



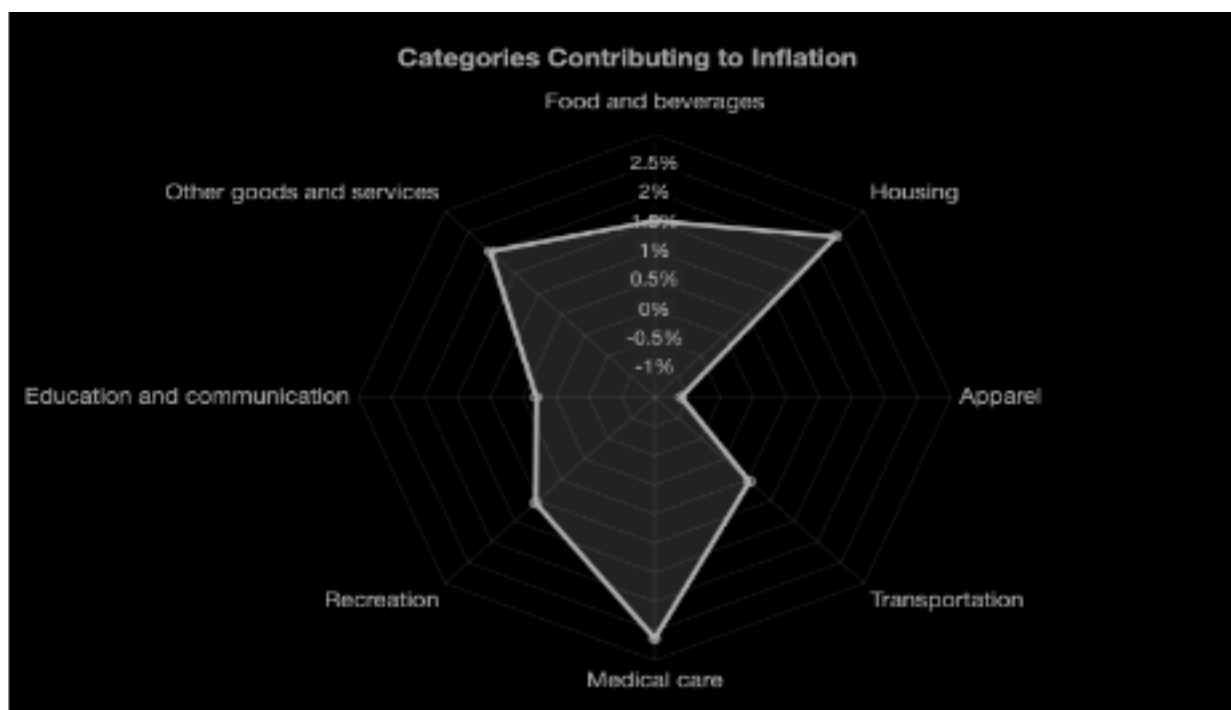
The rapid pace of technological evolution is radically reshaping the world and every aspect of our lives. The foundations of the existing financial mold are being uprooted and reengineered to accommodate the developing needs of financial technology. As the future becomes more complex and uncertain, the need to embrace and prepare for it becomes essential. No one wants to be left behind especially when it comes to planning for retirement. To find a solution, for example purposes, we must examine a high performer of traditional investments and compare earnings to modern and speculative investments.

Case Study: The Thrift Savings Plan (TSP) is the largest contribution plan for United States civil service employees, retirees and members of uniformed services. As of June 30, 2020, TSP has more than \$769.1 billion in assets under BlackRock Institutional Trust management. TSP's best overall performer over both the 5 and 10 year period is its C- Fund. The C-Fund's objective is to match the performance of the Standard & Poor's 500 Stock Index (S&P 500), a broad market index made up of 500 large to medium-sized U.S. company shares. While C-Fund outperforms its sister funds within

the TSP realm and beyond, it falls short on investment returns compared to the inflation, and yields one should expect in today's rapidly changing world in the long term.

Between 2015 and present the dollar had an average inflation rate of 1.66% per year, producing a cumulative price increase of 10.36%. The most impacted areas of inflation were Housing with 15.24%, Medical Care with 16.87%, as well as Goods and Services at 12.80%. What does this mean for a member of TSP's best performing fund? Over the course of the past 5 year the return would have been only 15.20% percent, which is less than 5% above the average inflation rate, and below both medical care and housing inflation rate. A retiree should expect higher returns from one's retirement portfolio.

