



ALL TERRAIN FUNDS

ALL TERRAIN OPPORTUNITY FUND

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Looking for alternative opportunities.

The All Terrain Opportunity Fund is managed by Castle Financial & Retirement Planning Associates, Inc., and Foothill Capital Management, LLC. The Fund seeks to participate in gains in the U.S. and foreign markets in all market conditions and will

attempt to minimize the impact of market losses during periods of extreme market stress. The investment objective of the All Terrain Opportunity Fund (the “Fund”) is to seek capital appreciation with positive returns in all market conditions. To learn more, please download the fund’s summary prospectus (/prospectus), prospectus (/prospectus), and statement of additional information (/sai).

CAREFUL CONSIDERATIONS

Before investing, you should carefully consider the Fund’s investment objectives, risks, charges and expenses. The prospectus (/prospectus) and summary prospectus (/prospectus) contain this and additional information regarding the Fund. To obtain a prospectus (/prospectus) and summary prospectus (/prospectus), please download from this site or call 1-844-441-4440. The prospectus (/prospectus) and summary prospectus (/summary-prospectus) should be read carefully before investing.

RISKS

There can be no guarantee that any investment (risk management or otherwise) will be successful. All investing involves risk, including the potential loss of principal.

Stock and bond values fluctuate in price so the value of your investment can go down depending on market conditions. International investing involves special risks including, but not limited to political risks, currency fluctuations, illiquidity and volatility. These risks may be heightened for investments in emerging markets. Derivatives entail risks relating to liquidity, leverage and credit that may reduce returns and increase volatility. Please **click here** (/prospectus) for additional risk.

The Fund is distributed by IMST Distributors, LLC.

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