Investment Analytics

MODEL ANALYSIS
SUMMARY

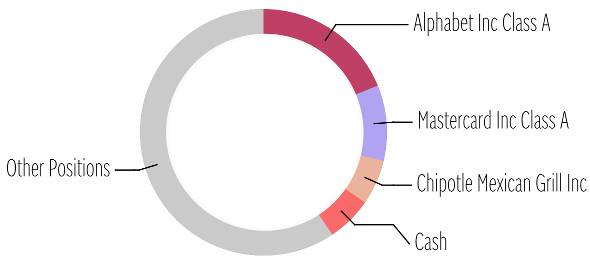
Date:

Aug 19, 2026

Customized for Appreciation

Prepared by Mozella

Overview



Model

1M-APPRECIATION...

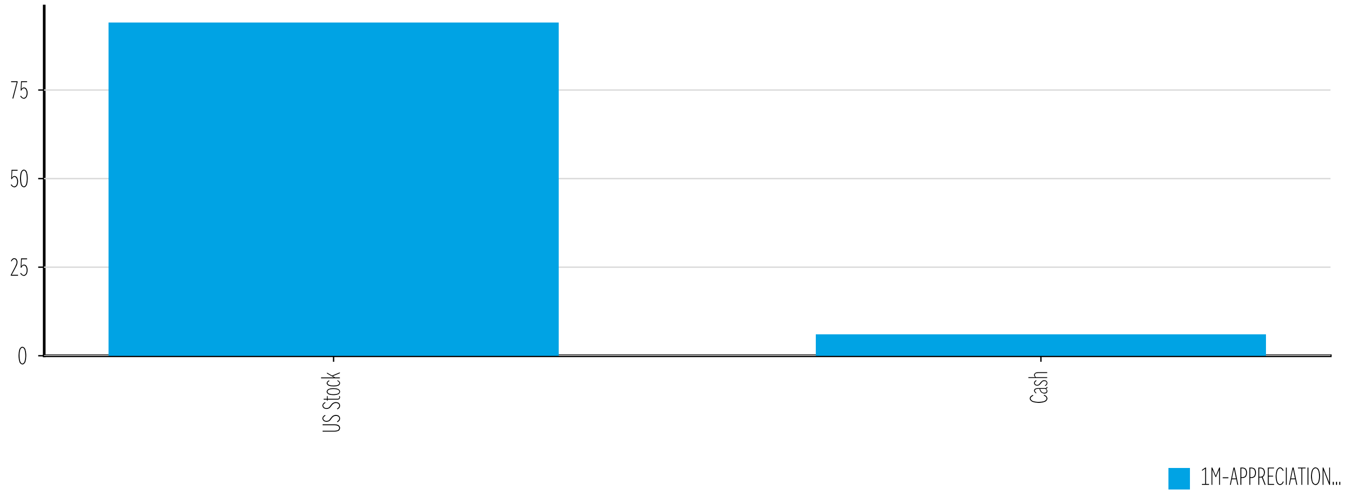
Advisor Created

Positions	Weight
Alphabet Inc Class A	19.00%
Mastercard Inc Class A	10.00%
Chipotle Mexican Grill Inc	6.00%
Cash	6.00%
Waste Management Inc	5.00%
Procter & Gamble Co	5.00%
Merck & Co Inc	5.00%
Norfolk Southern Corp	4.00%
Amazon.com Inc	4.00%
Apple Inc	4.00%
Pfizer Inc	3.50%

Positions	Weight
American Express Co	3.00%
Southern Copper Corp	3.00%
Qualys Inc	3.00%
Johnson & Johnson	3.00%
JPMorgan Chase & Co	3.00%
Qualcomm Inc	2.50%
NVIDIA Corp	2.50%
The AES Corp	2.00%
Centrus Energy Corp Class A	2.00%
Colgate-Palmolive Co	2.00%
United Therapeutics Corp	1.50%
Berkshire Hathaway Inc Class B	1.00%

