insurance Dedicated Fund are advantageous tax treatment for wealth advisor clients and favorable risk-based capital treatment for banks and insurance companies, but another important motive for investors is the goal of avoiding principal losses. Little Harbor Advisors believes that the LHA Principal Protected™ IDF has a distinct approach combining a long-term fixed income strategy (i.e., an allocation of approximately 70% of invested capital) with a tactical equity investment strategy.

The fixed income strategy seeks to lessen the impact of market movements and return the full principal invested amount if the investment is held to full term, regardless of the performance of the tactical equity strategy. The tactical equity strategy participates in the U.S. equity market but seeks to avoid equity-market downturns while enhancing return in market rallies.

The LHA IDF offers fiduciary-friendly features including no surrender charge after one year, an annual liquidity option¹ from the returns on the equity portion of the portfolio and readily-understood documentation. The LHA IDF is insurance company agnostic, does not charge an incentive fee, and is suitable for both life and annuity insurance products.

Example:



The strategy options are described in separate materials, including the offering documents.

¹Annual liquidity is available after the first full calendar year of investment and is subject to the Annual Withdrawal Threshold, which is determined in the investment manager's sole discretion and may be zero or as much as up to 30% of the return on the tactical equity strategy.

Disclosure: This information is provided for informational purposes only and is not an offer to sell or solicitation of an offer to buy an interest in any investment fund or for the provision of any investment management or advisory services. The information presented herein should not be considered a final summary of the terms and conditions of any investment strategy. **Please refer to the private placement memorandum (PPM) for LHA Principal Protected IDF I, LLC for important information, including the fund's objectives, risks, charges, and expenses. Read and consider the PPM and related documents carefully before investing. You may obtain a hard copy of the PPM by calling Little Harbor Advisors, LLC (LHA) at 781.639.3000 (ext. 101).**

The opinions expressed herein represent the current, good faith views of LHA at the time of publication and are provided for limited purposes, are not definitive investment advice, and should not be relied upon as such. LHA makes no representations that products or services discussed are available or would be appropriate for any particular investor. LHA does not offer legal, accounting or tax advice, and it does not advise on the tax consequences of any activity or investment.



LHA IDF

- Managed by Little Harbor Advisors, LLC
- Fixed income strategy managed by Wasmer Schroeder
 - 31 year history
 - \$10 Billion AUM
- Seven to 20-year investment term
- Fiduciary-friendly for wealth advisors
 - Annual liquidity¹
 - No surrender charge after first year of investment
- Applicable for Life or Annuity products