

Welcome to Sirius

Take the anxiety out of investing. Let our experts do the investing for you.

You don't have to be a portfolio manager to be successful at investing. Mutual funds are an excellent way to invest in multiple securities without having to know the ins-and-outs of investment management. Behind every <u>mutual fund (/index.php/opportunities/overview)</u> is a professional investment manager whose responsibility is to select the fund's holdings and manage them on a daily basis.

<u>See how Sirius can help (/index.php/opportunities/sirius-philosophy)</u> <u>More about mutual funds (/index.php/opportunities/overview)</u> <u>Start investing now!</u> (<u>https://secure.ncfunds.com/Sirius/App/MutualPortal/Application/AnonMutualFundApplication.aspx?</u> <u>app=Sirius&fundno=288</u>)

Common Misconceptions

1. Only older people are investors.

You don't have to be older to invest. You can start now with a mutual fund.

It is never too early to start saving for your future. Investment returns from mutual funds can add up over time and add value to your account. Mutual funds reduce your risk and provide a great way to plan ahead for large expenses, such as a new car, a down payment on a home, starting a business, or going back to school.

2. You have to be experienced with the market to invest well.

Sirius investors are everyday people. You don't need to be an expert in the market to invest successfully.

Many people who invest regularly have little or no investment experience. If you are not familiar with investing, mutual funds are an excellent way to enter the investment markets. Mutual funds are managed by an investment professional, so you don't have to know all the ins-and-outs of analyzing individual securities. You simply choose the right fund for your goals and let the experts do the rest.

3. You don't need to worry about retirement until later in life.

Planning for retirement early has advantages. It can have a big impact on the value of your retirement portfolio.

The earlier you start saving for retirement, the faster your account can grow. In an IRA, taxes are deferred on investment income and capital gains. This means that the money you earn from investing stays in your account to earn more returns. So start your IRA now to take advantage of what a retirement plan has to offer.

4. Only wealthy people can afford to invest.

You don't need to be wealthy to start investing in mutual funds.

Sirius funds can be purchased with as little as \$2,500. Contributions can be as low as \$50 in an automatic investment plan.

<u>Open an account</u>

(https://secure.ncfunds.com/Sirius/App/MutualPortal/Application/AnonMutualFundApplication.aspx? app=Sirius&fundno=288)

More on the Sirius Fund (/index.php/opportunities/sirius-philosophy)

An investor should consider the investment objectives, risks, and charges and expenses of the Fund carefully before investing. The prospectus contains this and other information about the Fund. A copy of the prospectus is available at <u>www.siriusfunds.com (http://www.siriusfunds.com)</u> or by calling Shareholder Services at 844.438.7474. The prospectus should be read carefully before investing.

An investment in the Fund is subject to investment risks, including the possible loss of some or all of the principal amount invested and returns. There can be no assurance that the Fund will be successful in meeting investment objectives. Generally, the Fund will be subject to the following additional risks: fund of funds risk, short sales risk, general market risk, sector risk, large-cap securities risk, investment advisor risk, ETF risk, leverage risk, long/short risk, tracking risk, non-diversified risk, portfolio turnover risk, cash position risk, and new fund risk. There is no guarantee that the returns on the Fund's long or short, if any, positions will produce positive returns, and the Fund could lose money if either or both positions produce negative returns. More information about these risks and other risks can be found in the Fund's prospectus.

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