

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 0.07                                 | ≤5                   | 15.53%                  | 13.52%                | 15.91%                              | N/A <sup>1</sup>     | 14.08%                 | 8.97%                                    |
| 2024     | 400.75                                | 0.07                                 | ≤5                   | 21.12%                  | 19.02%                | 10.07%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2023     | 386.50                                | 0.07                                 | ≤5                   | 19.51%                  | 17.43%                | 14.85%                              | 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 | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 15.53%        | 13.52%      | 15.91%                              |
| Since-Inception           | 18.69%        | 16.64%      | 13.58%                              |

\*Since-inception performance is calculated for the period beginning January 1, 2023.

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

**HCM All American Balanced Composite:** *The HCM All American Balanced Composite typically seeks to participate in all markets and sectors by investing the portfolio in sectors HCM's PSR methodology indicates have potential to outperform, and protect assets during adverse market conditions through application of the HCM-BuyLine®. Multiple indicators are monitored to identify developing trends in the markets. The composite trades mutual funds including HCM affiliated mutual funds considered to have earnings growth prospects superior to that of the average companies within the custom benchmark. This model is balanced in nature with a strategic allocation of 65% equities and 35% multi-income. The portfolio is appropriate for investors with a time horizon of five to seven years. Risk level is considered moderate. 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 HCM All American Balanced composite is compared against a custom blended benchmark comprised of 30% S&P 500 Index, 10% Russell 2000 Index, 20% MSCI ACWI ex USA (Net) Index, 40% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The HCM All American Balanced composite has a minimum of \$25,000. The HCM All American Balanced composite was created in December 2022 and incepted on December 31, 2022.*

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. A sub-advisor was used for all periods presented.

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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**Benchmarks:**

**Bloomberg US Agg Bond Index** - The Bloomberg US Agg Bond Index is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

**MSCI ACWI ex USA (Net) Index** - The MSCI ACWI ex USA Index is a market-capitalization-weighted index designed to represent equity market performance of developed and emerging market countries, excluding the United States, with returns calculated net of withholding taxes.

**Russell 2000 Index** - The Russell 2000 Index is a market-capitalization-weighted index measuring the performance of the small-capitalization segment of the U.S. equity market.

**S&P 500 Index** - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 1.21                                 | ≤5                   | 14.92%                  | 12.93%                | 15.91%                              | N/A <sup>1</sup>     | 12.43%                 | 8.97%                                    |
| 2024     | 400.75                                | 1.06                                 | ≤5                   | 17.77%                  | 15.73%                | 10.07%                              | N/A <sup>1</sup>     | 14.11%                 | 12.61%                                   |
| 2023     | 386.50                                | 1.15                                 | ≤5                   | 17.22%                  | 15.19%                | 14.85%                              | N/A <sup>1</sup>     | 13.10%                 | 12.19%                                   |
| 2022     | 322.87                                | 0.95                                 | ≤5                   | -21.25%                 | -22.61%               | -15.56%                             | N/A <sup>1</sup>     | 15.75%                 | 13.54%                                   |
| 2021     | 353.60                                | 1.22                                 | ≤5                   | 18.36%                  | 16.31%                | 10.59%                              | N/A <sup>1</sup>     | 13.82%                 | 10.65%                                   |
| 2020     | 265.24                                | 1.37                                 | ≤5                   | 29.82%                  | 27.57%                | 13.57%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2019     | 207.37                                | 1.16                                 | ≤5                   | 18.15%                  | 16.10%                | 19.76%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2018*    | 130.98                                | 1.06                                 | ≤5                   | -13.63%                 | -14.01%               | -7.85%                              | 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 October 1, 2018 to December 31, 2018.

| Period - As of 12/31/2025 | Gross Returns | Net Returns | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 14.92%        | 12.93%      | 15.91%                              |
| 5-Year                    | 8.14%         | 6.27%       | 6.47%                               |
| Since-Inception           | 9.72%         | 7.82%       | 7.73%                               |

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

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

**HCM All Weather Retirement Composite:** The HCM All Weather Retirement Composite utilizes HCM's Proactive Sector Rotation (PSR) methodology and seeks to primarily participate in domestic markets and sectors, but may occasionally hold international funds considered to have earnings growth prospects that are superior to that of the average companies within the custom benchmark. This model is balanced in nature with a strategic allocation of 45% equities and 55% multi-income. The portfolio is appropriate for investors with a time horizon of three to five years. Risk level is considered low to moderate. 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 HCM All Weather Retirement composite is compared against a custom blended benchmark comprised of 30% S&P 500 Index, 10% Russell 2000 Index, 20% MSCI ACWI ex USA (Net) Index, 40% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The HCM All Weather Retirement composite was created in September 2018 and inceptioned on September 30, 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. A sub-advisor was used for all periods presented.

