

DGI Balanced Fund - IRA or Non-Qualified Investment (Regular)

The Fund's investment objectives are to achieve long-term growth of invested capital and generate recurring income. The Fund seeks to achieve these objectives by investing in a diversified portfolio of stocks and fixed income securities with the potential for appreciation in value and the ability to generate income through the payment of dividends and interest. The Fund intends to operate as a balanced fund, investing approximately half of its assets in stocks and the remainder in fixed income securities.

Information:

- The Fund is for investors interested in a moderate long-term investment strategy.
- The Fund is available as an investment option for IRA accounts in Puerto Rico or as a non-qualified investment.
- The IRA version is available only for residents of Puerto Rico.
- Oriental Trust, a separate division of Oriental Bank, acts as Investment Advisor to the Fund.

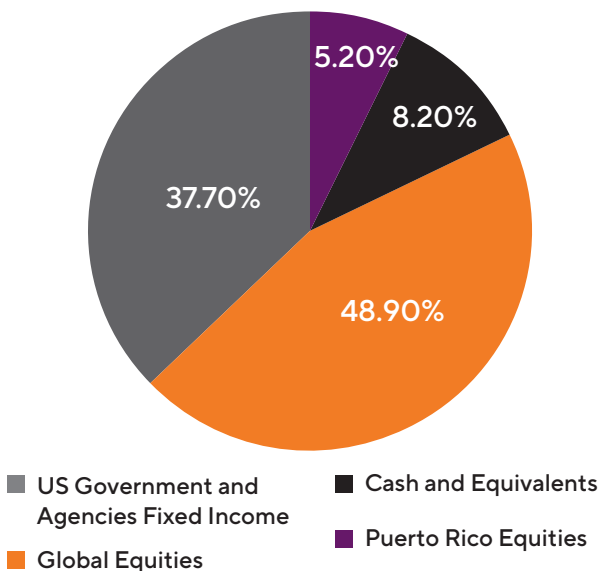
Details:

- The IRA alternative is offered in two versions: Deductible and Nondeductible ("ROTH").
- The minimum opening balance in the IRA alternative is \$250.
- After reaching age 60, you can withdraw the balance of your IRA investment in whole or in part without penalties for premature withdrawal.
- You can contribute to the IRA up to \$5,000 per individual or \$10,000 per couple, when both file an income tax return jointly.
- The non-qualified alternative (regular) is not subject to contribution or withdrawal limitations.
- You can invest in the Fund as an IRA through Online Banking at <https://orientalbank.com/en/for-you/ira-accounts/dgi-balanced-fund/>

Attributes:

- Diversified portfolio of stocks and fixed income securities.
- The Fund is registered with the Securities and Exchange Commission (SEC).
- Being registered as a Puerto Rico security, investments in the Fund are not subject to inheritance taxation at the federal level.
- Capital gains are taxed at 10%, not the regular rate of 20%.

DGI Asset Allocation as of September 30th, 2024



Returns as of September 30th, 2024

Since Inception (05/23/2021)	2.15%
1 year	20.91%
3 years	2.32%

Data quoted represents past performance. Future performance may be lower or higher than the performance data cited above. Past performance is no guarantee of future results. The investment return and principal value of an investment will fluctuate so that investors' shares, when redeemed, may be worth more or less than their original cost of performance. Total operating expenses: 1.39%, 1.39%, 1.39%, 1.64%, 2.39%, 1.39% in Class P, T, NT, A, C and I, respectively. For up-to-date performance information through the end of the most recent month, dial the toll-free customer service number 1-800-981-5554.

The DGI Balanced Fund is distributed by Northern Lights, LLC, member FINRA (<https://www.finra.org/>), and SIPC (<https://www.sipc.org/>). Oriental Bank is not affiliated with Northern Lights, LLC.

Risk Disclosures

1. Investors should consider the investment objectives, risks and charges and expenses of the Fund(s) before investing. The Prospectus contains this and other information - about the Fund(s) and should be read carefully before investing. The Prospectus may be obtained at https://funddocs.filepoint.com/dgi_balanced/?file=DGI-Balanced-Prospectus.pdf.

2. The FDIC does not insure investments in the DGI Balanced Fund. An investment in the Fund does not constitute a deposit or obligation of Oriental Bank, nor is it guaranteed by Oriental Bank, and is subject to investment risk, including possible loss of the principal amount invested. There is no guarantee that the stated investment strategy will achieve its objectives, generate profits or avoid losses.

3. You can lose money by investing in the Fund. The Fund may also underperform the broader markets or other investments. The principal risks of the Fund include small company risk, large capitalization securities risk, investment trust and ETF risk, mortgage-backed securities risk and other assets, debt risk US and corporate, emerging market risk and interest rate risk. Please read the Prospectus carefully before investing.