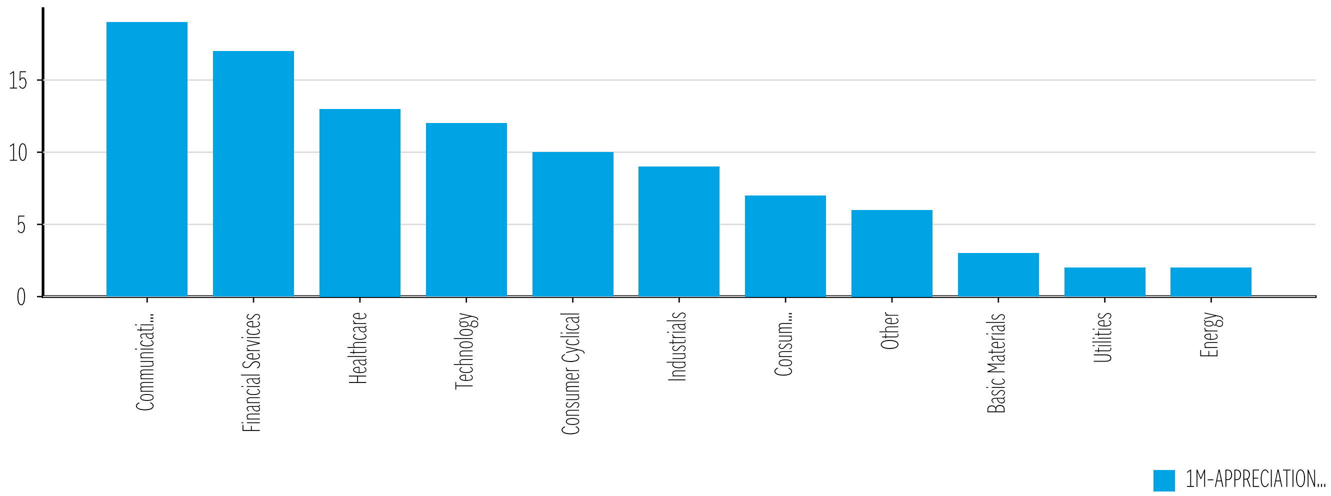
Allocation by Asset class

	1M-APPRECIATION... as of 07/31/2026
US Stock	94.0%
Cash	6.0%



Allocation by Equity Sector

	1M-APPRECIATION... as of 08/19/2026
Communication Services	19.0%
Financial Services	17.0%
Healthcare	13.0%
Technology	12.0%
Consumer Cyclical	10.0%
Industrials	9.0%
Consumer Defensive	7.0%
Other	6.0%
Basic Materials	3.0%
Utilities	2.0%
Energy	2.0%



Allocation by Equity Style

	1M-APPRECIATION... as of 07/31/2026
Large Value	42.6%
Large Blend	33.0%
Large Growth	2.7%
Mid Blend	8.0%
Mid Growth	6.4%
Small Value	2.1%
Small Blend	5.3%

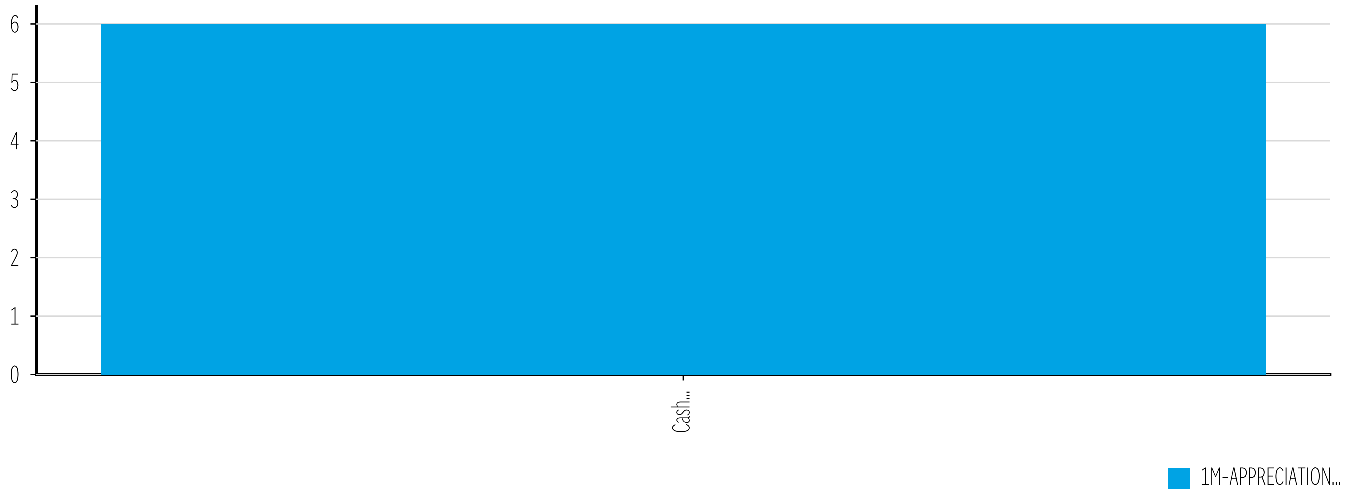
Allocation by Equity Style

1M-APPRECIATION...