Dollar Inflation 2015-2021		
Year	Dollar Value	Inflation Rate (%)
2015	\$1.00	0.12
2016	\$1.01	1.26
2017	\$1.03	2.13
2018	\$1.06	2.49
2019	\$1.08	1.76
2020	\$1.09	1.23
2021	\$1.10	1.07



Now is the time to consider an alternative retirement plan. To accommodate performance shortcomings of traditional investments, alternative investments are being devised with efforts to maximize growth returns. New Alt Horizon (NAH) retirement fund introduces an alternative plan that presents exposure to new and exciting investment opportunities and delivers impressive long term returns regardless of risk comfort level. New Alt Horizon escapes the traditional “sunset investments” such as existing technologies in which companies clamor to push out products to keep sales up and investors happy, as well as natural resources taxing on the environment (such as oil, coal and gas) subject to government and international regulations and/or conflict. New Alt Horizon focuses on technological innovations providing modern solutions to modern problems, better known as “sunrise investments”, such as cryptocurrencies, tech-heavy ETFs, renewable energy sources, advanced robotics and A.I., and human genetic engineering.

Cryptocurrencies were once a controversial topic and their motives highly questionable by both retail and institutional investors alike. Cryptocurrencies utilize blockchain that acts as a distributed and accountable ledger preventing the tampering of the currency transaction. The blockchain was designed as a method of trust by distributing the transactions over numerous actors rather than one who could manipulate transactions. With this, digital currency transactions are quick, easy, and affordable to distribute funds across the world in a more fast and efficient way. Currently, we are in a shift of paradigm towards cryptocurrencies, and both retail and institutional investors are aggressively exploring them as investment tools for their portfolios. Investors have not only realized the tax advantages of cryptocurrencies over stocks, but also their overall impressive market performance. (Crypto allows you to harvest tax losses more aggressively than stocks leading to higher savings, which you can reinvest in your portfolio). Bitcoin alone has tremendously outperformed the S&P 500 since 2013.

New Alt Horizon tracks blockchain companies to allow investors easier access to diversification and exposure to virtual currencies from the most established, such as Bitcoin, Ethereum, Litecoin, to more recent innovators with immense growth potential such as Cardano (ADA), Polkadot (DOT) and Chainlink (LINK). Over the last five years the performance of bitcoin (BTC), Ethereum (ETH), and Litecoin (LTC) have outshined traditional investments yielding 11,292.56%, 19,412.6% and 6,057.1% returns, respectively. Since its launch in 2018 LINK and ADA have delivered 19,409.3% 4,965% returns. Launched in 2020 DOT has already delivered 896% return. Every year, as more coins and tokens are being added to the digital market through research and evaluation, NAH investment strategy will continue to evolve to include top performers.

Sunrise Subfund

The core belief of NAH is investment in progressive and experimental technology, which is why diversifying a retirement portfolio is in tune with the present and especially, quintessential for the future. Over the past ten years, as technological innovations have soared, the tech heavy index, NASDAQ-100, has outperformed S&P 500 by 2.5 times. Invesco's QQQ ETF, since its inception in 1999, has been a pioneer in simplifying how investors gain access to companies within the NASDAQ-100 Index. It has grown to the largest index ETF among its competitors. QQQ has returned over 48.2% over the past 12 months.

New Alt Horizon offers a new, broader approach for retirement investment that is more in step with the changing world. While investing in the overall market, such as the S&P 500 Index is still important, sole reliance on it has become an outdated and limiting way to prepare for retirement and its challenges ahead. Within New Alt Horizon, we created customized or super specialized Sunrise, a small sub-fund, where we invest in highly significant sectors of the future- scarcity of resources and cutting-edge technology- where we will see positive long-term results.

Sunrise Sector: Renewable Energy

Within New Alt Horizon's Sunrise subfund, consisting of selectively chosen stocks we believe will deliver impressive returns in the 10–20 year period and beyond. Its approach is in step with both the fast evolving world and its growing demand. The subfund's broad spectrum investment covers the following: renewable energy, solar, robotics and artificial intelligence, gene editing, mining and desalination.

Renewable energy reduces pollution and makes the population less vulnerable to disease. It helps avoid greenhouse gas emissions and protect against dangerous effects of climate change. Renewable energy is the cheapest source of new power generation for more than two-thirds of the world and has no fuel costs. Clean energy yields an economic return 3 to 8 times higher than the initial investment. Collectively, Sunrise will represent: BEP (Brookfield Renewable Partners), DQ (Daqo New Energy Corp), DTE (DTE Energy), ENPH (Enphase Energy Inc), EQNR (Equinor ASA), ES (Eversource Energy), FSLR (First Solar Inc), HASI (Hannon Armstrong), JKS (Jinko Solar Holding Co), LNG (Cheniere Energy Inc), NEE (NextEra Energy Inc), NEP (NextEra Energy Partners), ORA (Ormat Technologies Inc), RUN (Sunrun Inc), SI (Silvergate Capital Corp).

