

**INVESTMENT STRATEGIES
AND SOLUTIONS FOR
FINANCIAL ADVISORS.**

BUILT TO CONQUER RISK[®]



POTOMAC

HISTORY

Potomac Fund Management is a registered investment advisor founded in 1987.

As an employee-owned firm, we are a pioneer in tactical risk-managed investing with the experience and expertise to help clients align the correct allocation for any given market condition.

We have built our business on transparency and honesty.

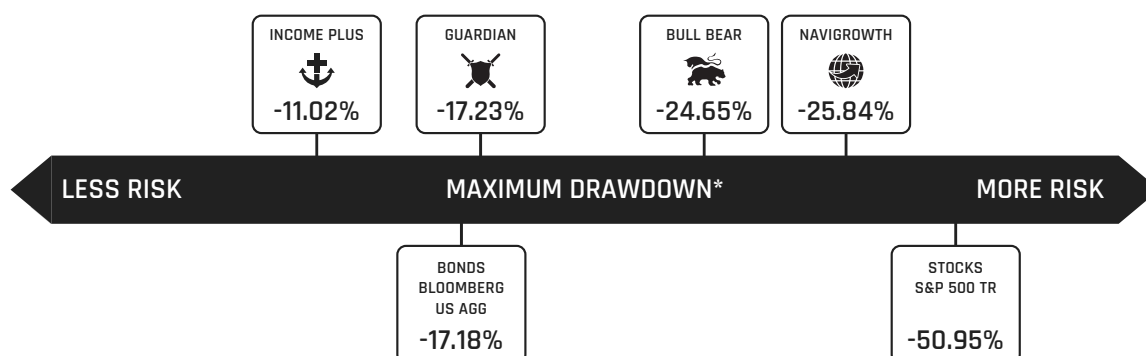
Potomac's investment philosophy is hinged on the belief that you win by losing less. We understand that every investor is unique—but no one likes catastrophic losses. That's why we strive to deliver competitive returns with less downside risk.

So, with that, we offer a selection of tactical strategies for building and preserving wealth—you can match the right strategy or combination of strategies to each investor's needs; our strategies are designed to help limit devastating losses that can be hard to recover from.

CONQUERING RISK

All our strategies are tactical and unconstrained. Each utilize affiliated mutual funds that are built with four key concepts in mind:

- Rotate among ETFs, Mutual Funds, and Futures Contracts
- Select from the U.S. and international assets
- Use more specialty investments to hedge risk
- Employ cash during adverse conditions—up to 100%



*as of 12/31/24

BULL BEAR



The strategy allocates using a suite of affiliated tactical mutual funds. Bull Bear will hold a core position that will focus on providing tactical concentrated exposure to a major market index. The remainder will be allocated among a diverse group of tactical funds.

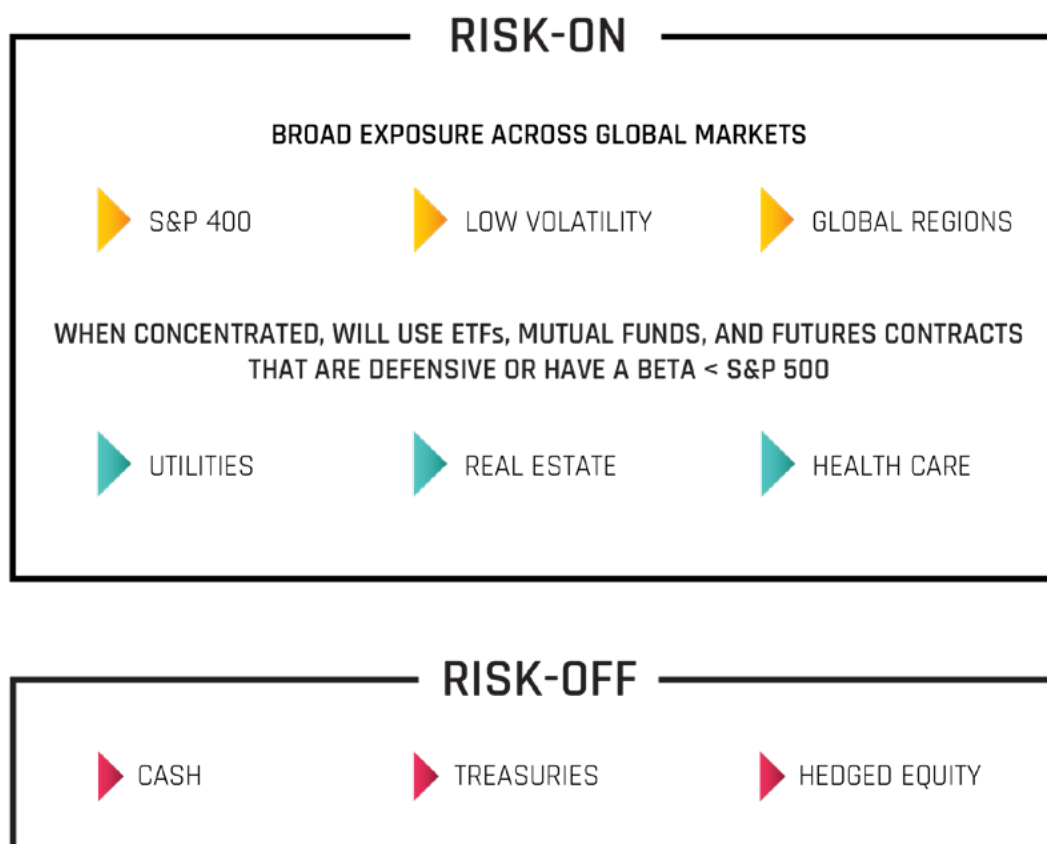
The underlying funds utilize a combination of dynamic asset allocation and mechanical system trading. Additionally, they employ risk management techniques including the use of hedging, treasuries, and cash positions during adverse market conditions; cash positions could at times be 100%.