	Value	Blend	Growth
Large	42.6%	33.0%	2.7%
Mid	0.0%	8.0%	6.4%
Small	2.1%	5.3%	0.0%

Allocation by Fixed Income Type

	1M-APPRECIATION... as of 12/31/2024
Cash & Equivalents	6.0%

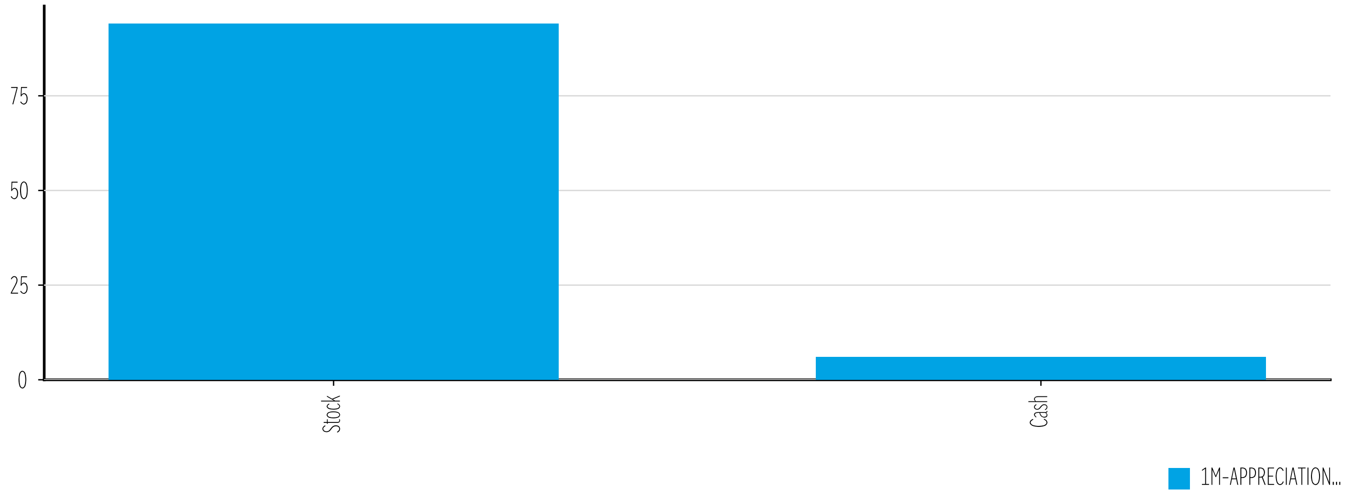


Allocation by Credit Rating

No results or data not available

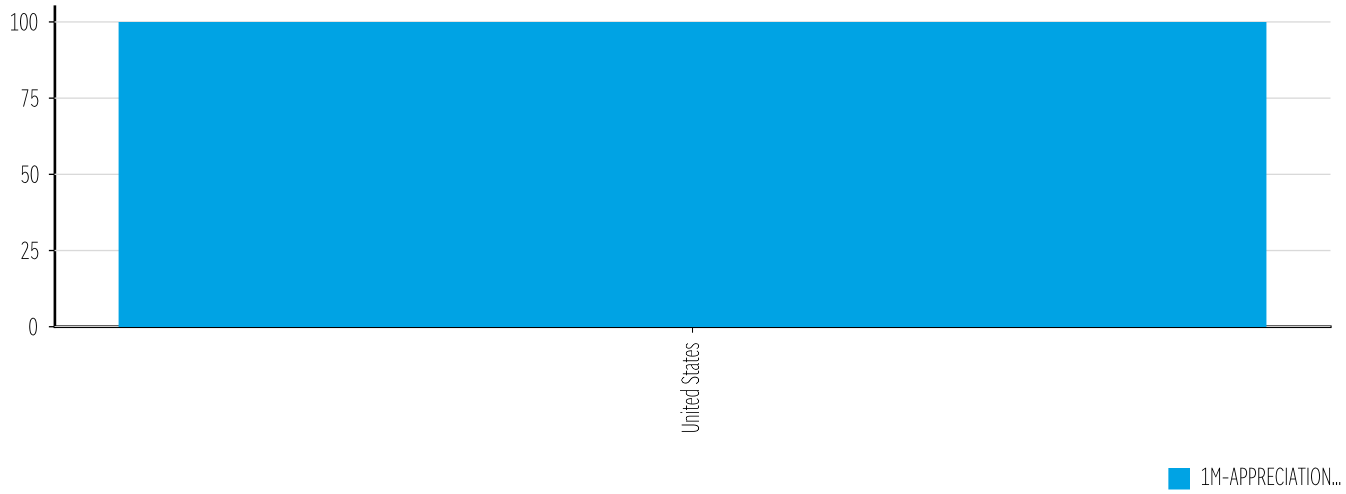
Allocation of Asset Types

	1M-APPRECIATION... as of 08/20/2026
Stock	94.0%
Cash	6.0%



Allocation of Country of Risk