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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**Benchmarks:**

**Bloomberg US Agg Bond Index** - The Bloomberg US Agg Bond Index is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

**MSCI ACWI ex USA (Net) Index** - The MSCI ACWI ex USA Index is a market-capitalization-weighted index designed to represent equity market performance of developed and emerging market countries, excluding the United States, with returns calculated net of withholding taxes.

**Russell 2000 Index** - The Russell 2000 Index is a market-capitalization-weighted index measuring the performance of the small-capitalization segment of the U.S. equity market.

**S&P 500 Index** - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025*    | 592.54                                | 0.03                                 | ≤5                   | 2.51%                   | 2.07%                 | 3.35%                               | 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 October 1, 2025 to December 31, 2025.

| Period - As of 12/31/2025 | Gross Returns | Net Returns | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| Since-Inception           | 2.51%         | 2.07%       | 3.35%                               |

\*Since-inception performance is calculated for the period beginning October 1, 2025.

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

**HCM ALP Aggressive Growth Composite:** *The HCM ALP Aggressive Growth composite typically seeks to participate in all markets and sectors by investing the portfolio in sectors HCM's PSR methodology indicates have potential to outperform and protect assets during adverse market conditions through application of the HCM-BuyLine®. Multiple indicators are monitored to identify developing trends in the markets. The composite trades mutual funds including HCM affiliated mutual funds considered to have earnings growth prospects superior to that of the average companies within the custom benchmark. This model is aggressive in nature with a strategic allocation of 100% equities. The model attempts to combat unforeseen market declines utilizing a "stop-system" consisting of an initial stop out tranche that exits a poor performing investment, with subsequent walk-behind stops capable of liquidating the entire position when triggered. The portfolio is appropriate for investors with a time horizon of over ten years. Risk level is considered 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 HCM ALP Aggressive Growth composite is compared against a custom blended benchmark comprised of 44% S&P 500 Index, 16% Russell 2000 Index, 35% MSCI ACWI ex USA (Net) Index, 5% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The HCM ALP Aggressive Growth composite has a minimum of \$25,000. The HCM ALP Aggressive Growth composite was created in September 2025 and inception on September 30, 2025.*

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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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| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 31.43                                | 64                   | 16.04%                  | 14.03%                | 15.91%                              | 0.14%                | 13.41%                 | 8.97%                                    |
| 2024     | 400.75                                | 25.17                                | 61                   | 19.62%                  | 17.55%                | 10.07%                              | 0.53%                | 15.23%                 | 12.61%                                   |
| 2023     | 386.50                                | 25.30                                | 73                   | 17.49%                  | 15.45%                | 14.85%                              | 0.21%                | 14.76%                 | 12.19%                                   |
| 2022     | 322.87                                | 21.93                                | 69                   | -24.97%                 | -26.27%               | -15.56%                             | 0.26%                | 18.99%                 | 13.54%                                   |
| 2021     | 353.60                                | 26.53                                | 62                   | 23.79%                  | 21.65%                | 10.59%                              | 0.42%                | 16.46%                 | 10.65%                                   |
| 2020     | 265.24                                | 16.12                                | 46                   | 40.80%                  | 38.36%                | 13.57%                              | 0.18%                | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2019     | 207.37                                | 11.20                                | 41                   | 19.81%                  | 17.73%                | 19.76%                              | 0.22%                | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2018*    | 130.98                                | 2.92                                 | 13                   | -12.85%                 | -13.35%               | -8.07%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |

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

| Period - As of 12/31/2025 | Gross Returns | Net Returns | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 16.04%        | 14.03%      | 15.91%                              |
| 5-Year                    | 8.66%         | 6.78%       | 6.47%                               |
| Since-Inception           | 11.54%        | 9.60%       | 7.60%                               |

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**LSAM****LIFESTYLE  
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HCM ALP CONSERVATIVE COMPOSITE  
GIPS COMPOSITE REPORT  
PAGE 1 OF 2**

