

Year End	Total Firm Assets (USD) (Millions)	Composite Assets (USD) (Millions)	Number of Portfolios	Composite Returns Gross	Composite Returns Net	Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Benchmark 3-Yr Std Dev
2025	592.54	21.82	71	28.95%	26.71%	22.34%	1.00%	15.47%	11.18%
2024	400.75	12.77	47	23.15%	21.01%	17.49%	1.55%	19.70%	16.20%
2023	386.50	14.11	50	19.62%	17.54%	22.20%	0.80%	19.38%	16.27%
2022	322.87	12.10	49	-17.77%	-19.19%	-18.36%	0.80%	22.38%	19.86%
2021	353.60	13.30	45	36.76%	34.39%	18.54%	0.57%	19.30%	16.84%
2020	265.24	7.59	34	9.96%	8.05%	16.25%	1.46%	20.48%	18.13%
2019	207.37	5.91	32	29.47%	27.23%	26.60%	0.73%	14.71%	11.22%
2018	130.98	1.59	11	-18.62%	-20.03%	-9.42%	N/A <sup>1</sup>	12.83%	10.48%
2017	20.87	0.17	≤5	30.46%	28.20%	23.97%	N/A <sup>1</sup>	N/A <sup>2</sup>	N/A <sup>2</sup>
2016	18.37	0.13	≤5	7.93%	6.06%	7.86%	N/A <sup>1</sup>	N/A <sup>2</sup>	N/A <sup>2</sup>

NA<sup>1</sup> - Composite dispersion is not presented for periods with five or fewer portfolios in the composite for the entire year.

NA<sup>2</sup> - The three-year annualized standard deviation is not presented for periods before 36 consecutive months of data is available.

Period - As of 12/31/2025	Gross Returns	Net Returns	Benchmark Returns
1-Year	28.95%	26.71%	22.34%
5-Year	16.39%	14.37%	11.19%
10-Year	13.30%	11.33%	11.72%

\*Performance is annualized for periods greater than 1 year.

**LSAM Legacy GARP Composite:** *The objective of the LSAM Legacy GARP Portfolio is growth of capital. The portfolio seeks its objective by normally investing at least 90% of its assets in common stocks of global companies that have improving fundamentals (based on growth criteria) and whose stock is reasonably valued or undervalued by the market (based on value criteria). At least 80% of the portfolio is invested in common stocks of global companies with market capitalizations of \$5 billion or above. This portfolio is appropriate for investors with a time horizon of ten years or greater. Risk level is considered to be aggressive. The strategy may experience losses as it is subject to market risk, interest rate risk, and other economic risks that may influence the returns of this strategy. The LSAM Legacy GARP composite is compared against the MSCI ACWI (Net) Index. The LSAM Legacy GARP composite has a minimum of \$100,000. The LSAM Legacy GARP composite was created in December 2015 and inception on December 31, 2015.*

Lifestyle Asset Management, Inc. ("LSAM") is a registered investment adviser with United States Securities and Exchange Commission in accordance with the Investment Advisers Act of 1940. The firm's full list of composite descriptions is available upon request.

LSAM claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. LSAM has been independently verified for the periods January 1, 2016 through December 31, 2025. The verification report is available upon request.

A firm that claims compliance with the GIPS standards must establish policies and procedures for complying with all the applicable requirements of the GIPS standards. Verification provides assurance on whether the

firm's policies and procedures related to composite and pooled fund maintenance, as well as the calculation, presentation, and distribution of performance, have been designed in compliance with the GIPS standards and have been implemented on a firm-wide basis. Verification does not provide assurance on the accuracy of any specific performance report.

Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. For all periods, composite policy requires the temporary removal of any portfolio incurring an aggregation of client-initiated significant cash inflow or outflow of at least 10% of portfolio assets. Additional information regarding the treatment of significant cash flows is available upon request. Past performance is not indicative of future results. Returns include the reinvestment of all income.

The currency used to express performance is USD. Gross-of-fee returns are reduced by trading costs. Net-of-fee returns are calculated using a model fee of 1.75%. The model fee is the highest investment management fee that may be charged for this composite. The annual model management fee is applied on a monthly basis, by deducting 1/12th of the model fee from the monthly gross returns. Composite dispersion is measured by the asset-weighted standard deviation of annual gross returns of those portfolios included in the composite for the full year. The 3-year annualized standard deviation measures the variability of the composite gross returns and benchmark returns over the preceding 36-month period. Policies for valuing investments, calculating performance, and preparing GIPS Reports are available upon request.