The strategy allocates using a suite of affiliated tactical mutual funds. Guardian will hold a core position that will focus on diversified and defensive equity exposure. The remainder will be allocated among a group of tactical funds.

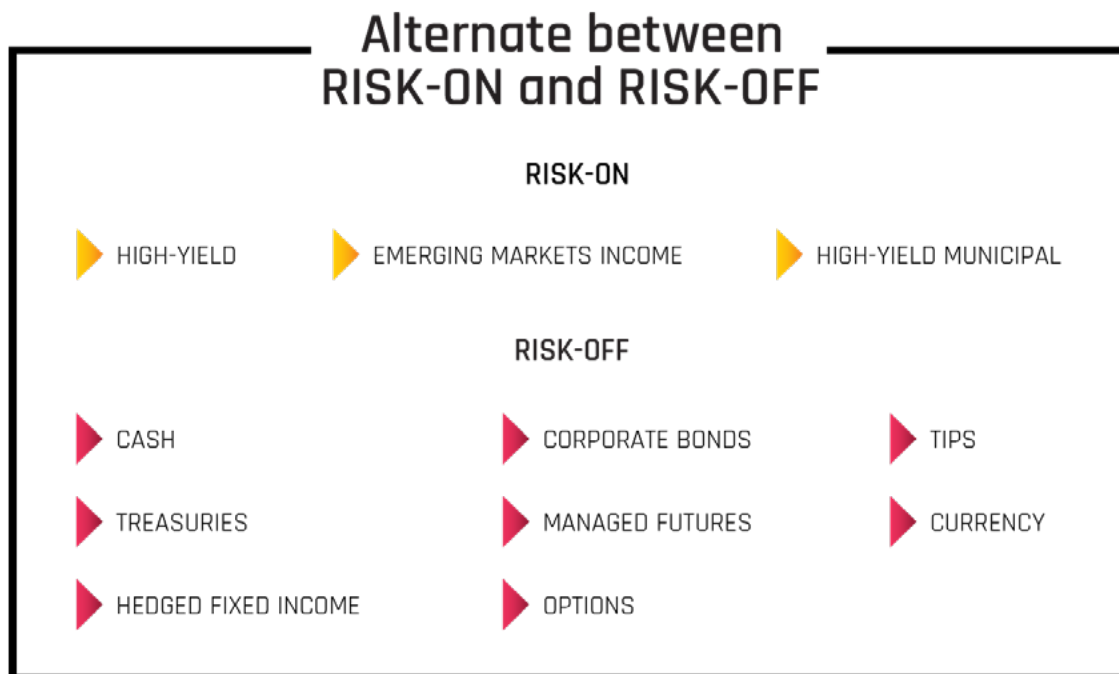
The underlying funds utilize a combination of dynamic asset allocation and mechanical system trading. Additionally, they employ risk management techniques including the use of hedging, treasuries, and cash positions during adverse market conditions; cash positions could at times be 100%.





The strategy allocates using a suite of affiliated tactical mutual funds. Income Plus will hold a core position that will focus on absolute return and low daily volatility. The remainder will be allocated among a diverse group of tactical funds.