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 0.22                                 | ≤5                   | 14.91%                  | 12.92%                | 12.65%                              | N/A <sup>1</sup>     | 12.68%                 | 7.62%                                    |
| 2024     | 400.75                                | 0.22                                 | ≤5                   | 17.65%                  | 15.61%                | 7.87%                               | N/A <sup>1</sup>     | 14.60%                 | 10.70%                                   |
| 2023     | 386.50                                | 0.20                                 | ≤5                   | 16.21%                  | 14.20%                | 12.16%                              | N/A <sup>1</sup>     | 14.24%                 | 10.21%                                   |
| 2022     | 322.87                                | 0.34                                 | ≤5                   | -24.00%                 | -25.32%               | -14.66%                             | N/A <sup>1</sup>     | 18.55%                 | 10.34%                                   |
| 2021     | 353.60                                | 0.53                                 | ≤5                   | 23.64%                  | 21.49%                | 7.27%                               | N/A <sup>1</sup>     | 16.28%                 | 7.31%                                    |
| 2020     | 265.24                                | 0.39                                 | ≤5                   | 39.17%                  | 36.76%                | 11.99%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2019     | 207.37                                | 0.28                                 | ≤5                   | 19.69%                  | 17.61%                | 16.45%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2018*    | 130.98                                | 0.14                                 | ≤5                   | -6.44%                  | -6.71%                | -1.18%                              | 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 November 1, 2018 to December 31, 2018.

| Period - As of 12/31/2025 | Gross Returns | Net Returns | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 14.91%        | 12.92%      | 12.65%                              |
| 5-Year                    | 8.10%         | 6.23%       | 4.53%                               |
| Since-Inception           | 12.33%        | 10.38%      | 6.85%                               |

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

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

**HCM ALP Conservative Composite:** The HCM ALP Conservative Composite typically seeks to participate in all markets and sectors by investing the portfolio in sectors HCM's PSR methodology indicates have potential to outperform, and protect assets during adverse market conditions through application of the HCM-BuyLine®. Multiple indicators are monitored to identify developing trends in the markets. The composite trades mutual funds including HCM affiliated mutual funds considered to have earnings growth prospects superior to that of the average companies within the custom benchmark. This model is balanced in nature with a strategic allocation of 45% equities and 55% multi-income. The model attempts to combat unforeseen market declines utilizing a "stop-system" consisting of an initial stop out tranche that exits a poor performing investment, with subsequent walk-behind stops capable of liquidating the entire position when triggered. The portfolio is appropriate for investors with a time horizon of three to five years. Risk level is considered low to moderate. 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 HCM ALP Conservative composite is compared against a custom blended benchmark comprised of 25% S&P 500 Index, 5% Russell 2000 Index, 10% MSCI ACWI ex USA (Net) Index, 60% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The HCM ALP Conservative composite was created in October 2018 and inception on October 31, 2018.

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. Past performance is not indicative of future results. Returns include the reinvestment of all income. A sub-advisor was used for all periods presented.

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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**Benchmarks:**

**Bloomberg US Agg Bond Index** - The Bloomberg US Agg Bond Index is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

**MSCI ACWI ex USA (Net) Index** - The MSCI ACWI ex USA Index is a market-capitalization-weighted index designed to represent equity market performance of developed and emerging market countries, excluding the United States, with returns calculated net of withholding taxes.

**Russell 2000 Index** - The Russell 2000 Index is a market-capitalization-weighted index measuring the performance of the small-capitalization segment of the U.S. equity market.

**S&P 500 Index** - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 23.38                                | 65                   | 16.39%                  | 14.37%                | 19.04%                              | 0.11%                | 14.34%                 | 10.35%                                   |
| 2024     | 400.75                                | 26.68                                | 69                   | 22.06%                  | 19.94%                | 12.91%                              | 0.84%                | 16.26%                 | 14.59%                                   |
| 2023     | 386.50                                | 23.91                                | 69                   | 19.87%                  | 17.79%                | 17.93%                              | 0.24%                | 15.94%                 | 14.31%                                   |
| 2022     | 322.87                                | 20.21                                | 65                   | -27.45%                 | -28.71%               | -16.52%                             | 0.27%                | 20.06%                 | 16.89%                                   |
| 2021     | 353.60                                | 24.38                                | 51                   | 30.53%                  | 28.27%                | 14.62%                              | 0.20%                | 17.49%                 | 14.04%                                   |
| 2020     | 265.24                                | 13.97                                | 37                   | 41.06%                  | 38.61%                | 14.94%                              | 0.32%                | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2019     | 207.37                                | 10.37                                | 36                   | 16.03%                  | 14.02%                | 23.35%                              | 0.29%                | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2018*    | 130.98                                | 6.79                                 | 22                   | -17.53%                 | -18.01%               | -10.95%                             | 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 | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 16.39%        | 14.37%      | 19.04%                              |
| 5-Year                    | 10.03%        | 8.12%       | 8.69%                               |
| Since-Inception           | 11.19%        | 9.26%       | 9.26%                               |

