

About the Fund Manager

Prior to the launch of the Navigator Fund (NAVFX), Mark A. Grimaldi's previous tenure as the Lead Manager of a Large Growth no-load mutual fund produced striking results. During Mr. Grimaldi's tenure, the fund's Morningstar rating improved from one-star (worst) to five-stars (best); the fund was rated in the top 1% of all Morningstar rated Large Growth funds (1488) for 2008. You should be aware that past performance is not necessarily indicative of future success.



Mr. Grimaldi brings over 20 years of experience to his role as Chief Economist and Fund Manager of the Navigator Fund. He has been managing model portfolios since 1993.

Mr. Grimaldi graduated Albany State University in 1985 with a Bachelor of Arts degree in Economics and a minor in Political Science. His career in money management began as an Investment Coordinator at Meyer Handleman Company in New York in 1986. After several years, he joined Prime Financial Services as Director of Operations. In 1992, Mr. Grimaldi accepted a position as Manager, Security Operations at Marshall & Sterling, Inc. in Poughkeepsie, NY.

Mr. Grimaldi is a founder (1996), majority owner and President of Navigator Money Management, Inc. He serves as Vice President of The Prestige Organization, Inc. In 1997, he earned the Certified Fund Specialist (CFS) designation. Mr. Grimaldi has held various securities licenses including Series 6, 7, 24, & 63. From March 1989 through October 2005, Mr. Grimaldi coordinated and taught securities licensing and investing strategies as an Adjunct Professor in Dutchess County, New York. In 2004, Mr. Grimaldi became Chief Portfolio Manager of the Navigator Newsletters, and he writes the lead economic forecast article for the Navigator Newsletters.

Mr. Grimaldi correctly forecast the housing depression of 2007, the U.S. economic recession of 2008, the gold rush of 2009, 10% unemployment in 2010 and the "Flash Crash" of 2010.

Morningstar Ratings™ are based on risk-adjusted 3 and 5-year returns. Past performance is no guarantee of future results and ratings are subject to change every month. A "5 star" Morningstar rating indicates that a fund's risk-adjusted return measure is in the top 10% of funds in a category.