	1M-APPRECIATION... as of 08/19/2026
United States	100.0%



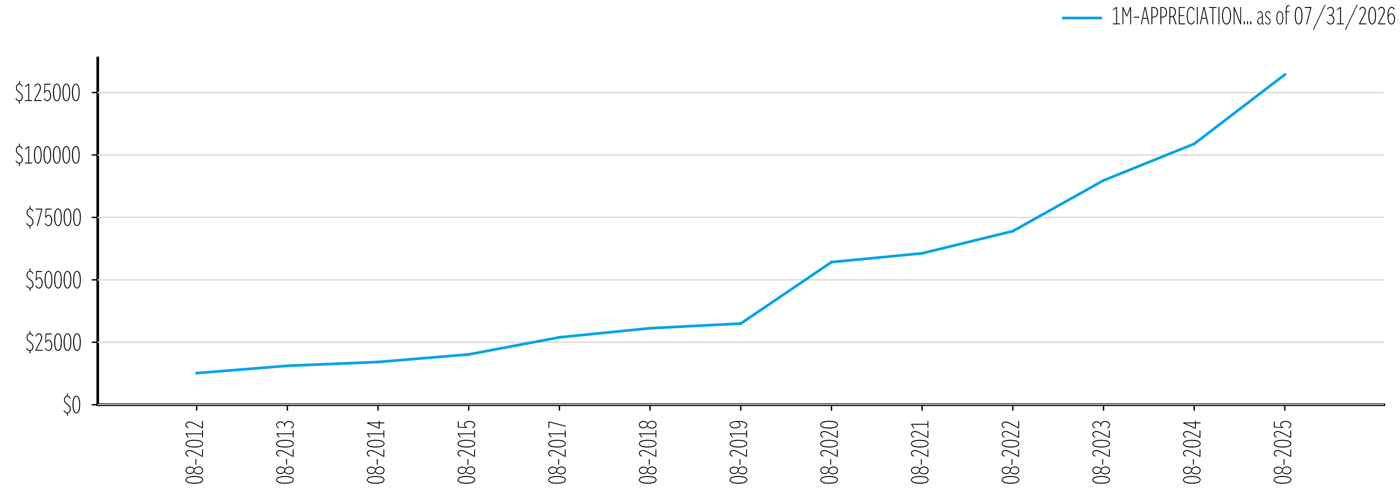
Historical Returns

	1M-APPRECIATION... as of 07/31/2026
1-year	32.77%
3-year	22.43%
5-year	16.72%
7-year	21.34%
10-year	21.6%
20-year	-
First Price Date	Sep 28, 2012

Historical Annual Returns

	1M-APPRECIATION... as of 07/31/2026
2026	11.2%
2025	24.56%
2024	24.68%
2023	32.04%
2022	-14.21%
2021	32.27%
2020	34.61%
2019	40.31%
2018	7.08%
2017	25.48%
2016	20.11%