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

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

**HCM ALP Growth Composite:** The HCM ALP Growth Composite typically seeks to participate in all markets and sectors by investing the portfolio in sectors HCM's PSR methodology indicates have potential to outperform, and protect assets during adverse market conditions through application of the HCM-BuyLine®. Multiple indicators are monitored to identify developing trends in the markets. The composite trades mutual funds including HCM affiliated mutual funds considered to have earnings growth prospects superior to that of the average companies within the custom benchmark. This model is growth-oriented with a strategic allocation of 80% equities and 20% multi-income. The model attempts to combat unforeseen market declines utilizing a "stop-system" consisting of an initial stop out tranche that exits a poor performing investment, with subsequent walk-behind stops capable of liquidating the entire position when triggered. The portfolio is appropriate for investors with a time horizon of seven to ten years. Risk level is considered moderately 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 HCM ALP Growth composite is compared against a custom blended benchmark comprised of 39% S&P 500 Index, 13% Russell 2000 Index, 28% MSCI ACWI ex USA (Net) Index, 20% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The HCM ALP Growth composite has a minimum of \$25,000. The HCM ALP Growth composite was created in August 2018 and inception on August 31, 2018.

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. A sub-advisor was used for all periods presented.

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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**Benchmarks:**

**Bloomberg US Agg Bond Index** - The Bloomberg US Agg Bond Index is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

**MSCI ACWI ex USA (Net) Index** - The MSCI ACWI ex USA Index is a market-capitalization-weighted index designed to represent equity market performance of developed and emerging market countries, excluding the United States, with returns calculated net of withholding taxes.

**Russell 2000 Index** - The Russell 2000 Index is a market-capitalization-weighted index measuring the performance of the small-capitalization segment of the U.S. equity market.

**S&P 500 Index** - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 0.01                                 | ≤5                   | 17.69%                  | 15.65%                | 19.04%                              | N/A <sup>1</sup>     | 13.94%                 | 10.35%                                   |
| 2024     | 400.75                                | 0.26                                 | ≤5                   | 19.40%                  | 17.33%                | 12.91%                              | N/A <sup>1</sup>     | 15.68%                 | 14.59%                                   |
| 2023     | 386.50                                | 0.19                                 | ≤5                   | 15.06%                  | 13.07%                | 17.93%                              | N/A <sup>1</sup>     | 15.33%                 | 14.31%                                   |
| 2022     | 322.87                                | 0.16                                 | ≤5                   | -20.99%                 | -22.36%               | -16.52%                             | N/A <sup>1</sup>     | 19.58%                 | 16.89%                                   |
| 2021     | 353.60                                | 0.21                                 | ≤5                   | 29.27%                  | 27.03%                | 14.62%                              | N/A <sup>1</sup>     | 18.39%                 | 14.04%                                   |
| 2020     | 265.24                                | 0.01                                 | ≤5                   | 30.82%                  | 28.55%                | 14.94%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2019     | 207.37                                | 0.01                                 | ≤5                   | 21.68%                  | 19.57%                | 23.35%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2018*    | 130.98                                | 0.00                                 | ≤5                   | -10.98%                 | -11.11%               | -5.97%                              | 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 December 1, 2018 to December 31, 2018.

| Period - As of 12/31/2025 | Gross Returns | Net Returns | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 17.69%        | 15.65%      | 19.04%                              |
| 5-Year                    | 10.55%        | 8.64%       | 8.69%                               |
| Since-Inception           | 12.75%        | 10.80%      | 10.45%                              |

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

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

**HCM Dividend Income Growth Composite:** The HCM Dividend Income Growth Composite typically seeks to participate in all markets and sectors by investing the portfolio in sectors HCM's PSR methodology indicates have potential to outperform, and protect assets during adverse market conditions through application of the HCM-BuyLine®. Multiple indicators are monitored to identify developing trends in the markets. The composite trades mutual funds including HCM affiliated mutual funds considered to have earnings growth prospects superior to that of the average companies within the custom benchmark. This model is growth-oriented with a strategic allocation of 80% equities and 20% multi-income. The model seeks consistent, long-term capital appreciation and growth of income by investing in top dividend paying and multi-asset income securities as determined by a quantitative model. The portfolio is appropriate for investors with a time horizon of seven to ten years. Risk level is considered moderately 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 HCM Dividend Income Growth composite is compared against a custom blended benchmark comprised of 39% S&P 500 Index, 13% Russell 2000 Index, 28% MSCI ACWI ex USA (Net) Index, 20% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The HCM Dividend Income Growth composite was created in November 2018 and inception on November 30, 2018.