The investment management fee schedule for the composite is 1.75%. Actual investment advisory fees assessed for new clients are at a linear rate of: 1.75% for households up to \$250,000; 1.55% for households between \$250,000 and \$500,000; 1.45% for households between \$500,000 and \$750,000; 1.35% for households between \$750,000 and \$1,000,000; 1.25% for households between \$1,000,000 and \$2,000,000; 1.05% for households between \$2,000,000 and \$3,000,000; 0.95% for households between \$3,000,000 and \$4,000,000; 0.85% for households between \$4,000,000 and \$5,000,000; and 0.75% for households over \$5,000,000.

GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.

**Benchmark:**

**MSCI ACWI (Net) Index** - The MSCI ACWI is a market capitalization weighted index designed to provide a broad measure of equity-market performance throughout the world.

Year End	Total Firm Assets (USD) (Millions)	Composite Assets (USD) (Millions)	Number of Portfolios	Composite Returns Gross	Composite Returns Net	Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Benchmark 3-Yr Std Dev
2025	592.54	6.35	20	15.89%	13.88%	22.34%	1.58%	19.23%	11.18%
2024	400.75	4.41	13	26.99%	24.79%	17.49%	0.99%	23.51%	16.20%
2023	386.50	3.64	12	32.23%	29.94%	22.20%	0.83%	22.14%	16.27%
2022	322.87	2.69	11	-29.46%	-30.68%	-18.36%	0.54%	26.68%	19.86%
2021	353.60	2.96	9	35.21%	32.86%	18.54%	0.70%	22.87%	16.84%
2020	265.24	1.95	8	27.17%	24.97%	16.25%	N/A <sup>1</sup>	N/A <sup>2</sup>	N/A <sup>2</sup>
2019	207.37	0.44	≤5	25.42%	23.24%	26.60%	N/A <sup>1</sup>	N/A <sup>2</sup>	N/A <sup>2</sup>
2018*	130.98	0.35	≤5	-27.03%	-27.45%	-12.37%	N/A <sup>1</sup>	N/A <sup>2</sup>	N/A <sup>2</sup>

NA<sup>1</sup> - Composite dispersion is not presented for periods with five or fewer portfolios in the composite for the entire year.

NA<sup>2</sup> - The three-year annualized standard deviation is not presented for periods before 36 consecutive months of data is available.

\* Performance is for a partial period from September 1, 2018 to December 31, 2018.

Period - As of 12/31/2025	Gross Returns	Net Returns	Benchmark Returns
1-Year	15.89%	13.88%	22.34%
5-Year	13.17%	11.20%	11.19%
Since-Inception	11.07%	9.15%	11.30%

\*Since-inception performance is calculated for the period beginning September 1, 2018.

\*Performance is annualized for periods greater than 1 year.

**LSAM ALL-CAP 30 Composite:** *The objective of the LSAM ALL-CAP 30 Portfolio is growth of capital. The portfolio seeks its objective by normally investing at least 90% of its assets in common stocks of global companies that have better-than-average revenue and operating income growth over various periods of time. At least 80% of the portfolio is invested in common stocks of global companies with market capitalizations of \$1 billion or above. This portfolio is appropriate for investors with a time horizon of ten years or greater. Risk level is considered to be aggressive. The strategy may experience losses as it is subject to market risk, interest rate risk, and other economic risks that may influence the returns of this strategy. The LSAM ALL-CAP 30 composite is compared against the MSCI ACWI (Net) Index. The LSAM ALL-CAP 30 composite was created in August 2018 and incepted on August 31, 2018.*

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Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. Past performance is not indicative of future results. Returns include the reinvestment of all income.

The currency used to express performance is USD. Gross-of-fee returns are reduced by trading costs. Net-of-fee returns are calculated using a model fee of 1.75%. The model fee is the highest investment management fee that may be charged for this composite. The annual model management fee is applied on a monthly basis, by deducting 1/12th of the model fee from the monthly gross returns. Composite dispersion is measured by the asset-weighted standard deviation of annual gross returns of those portfolios included in the composite for the full year. The 3-year annualized standard deviation measures the variability of the composite gross returns and benchmark returns over the preceding 36-month period. Policies for valuing investments, calculating performance, and preparing GIPS Reports are available upon request.