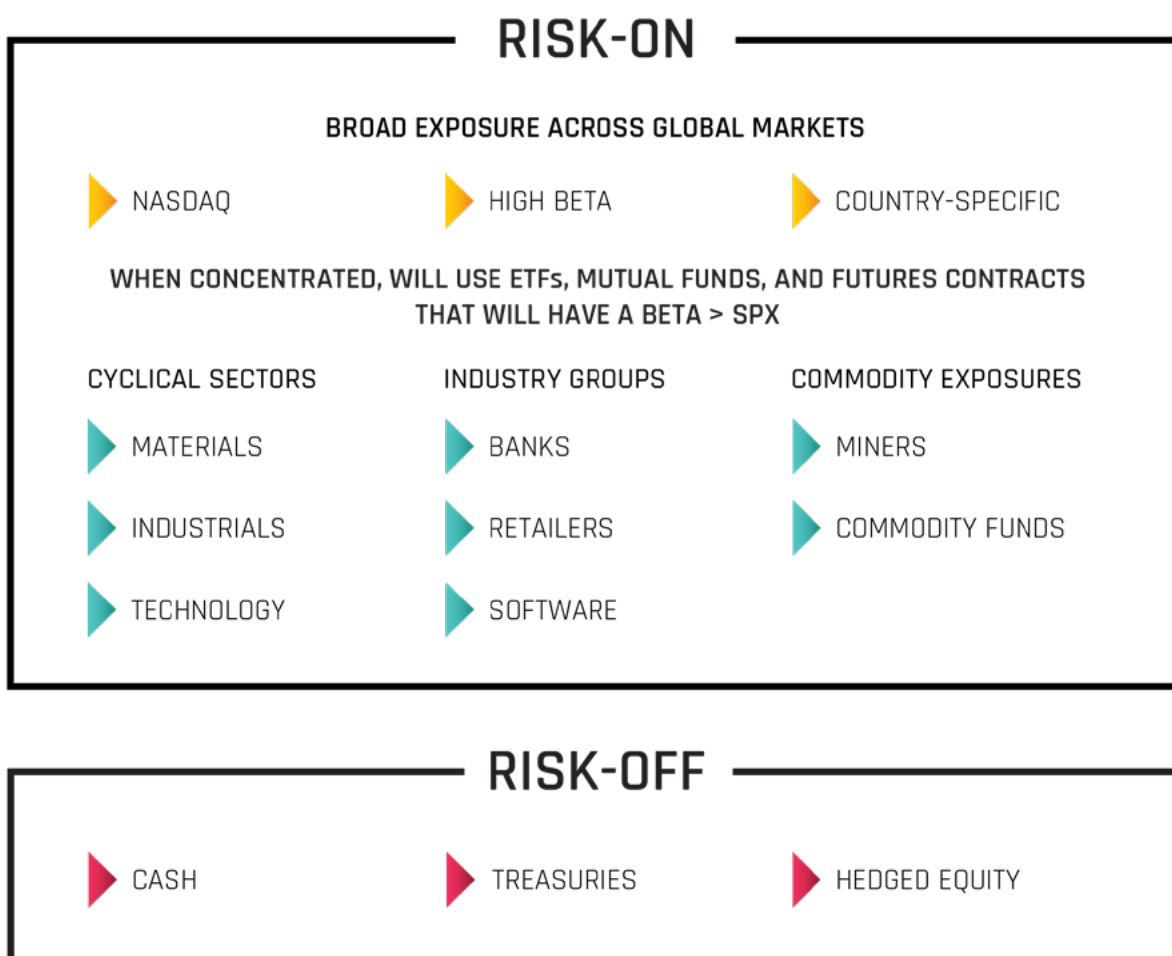
The underlying funds utilize a combination of dynamic asset allocation and mechanical system trading. Additionally, they employ risk management techniques including the use of hedging, treasuries, and cash positions during adverse market conditions; cash positions could at times be 100%.





The strategy allocates using a suite of affiliated tactical mutual funds. Navigrowth will hold a core position that will focus on opportunistic domestic and international growth. The remainder will be allocated among a diverse group of tactical funds.

The underlying funds utilize a combination of dynamic asset allocation and mechanical system trading. Additionally, they employ risk management techniques including the use of hedging, treasuries, and cash positions during adverse market conditions; cash positions could at times be 100%.



PARTNERS

If you're looking for a risk management partner, you're in the right place.

We know life isn't just about reaching a goal. It's about enjoying the journey along the way. But that's hard to do when you're always thinking about risk. Potomac was built on the idea that risk can be contained—even conquered.

Whether you're concerned about a dramatic market downturn, or the challenges of taking your business to the next level, we're your go-to source for the tools and guidance you need to conquer risk.

DISCLOSURES

Potomac Fund Management ("Potomac") is an SEC-registered investment adviser. This information is prepared for general information only and should not be considered as individual investment advice nor as a solicitation to buy or offer to sell any securities. This material does not constitute any representation as to the suitability or appropriateness of any investment advisory program or security. Please visit our disclosure page <https://potomac.com/disclosures/> for more information. Potomac does not make any representations or warranties as to the accuracy, timeliness, suitability, completeness, or relevance of any information prepared by any unaffiliated third party, whether linked to the Potomac website or incorporated herein, and takes no responsibility for any of this information. The views of Potomac are subject to change and Potomac is under no obligation to notify you of any changes. Different types of investments involve varying degrees of risk, and there can be no assurance that the future performance of any specific investment or investment strategy will be profitable or equal to any historical performance level.

Important Definitions Used in this Report

Drawdown: A Drawdown is any losing period during an investment record. It is defined as the percent retrenchment from an equity peak to an equity valley. A Drawdown is in effect from the time an equity retrenchment begins until a new equity high is reached. The monthly maximum drawdown is used to calculate strategy scores, benchmark scores, and to determine the relevant benchmark.

LET'S CONQUER RISK TOGETHER.

“

JUST DO THE RIGHT THING,
AND THE REST WILL TAKE
CARE OF ITSELF.

Manish Khatta

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