Historical Growth of $10,000.00



Risk and Return Statistics

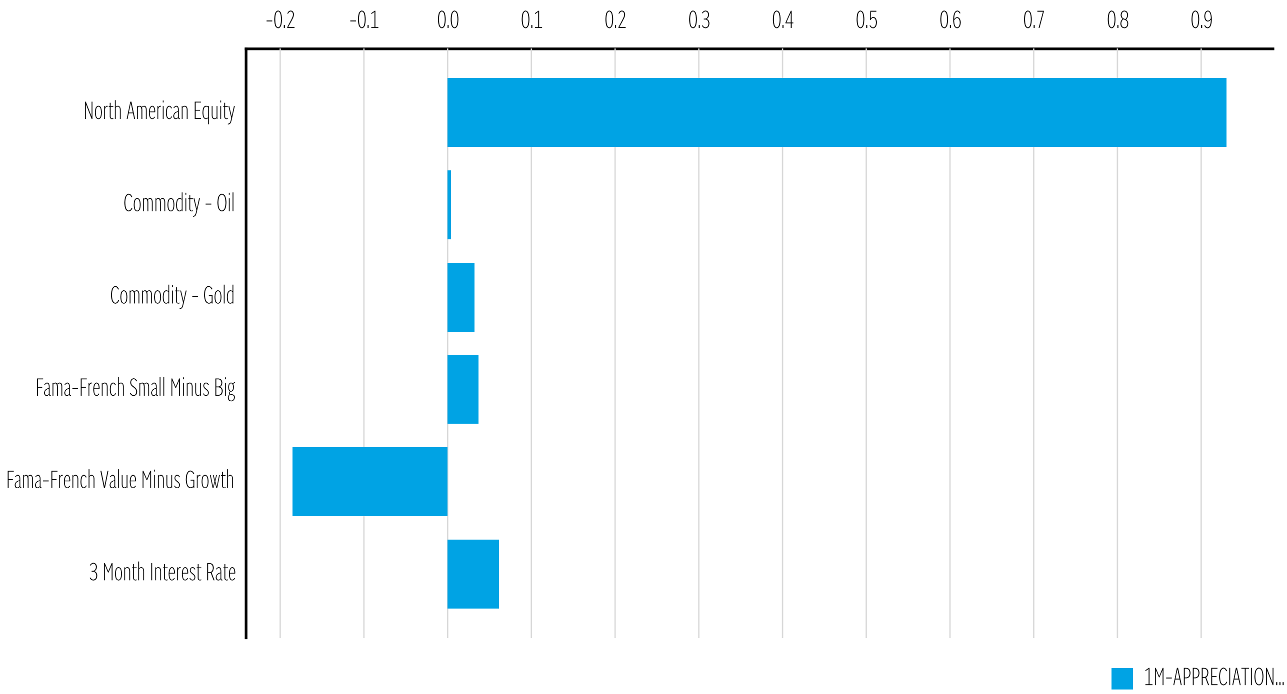
	1M-APPRECIATION... as of 07/31/2026
FinScore™ **	96
Standard Deviation - 3yr	12.07%
Standard Deviation - 5yr	14.70%
Standard Deviation - 10yr	14.75%
Sharpe Ratio - 3yr	1.36
Sharpe Ratio - 5yr	0.90
Sharpe Ratio - 10yr	1.25
Sortino Ratio - 3yr	2.66
Alpha & Beta vs S&P 500 - 10yr	7.45% | 0.91
Maximum Drawdown - 20yr	-38.71%*
Batting Average - 10yr	72.50%
Up Capture vs S&P 500 - 5yr	98.76%
Down Capture vs S&P 500 - 5yr	78.35%

* Values are generated using the FinMason Macro Factor Model for years previous to inception. See Disclosure for details.

** FinScore is the FinMason Portfolio Risk Score based on its FinMason Macro Factor Model. Scores range from 0 to 100, and are benchmarked to 10 = Conservative, 30 = Moderately Conservative, 50 = Moderate, 70 = Moderately Aggressive, 90 = Aggressive. See Disclosure for details.

FinMason Macro Factor Model

	1M-APPRECIATION... as of Jul 31, 2026
North American Equity	0.93
Commodity - Oil	0.004
Commodity - Gold	0.032
Fama-French Small Minus Big	0.037
Fama-French Value Minus Growth	-0.185
3 Month Interest Rate	0.061



DISCLOSURE STATEMENT

Please read these important disclosures carefully before investing. This FinPortal Portfolio Analyzer is meant for use only in a one-on-one discussion with your financial advisor so that you have the opportunity to ask questions and fully understand the analysis. This FinPortal Portfolio Analyzer is for informational purposes only and is not to be construed as an offer to sell or the solicitation of an offer to buy any security. Any projections or other information regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. This should not be considered an investment recommendation.

The information included regarding the portfolio(s) is confidential and proprietary and intended only for use by the recipient. Advisory services may only be offered by investment adviser representatives in conjunction with an advisory services agreement and disclosure brochure. FinMason is not a Registered Investment Advisor and does not provide investment, tax or legal advice. FinMason does not represent or warrant the contents of this report or other reports generated from the FinMason system.