The investment management fee schedule for the composite is 1.75%. Actual investment advisory fees assessed for new clients are at a linear rate of: 1.75% for households up to \$250,000; 1.55% for households between \$250,000 and \$500,000; 1.45% for households between \$500,000 and \$750,000; 1.35% for households between \$750,000 and \$1,000,000; 1.25% for households between \$1,000,000 and \$2,000,000; 1.05% for households between \$2,000,000 and \$3,000,000; 0.95% for households between \$3,000,000 and \$4,000,000; 0.85% for households between \$4,000,000 and \$5,000,000; and 0.75% for households over \$5,000,000.

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**Benchmark:**

**MSCI ACWI (Net) Index** - The MSCI ACWI is a market capitalization weighted index designed to provide a broad measure of equity-market performance throughout the world.

Year End	Total Firm Assets (USD) (Millions)	Composite Assets (USD) (Millions)	Number of Portfolios	Composite Returns Gross	Composite Returns Net	Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Benchmark 3-Yr Std Dev
2025	592.54	5.01	15	18.94%	16.88%	12.12%	0.61%	9.61%	13.81%
2024	400.75	3.71	9	18.33%	16.28%	16.62%	0.60%	14.32%	17.32%
2023	386.50	3.95	14	9.28%	7.39%	1.53%	0.35%	15.11%	17.38%
2022	322.87	3.55	14	-8.47%	-10.06%	2.31%	0.45%	20.06%	21.96%
2021	353.60	3.81	12	25.50%	23.32%	32.24%	0.73%	17.98%	20.10%
2020	265.24	4.07	17	-2.56%	-4.25%	-4.56%	0.91%	18.59%	19.30%
2019	207.37	4.44	19	21.25%	19.15%	23.11%	0.84%	11.84%	10.68%
2018	130.98	2.90	14	-7.05%	-8.66%	-5.94%	N/A <sup>1</sup>	10.52%	8.92%
2017	20.87	0.82	≤5	20.08%	18.00%	15.44%	N/A <sup>1</sup>	N/A <sup>2</sup>	N/A <sup>2</sup>
2016	18.37	0.67	≤5	16.28%	14.26%	21.98%	N/A <sup>1</sup>	N/A <sup>2</sup>	N/A <sup>2</sup>

NA<sup>1</sup> - Composite dispersion is not presented for periods with five or fewer portfolios in the composite for the entire year.  
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Period - As of 12/31/2025	Gross Returns	Net Returns	Benchmark Returns
1-Year	18.94%	16.88%	12.12%
5-Year	12.06%	10.11%	12.43%
10-Year	10.48%	8.56%	10.83%

\*Performance is annualized for periods greater than 1 year.

**LSAM Equity-Income Composite:** *The objective of the LSAM Equity-Income portfolio is growth of capital with an equally essential objective of current income. The portfolio seeks its objective by normally investing at least 90% of its assets in common stocks of global companies that have strong growth potential, and in addition, high sustainable dividend yields. This portfolio is appropriate for investors with a time horizon of ten years or greater. Risk level is considered to be aggressive. The strategy may experience losses as it is subject to market risk, interest rate risk, and other economic risks that may influence the returns of this strategy. The LSAM Equity-Income composite is compared against the Dow Jones US Select Dividend Index. The LSAM Equity-Income composite was created in December 2015 and accepted on December 31, 2015.*

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The logo for Lifestyle Asset Management (LSAM) features the letters "LSAM" in a bold, white, sans-serif font, set against a dark red rectangular background.

# LIFESTYLE ASSET MANAGEMENT

The investment management fee schedule for the composite is 1.75%. Actual investment advisory fees assessed for new clients are at a linear rate of: 1.75% for households up to \$250,000; 1.55% for households between \$250,000 and \$500,000; 1.45% for households between \$500,000 and \$750,000; 1.35% for households between \$750,000 and \$1,000,000; 1.25% for households between \$1,000,000 and \$2,000,000; 1.05% for households between \$2,000,000 and \$3,000,000; 0.95% for households between \$3,000,000 and \$4,000,000; 0.85% for households between \$4,000,000 and \$5,000,000; and 0.75% for households over \$5,000,000.

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**Benchmark:**

**Dow Jones US Select Dividend Index** - The Dow Jones US Select Dividend Index is a market-capitalization-weighted index designed to measure the performance of U.S. companies that consistently pay high dividends.