

LUTHER FOREST WEALTH ADVISORS, LLC

Proxy Voting Disclosure

In general, the Luther Forest Wealth Advisors (the Firm) will determine how to vote proxies based on our reasonable judgment of that vote most likely to produce favorable financial results for our clients. Proxy votes generally will be cast in favor of proposals that maintain or strengthen the shared interests of shareholders and management, increase shareholder value, maintain or increase shareholder influence over the issuer's board of directors and management, and maintain or increase the rights of shareholders; proxy votes generally will be cast against proposals having the opposite effect. However, the Firm will consider both sides of each proxy issue. Consistent with the Firm's paramount commitment to the financial investment goals of its clients, social considerations will not be considered absent contrary instructions by a client.

Conflicts of interest between the Firm or a principal of the Firm and the Firm's clients in respect of a proxy issue conceivably may arise, for example, from personal or professional relationships with a Firm or with the directors, candidates for director, or senior executives of a Firm that is the issuer of client securities.

If the Chief Compliance Officer determines that a material conflict of interest exists, the following procedures shall be followed:

- (a) The Firm may disclose the existence and nature of the conflict to the client(s) owning the client securities, and seek directions on how to vote the proxies;
- (b) The Firm may abstain from voting, particularly if there are conflicting client interests (for example, where client accounts hold different client securities in a competitive merger situation); or
- (c) The Firm may follow the recommendations of an independent proxy voting service in voting the proxies.

A client may wish to vote proxies for themselves, or they may wish to have their vote cast not in accordance with The Firm's Policies and Procedures. The client must submit to The Firm, in writing, their desire. The Firm will follow the client's instructions when they are received in writing.

The Firm keeps certain records required by applicable law in connection with its proxy voting activities for clients and shall provide proxy-voting information to clients upon their written or oral request. A copy of the Firm's proxy-voting policies is available to clients upon request.