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.

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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. A sub-advisor was used for all periods presented.

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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**Benchmarks:**

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**Russell 2000 Index** - The Russell 2000 Index is a market-capitalization-weighted index measuring the performance of the small-capitalization segment of the U.S. equity market.

**S&P 500 Index** - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

**LSAM****LIFESTYLE  
ASSET  
MANAGEMENT****LIFESTYLE ASSET MANAGEMENT  
HCM HORIZON BOND COMPOSITE  
GIPS COMPOSITE REPORT  
PAGE 1 OF 2**

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 0.38                                 | ≤5                   | 15.01%                  | 13.02%                | 12.65%                              | N/A <sup>1</sup>     | 11.64%                 | 7.62%                                    |
| 2024     | 400.75                                | 0.24                                 | ≤5                   | 19.07%                  | 17.00%                | 7.87%                               | N/A <sup>1</sup>     | 13.18%                 | 10.70%                                   |
| 2023     | 386.50                                | 0.07                                 | ≤5                   | 20.44%                  | 18.35%                | 12.16%                              | N/A <sup>1</sup>     | 11.96%                 | 10.21%                                   |
| 2022     | 322.87                                | 0.06                                 | ≤5                   | -22.91%                 | -24.25%               | -14.66%                             | N/A <sup>1</sup>     | 13.97%                 | 10.34%                                   |
| 2021     | 353.60                                | 0.77                                 | ≤5                   | 9.06%                   | 7.17%                 | 7.27%                               | N/A <sup>1</sup>     | 11.36%                 | 7.31%                                    |
| 2020     | 265.24                                | 0.71                                 | ≤5                   | 35.85%                  | 33.50%                | 11.99%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2019     | 207.37                                | 0.55                                 | ≤5                   | 14.35%                  | 12.37%                | 16.45%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2018*    | 130.98                                | 0.43                                 | ≤5                   | -3.69%                  | -3.97%                | -1.18%                              | 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 November 1, 2018 to December 31, 2018.

| Period - As of 12/31/2025 | Gross Returns | Net Returns | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 15.01%        | 13.02%      | 12.65%                              |
| 5-Year                    | 6.76%         | 4.91%       | 4.53%                               |
| Since-Inception           | 10.72%        | 8.80%       | 6.85%                               |

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

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

**HCM Horizon Bond Composite:** The HCM Horizon Bond Composite utilizes HCM's Proactive Sector Rotation (PSR) methodology and seeks to primarily participate in domestic markets and sectors, but may occasionally hold international funds considered to have earnings growth prospects that are superior to that of the average companies within the custom benchmark. This model is conservative-oriented with a strategic allocation of 35% equities and 65% multi-income. The model trades multi-asset securities with an objective of total return. The model seeks to provide moderate long-term capital appreciation with an income component for conservative to moderate investors. This model typically contains holdings in both the equity and fixed-income markets. The portfolio is appropriate for investors with a time horizon of three to five years. Risk level is considered moderately conservative. 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 HCM Horizon Bond composite is compared against a custom blended benchmark comprised of 25% S&P 500 Index, 5% Russell 2000 Index, 10% MSCI ACWI ex USA (Net) Index, 60% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The HCM Horizon Bond composite was created in October 2018 and incepted on October 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. A sub-advisor was used for all periods presented.