WHAT THIS FINPORTAL PORTFOLIO ANALYZER SHOWS

This FinPortal Portfolio Analyzer compares certain information about your current investments to the extent provided by you or your financial advisor to a hypothetical portfolio that is being proposed to you by your financial advisor, which could be invested in portfolios, funds, and strategies managed by various Sub-Advisers. The historical performance shown reflects performance as reported by the selected Sub-Adviser(s) through Morningstar. While FinMason believes the data to be reliable, no representation is made as to, and no responsibility, warranty or liability is accepted for, the accuracy or completeness of such information. This hypothetical presentation is based on time periods and may contain index or fund comparisons. The use of different time periods, indexes, or funds may produce different results.

PERFORMANCE DATA AND PERFORMANCE-BASED CALCULATIONS

The performance data shown represents performance as reported by the Sub-Adviser(s) through sources which FinMason believes to be reliable. Returns are calculated on a gross basis without giving effect to fees and expenses, which will reduce returns. A portfolio can suffer losses as well as achieve gains, and past performance is no guarantee of future results. The performance presented in this report has inherent limitations. Actual clients may have experienced investment results during the corresponding time periods that were materially different from those portrayed in the underlying strategy.

If the performance presented reflects more than one portfolio, the presented performance is a calculation based solely on the assumptions that the proposed allocation was effective throughout the period shown. The period shown reflects the longest common performance time frame of all underlying models or portfolios presented. It does not reflect actual trading, any cash flows or fees and expenses. The result is a hypothetical return which is used for illustrative purposes only.

In some cases, a particular holding or strategy might not have a long enough history to cover the entire historical period. To account for this, the system uses the performance as reported via Morningstar and fills in return estimates based on the sensitivities of the investment to various macroeconomic factors, (the" ("FinMason Macro Factor Model"). Hypothetical historical performance and associated factors are based on the current allocation of the investment and does not take into account any prior allocations that the investment may have held.

The returns displayed in this report are a composite series. (1) Every series will include the actual return history for the investment. (2) If performance of two years or more exists then the FinMason Macro Factor Model will utilize the synthetic series calculation to backfill return history. The synthetic series is the product of each investment's factor loadings (betas) and the actual historical returns for the factors. (3) If insufficient history exists for the synthetic series to be utilized, less than two years, then the FinMason Macro Factor Model will utilize a peer-group synthetic return series in place of the synthetic series to backfill return history. The peer-group synthetic return series utilizes the peer-group's overall factor loadings, multiplied by the actual historical factor returns.

Actual historical return data takes precedence over all synthetic data. Performance statistics that are based on the FinMason Macro Factor Model are indicated in this report with an asterisk. The FinMason Macro Factor Model will first look at the asset's FinMason categorization, and then perform a multi-factor regression against the factor set below. The model will select the factors from the regression that are statistically significant and capture the holding or strategy's sensitivity to the selected factors to performance calculations.

The specific equity indices utilized are as follows:

- US equity market: S&P 500 Total Return Index
- European equity market: S&P Euro 350 EUR Index (USD)
- Japanese equity market: S&P Topix 150 Market Index (USD)
- Chinese equity market: FTSE China 50 Index (USD)
- Emerging Markets equities. MSCI EM Index (USD)

The specific fixed income factors utilized are as follows:

US Treasury Yield: Constant Maturity Treasury Yields are provided by the Board of Governors of the Federal Reserve System, which publishes daily interest rate data in its H.15 Release US corporate bond yield spread. The US corporate bond spread is represented by the BofA Merrill Lynch US Corporate BBB Index Effective Yield minus the 10-Year Treasury Yield.

Oil Prices: Wholesale spot crude oil prices for the West Texas Intermediate benchmark traded in Cushing, Oklahoma are sourced from the US Energy Information Administration, published daily.

US Dollar Index: The US Dollar Major Currency Index, calculated and published weekly in the H.10 Release by the Federal Reserve Board, is a trade-weighted weighted average of the foreign exchange value of the US dollar against currencies of the Euro Area, Canada, Japan, UK, Switzerland, Australia and Sweden.

Gold Price: Gold prices are represented by the ICE Benchmark Administration Limited (IBA), Gold Fixing Price 3:00 P.M. (London time) in London Bullion Market, based in US Dollars.

No representation is being made that any portfolio will or is likely to achieve profits or losses similar to those shown. In fact, there can be sharp differences between reported performance results and the actual results subsequently realized by a client's portfolio. Actual performance may vary over time and from client to client, with each use of each investment product or with each mix of investments. This document attempts to compare the historical relationship between specific investments and/or general investment categories, to provide an understanding of overall portfolio balance and diversification, which results in a hypothetical report.