Solar power, one of the best examples of renewable energy, is the cleanest and most abundant renewable energy source available, and the U.S. has some of the richest solar resources in the world. Governments and businesses are pledging to 'go solar' in the next ten years. Inevitably, companies with solid business models that provide solar power

systems should soar. US solar installations are expected to increase by 43 percent this year alone. In our solar securities our top holdings are (*note: BEP, NEP, and ORA are top holdings in the Sunrise portfolio*):

- Brookfield Renewable Partners (BEP)
- Daqo New Energy Corp (DQ)
- Enphase Energy Inc (ENPH)
- First Solar Inc (FSLR)
- Hannon Armstrong (HASI)
- Jinko Solar Holding Co (JKS)
- Cheniere Energy Inc (LNG)
- NextEra Energy Partners (NEP)
- Ormat Technologies Inc (ORA)
- Sunrun Inc (RUN)

Wind generated power is another popular form of renewable energy. Although it is limited to geographic locations, wind power is expected to grow 7.9% through the year 2025. Our wind securities are made of:

- Brookfield Renewable Partners (BEP)
- NextEra Energy Inc (NEE)
- Equinor ASA (EQNR)

Hydropower is another solution to be implemented towards renewable energy with room for great advancement. Our hydropower securities are composed of:

- DTE Energy (DTE)
- Eversource Energy (ES)
- Silvergate Capital Corp (SI)

Sunrise Sector: Robotics and A.I.

The robotics, “science and technology behind the design, manufacturing and application of robots”, is one of the largest markets in the technology space today, with applications across diverse sectors. The industry’s expected compound annual growth rate (CAGR) from 2020 to 2025 is expected to be 25.38 percent. “Robot revolution”, AI and automation will completely change the global economy over the next 20 years and beyond. NAH understands that as costs of labor rise, competition of the markets increase, and the intricacies of science and nano-technology are on an increasing demand, robotics and A.I. are the next step to solve the problems and increase efficiency. Sunrise will invest in:

- Trimble Navigation (TRMB)
- (Intuitive Surgical Inc (ISRG)
- Nvidia Corp (NVDA)
- Deere and Company (DE)

- Xilinx Inc (XLNX)
- JD.com Inc (JD)

Sunrise Sector: Genomics

Gene editing is biotech's new cutting edge. The process involves inserting, editing, or deleting a gene from an organism's genome, helping to replace the defective genes responsible for a medical condition from cancer to rare genetic conditions with healthy versions that would be otherwise hard to treat. While most gene-editing players remain in the clinical stage with a limited financial track record, the funding and backing has been consistent by larger pharma companies seeking partnerships. With time and continuous development, gene treatments will become lucrative and the broader technologies scalable. Sunrise's holdings include the leading companies in the field. The global market for genome editing is expected to grow to \$4.4 billion by 2023, with a compound annual growth rate (CAGR) of 25.7%. Sunrise invests in:

- CRISPR Therapeutics AG (CRSP)
- Editas Medicine Inc (EDIT)
- Illumina Inc (ILMN)
- Intellia Therapeutics Inc (NTLA)
- Regeneron Pharmaceuticals (REGN)

Sunrise Sector: Natural Resources

Projecting forward we still believe that some investment in mining is part of an important strategy, especially taking into account scarcity, growing consumer demand and fewer if any alternatives. Investing in certain sectors of mining such as gold, rare earths, phosphorus and desalination of water offers portfolio diversification and additional hedging to the portfolio. Sunrise contains:

- Rio Tinto (RIO)
- Barrick Gold (GOLD)
- MP Materials Corp (MP)
- The Mosaic Company (MOS)
- Acciona (ACXIF)
- Veolia (VEOEY) in its holdings

Freshwater makes 2.5% of the total volume of the world's water. The Food and Agriculture Organization of the UN is predicting that by 2025, 1.8 billion people will be living in the regions with absolute water scarcity. As freshwater needs are on an ever-rising trend around the world, the pressure lies on the largest desalination companies in the world to mitigate the water stress. The desalination market is projected to grow at 9.5% and is expected to reach the \$32 billion mark by 2025. Sunrise's holdings

understand the growing challenge ahead and include Acciona (ACXIF) and Veolia (VEOEY) in its holdings.

NAH SUNRISE PORTFOLIO OPTIONS

NAH offers three tiers to its levels of investments:

Conservative Risk Tier Portfolio Fund offers 40% investment in S&P 500 Stock Index, 20% QQQ (Nasdaq-100 Index), 20% Cryptocurrency (BTC) and 20% Sunrise Subfund

Moderate Risk Tier Portfolio Fund- 30% investment in S&P 500 Stock Index, 25% QQQ (Nasdaq-100 Index), 25% Cryptocurrencies (20% BTC, 5%ETH), 20% Sunrise Subfund

High Risk Tier Portfolio- 20% S&P 500 Stock Index, 25% QQQ (Nasdaq-100 Index), 35% Cryptocurrencies (20% BTC, 5% ETH, 5%LTC, 2.5% LNK, 5% ADA, 2.5 DOT +) 20% Sunrise Subfund

In conclusion, we believe the New Alt Horizons portfolio selections resolves the issues of retirement inertia, offers greater diversification in new and upcoming technologies, and is more in tune with present and future. NAH offers clients a solution based on a growing demand to escape traditional finance that is back tested against traditional finance. We believe by providing exposure to a range of markets providing solutions to modern problems, we can conservatively estimate a yield greater than 20% of the traditional investment model.

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