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FOR IMMEDIATE RELEASE
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Spectrum Low Volatility Fund Earns 5-Star Overall Morningstar Rating™

With more than a decade of investment history, SVARX brings a disciplined, tactical approach to fixed income as investors navigate changing market conditions.

VIRGINIA BEACH, VA – October 26, 2026 – Spectrum Financial, Inc. is pleased to announce that the **Spectrum Low Volatility Fund (SVARX)** has received a **5-Star Overall Morningstar Rating™ as of September 30, 2026**, in the Nontraditional Bond category.

The recognition highlights the Fund's historical risk-adjusted performance and more than a decade of actively managing fixed income exposure through changing market environments.

“We are honored that Morningstar has recognized the Spectrum Low Volatility Fund with a 5-star rating. For more than three decades, our firm has emphasized disciplined, patient investing versus short-term speculation,” said **Mary Collins, President and Portfolio Member at Spectrum Financial, Inc.** “This recognition reinforces our commitment to providing investors with consistency in an uncertain world.”

As investors evaluate the implications of shifting interest rates, economic uncertainty, and evolving market trends, SVARX offers an investment approach centered on a fundamental principle: seek opportunities when conditions are favorable while actively managing exposure when risks emerge.

Nearly Four Decades of Active Management Expertise

Established in 1986, Spectrum Financial has built its investment philosophy around identifying prevailing market conditions and adjusting portfolios accordingly.

Launched on December 16, 2013, the Spectrum Low Volatility Fund seeks total return with lower downside volatility and risk compared with major stock market indices.

Unlike traditional fixed income approaches that maintain relatively static allocations, SVARX actively evaluates opportunities across fixed income sectors through investments primarily in mutual funds and exchange-traded funds (ETFs).

The portfolio team monitors market trends using technical and fundamental analysis, including momentum, relative strength, and other indicators, to guide investment decisions. The Fund may adjust sector exposure, increase cash-equivalent positions, reduce leverage, or employ hedging techniques as market conditions warrant.

This approach seeks to balance participation in favorable market environments with an emphasis on managing downside risk during unfavorable periods.

A Different Approach to Today's Fixed Income Market

For financial advisors evaluating portfolio allocations, changing interest-rate expectations and economic conditions raise an important question: Should fixed income exposure remain static when the investment environment continues to evolve?

SVARX offers an actively managed alternative designed to respond to changing conditions while pursuing its objective of total return and lower downside volatility relative to major stock market indices.

The Fund's 5-Star Overall Morningstar Rating, together with its investment history dating to 2013, provides advisors with additional information to consider when evaluating its risk-adjusted performance and potential role within diversified portfolios.

While the Fund seeks to manage downside risk, its investment techniques involve risks, including the potential for losses, and may not be appropriate for every investor.

Explore the Spectrum Low Volatility Fund

Financial professionals interested in evaluating an actively managed fixed income approach can learn more about SVARX, including its investment process, historical performance, and portfolio positioning.

Explore SVARX's latest fact sheet, commentary, and prospectus at TheSpectrumFunds.com.

About Spectrum Financial, Inc.

Founded in 1986 in Virginia Beach, Virginia, Spectrum Financial, Inc. is a registered investment adviser specializing in active investment management and risk-aware portfolio approaches.

Led by founder and lead portfolio manager Ralph Doudera, Spectrum Financial serves as sub-adviser to the Spectrum Low Volatility Fund. The firm's investment philosophy emphasizes disciplined market analysis, tactical allocation, and managing investment risk through changing economic conditions.

Morningstar Rating Information

As of September 30, 2026, the Spectrum Low Volatility Fund (SVARX), Investor Class, received a **5-Star Overall Morningstar Rating™** in the Nontraditional Bond category.

The Fund received a 4-Star rating for the three-year period among 194 funds, a 4-Star rating for the five-year period among 183 funds, and a 5-Star rating for the 10-year period among 123 funds in the U.S.-domiciled Nontraditional Bond category.

The Morningstar Rating™ for funds, or “star rating”, is calculated for managed products (including mutual funds, variable annuity and variable life subaccounts, exchange-traded funds, closed-end funds, and separate accounts) with at least a three-year history. Exchange-traded funds and open-ended mutual funds are considered a single population for comparative purposes. It is calculated based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a managed product’s monthly excess performance, placing more emphasis on downward variations and rewarding consistent performance. The Morningstar Rating does not include any adjustment for sales loads. The top 10% of products in each product category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The Overall Morningstar Rating for a managed product is derived from a weighted average of the performance figures associated with its three-, five-, and 10-year (if applicable) Morningstar Rating metrics. The weights are: 100% three-year rating for 36-59 months of total returns, 60% five-year rating/40% three-year rating for 60-119 months of total returns, and 50% 10-year rating/30% five-year rating/20% three-year rating for 120 or more months of total returns. While the 10-year overall star rating formula seems to give the most weight to the 10-year period, the most recent three-year period actually has the greatest impact because it is included in all three rating periods.

The Overall Morningstar Rating is derived from a weighted average of a fund's applicable three-, five-, and 10-year rating metrics. The rating does not guarantee future performance. No compensation was provided for the ratings.

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Important Investment Information

Past performance does not guarantee future results. Investment return and principal value will fluctuate, and shares, when redeemed, may be worth more or less than their original cost.

The Spectrum Low Volatility Fund seeks total return with lower downside volatility and risk compared with major stock market indices. There is no assurance that the Fund will achieve its objective, successfully identify changing market conditions, or avoid investment losses.

Investing in the Fund involves risks, including bond, interest-rate, credit, derivatives, leverage, emerging market, foreign investment, market, management, short position, mutual fund and ETF, and portfolio turnover risks. Lower-quality fixed income securities involve heightened default and liquidity risks. The use of leverage and derivatives may magnify losses. The Fund is not intended to serve as a complete investment program.

The Investor Class total annual fund operating expense ratio is **2.99%**, as stated in the February 1, 2026 prospectus.

Request a prospectus from your financial representative or by calling Ultimus Fund Solutions, LLC at 855-582-8006 or access www.thespectrumfunds.com. These prospectuses include investment objectives, risks, fees, expenses, and other information that you should read and consider carefully before investing.

The Spectrum Low Volatility Fund is advised by Advisors Preferred, LLC, sub-advised by Spectrum Financial, Inc., and distributed by Ceros Financial Services, Inc., Member FINRA/SIPC. Spectrum Financial is not affiliated with the Fund's adviser or distributor.