Statistics are measured in years. All standard deviations shown have been annualized. Returns are annualized for periods greater than one year but are not typically annualized for periods less than one year. The average annualized return is the geometric average of what you would earn over a given period of time if annual returns are compounded.

This report also includes the following statistical measurements:

FinScore™: The FinMason Portfolio Risk Score based on its macro factor model. Scores range from 0 to 100 and are benchmarked to target-risk portfolios: 10=Conservative, 30=Moderately Conservative, 50=Moderate, 70=Moderately Aggressive, 90=Aggressive. To calculate the FinScore, the expected volatility of the portfolio is calculated by running a linear regression model of the portfolio returns over 20 years against the 16 factors in the FinMason Macro Factor Model. If the historical returns are not available, backfilled historical return index are utilized as described herein. The expected volatility is used to calibrate the risk score to the benchmark target-risk portfolios.

Total Return: The total return of the portfolio as of the most recently available month-end. This figure assumes monthly rebalancing and re-investment of income, and is annualized.

Standard Deviation: The standard deviation (volatility/risk) of monthly returns of the portfolio, assuming monthly rebalancing, annualized.

Sharpe Ratio: The Sharpe Ratio (standard) of the portfolio. This figure assumes monthly rebalancing and is annualized. The Sharpe ratio measures the risk-adjusted performance of the portfolio. It is defined as the excess return (the portfolio average monthly return minus the risk-free rate of return), divided by the standard deviation of the monthly excess return. It represents the excess return of the portfolio, for each unit of risk.

Sortino Ratio: The Sortino Ratio of the portfolio assumes monthly rebalancing and is shown annualized. The Sortino Ratio measures the risk-adjusted performance of the portfolio. It is defined as the excess return (the portfolio average monthly return minus the risk-free rate of return), divided by the downside standard deviation of the monthly excess return. It represents the excess return of the portfolio, for each unit of downside risk.

Alpha and Beta vs. S&P 500: Alpha and Beta are calculated using a least-squares regression of the monthly portfolio returns compared to the S&P 500 returns. The alpha represents the excess return to the S&P 500, and the Beta represents the sensitivity to the S&P 500. The Beta is a representation of the systemic risk in the portfolio. Both figures are shown annualized and assume monthly rebalancing.

Drawdown: This figure displays the maximum peak-to-trough drawdown, measuring the return during the worst period of the portfolio over the time-period. Assumes monthly rebalancing.

Batting Average: The percentage of months during the time-period when the manager has positive returns. This figure measures the consistency of the portfolio performance over time.

Up Capture and Down Capture vs. S&P 500: The Up/Down Capture are the compounded monthly returns of portfolio divided by the compounded monthly returns of the S&P 500, using only periods when the S&P 500 returns are positive (Up Market Capture) or negative (Down Market Capture). It represents whether the portfolio beat the market (Up Market Capture > 100%) during up markets, and whether the portfolio outperformed the market during down markets (Down Market Capture < 100%).

All investing involves risk, including complete loss of all principal and any gains. International and global investments are subject to risks such as currency fluctuation, geopolitical risk, and the potential for illiquid markets. Small-cap stocks (or securities or investments) are subject to greater volatility than those in other asset categories. Fixed-income securities are subject to increased loss of principal during periods of rising interest rates. Fixed income investments are subject to various risks including issuer defaults, changes in credit quality, market valuations, liquidity, prepayments, early redemption, corporate events, tax ramifications, and other factors which you should discuss with your financial advisor.

The following risks are associated with specific investment strategies and securities.

Equities: The value of any stock fluctuates every day it is available to be traded. The risks involved with equity investing vary based on a number of factors: market cap (mid-, small-, and micro-cap equities generally carry more risk than large cap stocks), sector, or location (international investing involves special risks, which are heightened for emerging markets).

Fixed Income: The bond market can be volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually greater for longer-term securities.) Fixed income securities also carry inflation risk, liquidity risk, call risk, and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so holding such funds until maturity to avoid losses caused by price volatility is not possible.

Alternative Strategies: Alternative investment strategies may invest in assets other than stocks, bonds, and cash (commodities, for example), or investments using strategies that go beyond traditional ways of investing, such as long/short or arbitrage strategies. Alternative investments present the opportunity for significant losses, including the possible loss of your total investment. Such strategies have the potential for heightened volatility and in general, are not suitable for all investors.

Diversification and Asset Allocation: Strategies that are intended to provide diversification or a complete asset allocation may not protect against market risk or loss of principal.

Tactical Asset Allocation: Generally, accounts managed through a tactical approach to asset allocation will trade more frequently than a strategic approach. Performance for accounts using a tactical approach may be more volatile and may underperform in some market cycles.

Strategic Asset Allocation: Accounts managed through a strategic approach generally trade less frequently. Performance for accounts using a strategic approach may be more volatile and may underperform in some market cycles.

High Concentration: Strategies that concentrate investments in a certain sector or are narrowly focused may be subject to greater risk than strategies that invest more broadly, as investments in that sector or focus may share common characteristics and may react similarly to market developments or other factors affecting their values.

Mutual Funds, ETFs and ETPs: Clients purchasing mutual funds, ETFs and ETPs should refer to the relevant prospectus for more information about the risks of investing in a particular fund or ETP, as well as applicable fees and expenses. Clients purchasing ETFs and ETPs should understand that the market price of ETFs and ETPs may not correlate to the value of its underlying assets, and that ETFs and ETPs performance may not mirror the performance of its underlying index. Operating expenses and other costs are deducted daily from the value of these products and will lower the rate of return. Please see the fee section of your advisor's disclosure brochure for more information regarding fund expenses.

For an explanation of risks associated with other securities and/or strategies, please see the applicable Sub-Adviser's Form ADV Part 2 (available at www.adviserinfo.sec.gov) or applicable mutual fund, ETF or ETP prospectus. To the extent that it describes investments in mutual funds, ETFs, and ETPs, such securities are sold pursuant to a prospectus that you can obtain from your financial advisor. A prospectus contains details on fees and expenses, as well as information about risks and conflicts, and should be read carefully before investing. There may be other investments not considered in either the recommendation of this FinPortal Portfolio Analyzer that may have characteristics similar or superior to those we have analyzed.

This report does not take into account your investment goals, risk tolerance, restrictions, liquidity needs, time horizon, or other characteristics and as such the proposed portfolio may not be appropriate. This FinPortal Portfolio Analyzer should not be the basis for making financial or investment decisions and you should consult with your financial advisor, tax advisor, or other professional to identify specific issues not contemplated in this FinPortal Portfolio Analyzer and address any questions you may have.

This FinPortal Portfolio Analyzer is based upon information that we consider to be reliable, but FinMason does not warrant its completeness, accuracy, or adequacy. Assumptions, opinions, and estimates constitute judgments as of the date of this FinPortal Portfolio Analyzer and are subject to change without notice. FinMason has not sought to independently verify information obtained from public and third-party sources and makes no representations or warranties as to the accuracy, completeness, or reliability of information.

FEES AND EXPENSES

All information about your proposed portfolio and any comparison portfolio is displayed without considering the fees and expenses that would be borne by an actual portfolio. If fees and expenses were included, the performance would be lower.

The table below shows the growth in value of one hundred dollars assuming a seven percent annual return over ten years, with fees and returns compounded monthly. The first row shows the effect of having no fee (0.00%). Each subsequent row shows the effect of different fees.

Fees	Year 1	Year 3	Year 5	Year 7	Year 10
0.00 %	$ 107.23	$ 123.29	$ 141.76	$ 163.00	$ 200.97
0.75 %	$ 106.43	$ 102.55	$ 136.54	$ 154.66	$ 186.44
1.00 %	$ 106.16	$ 119.65	$ 134.85	$ 151.98	$ 181.83
1.50 %	$ 105.63	$ 117.86	$ 131.51	$ 146.74	$ 172.96
2.00 %	$ 105.10	$ 116.11	$ 128.26	$ 141.69	$ 164.51
2.50 %	$ 104.58	$ 114.37	$ 125.09	$ 136.81	$ 156.47
2.83 %	$ 104.23	$ 113.25	$ 123.04	$ 133.68	$ 151.38
2.98 %	$ 104.08	$ 112.74	$ 122.12	$ 132.28	$ 149.12

Accounts managed by your advisor and sub-advisors may be subject to a Platform Fee paid to your sub-advisors and an Advisory Fee paid to your financial advisory firm. An investor may also pay Investment Management Fees dependent on the investments selected. In addition, ancillary fees may be charged by registered investment companies (mutual fund, ETFs, and ETPs) that are utilized in the proposed portfolio. Additional information about fees may be found in your advisor's and sub-advisors' Fee Brochures.