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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**S&P 500 Index** - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets<br>(USD) (Millions) | Number of Portfolios | Composite Returns<br>Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std<br>Dev | Percent Bundled Fee |
|----------|---------------------------------------|--------------------------------------|----------------------|----------------------------|-----------------------|-------------------------------------|----------------------|------------------------|---------------------------------------------|---------------------|
| 2025     | 592.54                                | 15.74                                | 49                   | 16.22%                     | 14.21%                | 15.91%                              | 0.13%                | 14.22%                 | 8.97%                                       | 0.00%               |
| 2024     | 400.75                                | 16.49                                | 45                   | 23.33%                     | 21.19%                | 10.07%                              | 0.23%                | 16.36%                 | 12.61%                                      | 15.59%              |
| 2023     | 386.50                                | 12.82                                | 41                   | 21.56%                     | 19.45%                | 14.85%                              | 1.16%                | 15.45%                 | 12.19%                                      | 18.06%              |
| 2022     | 322.87                                | 8.91                                 | 32                   | -26.19%                    | -27.47%               | -15.56%                             | 0.29%                | 18.69%                 | 13.54%                                      | 21.51%              |
| 2021     | 353.60                                | 7.72                                 | 26                   | 24.99%                     | 22.82%                | 10.59%                              | 0.32%                | 16.14%                 | 10.65%                                      | 12.52%              |
| 2020     | 265.24                                | 5.21                                 | 21                   | 37.31%                     | 34.93%                | 13.57%                              | 0.53%                | N/A <sup>2</sup>       | N/A <sup>2</sup>                            | 14.93%              |
| 2019     | 207.37                                | 3.91                                 | 20                   | 19.30%                     | 17.23%                | 19.76%                              | 0.09%                | N/A <sup>2</sup>       | N/A <sup>2</sup>                            | 14.61%              |
| 2018*    | 130.98                                | 1.22                                 | 8                    | -15.34%                    | -15.84%               | -8.07%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                            | 0.00%               |

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 | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 16.22%        | 14.21%      | 15.91%                              |
| 5-Year                    | 9.96%         | 8.05%       | 6.47%                               |
| Since-Inception           | 11.55%        | 9.62%       | 7.60%                               |

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

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

**HCM ILP Balanced Composite:** The HCM ILP Balanced Composite is diversified by security type, size, sector, and style. Potential portfolio investments for ILP Balanced are screened based on a number of key criteria, including, but not limited to 1) superior performance relative to peer groups over a number of years, 2) asset size, providing liquidity and maneuverability, 3) consistent fund management, and 4) relatively low expense ratios. The composite trades mutual funds, including HCM affiliated mutual funds, considered to have earnings growth prospects superior to that of the average companies within the custom benchmark. This model is balanced in nature with a strategic allocation of 65% equities and 35% multi-income. The model is designed for investors who seek a less active approach to investment management and have a longer investment time horizon to allow assets to grow. The portfolio is appropriate for investors with a time horizon of five to seven years. Risk level is considered moderate. 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 HCM ILP Balanced composite is compared against a custom blended benchmark comprised of 30% S&P 500 Index, 10% Russell 2000 Index, 20% MSCI ACWI ex USA (Net) Index, 40% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The HCM ILP Balanced composite has a minimum of \$25,000. The HCM ILP Balanced composite was created in August 2018 and incepted on August 31, 2018.

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. A sub-advisor was used for all periods presented.

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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**Benchmarks:**

**Bloomberg US Agg Bond Index** - The Bloomberg US Agg Bond Index is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

**MSCI ACWI ex USA (Net) Index** - The MSCI ACWI ex USA Index is a market-capitalization-weighted index designed to represent equity market performance of developed and emerging market countries, excluding the United States, with returns calculated net of withholding taxes.

**Russell 2000 Index** - The Russell 2000 Index is a market-capitalization-weighted index measuring the performance of the small-capitalization segment of the U.S. equity market.

**S&P 500 Index** - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 0.74                                 | ≤5                   | 14.70%                  | 12.71%                | 12.65%                              | N/A <sup>1</sup>     | 12.64%                 | 7.62%                                    |
| 2024     | 400.75                                | 0.78                                 | ≤5                   | 20.79%                  | 18.70%                | 7.87%                               | N/A <sup>1</sup>     | 14.78%                 | 10.70%                                   |
| 2023     | 386.50                                | 0.72                                 | ≤5                   | 20.08%                  | 18.00%                | 12.16%                              | N/A <sup>1</sup>     | 13.87%                 | 10.21%                                   |
| 2022     | 322.87                                | 0.61                                 | ≤5                   | -24.38%                 | -25.69%               | -14.66%                             | N/A <sup>1</sup>     | 16.68%                 | 10.34%                                   |
| 2021     | 353.60                                | 0.83                                 | ≤5                   | 20.14%                  | 18.06%                | 7.27%                               | N/A <sup>1</sup>     | 14.18%                 | 7.31%                                    |
| 2020     | 265.24                                | 1.09                                 | ≤5                   | 34.15%                  | 31.82%                | 11.99%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2019     | 207.37                                | 0.77                                 | ≤5                   | 17.87%                  | 15.83%                | 16.45%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2018*    | 130.98                                | 0.77                                 | ≤5                   | -12.62%                 | -13.00%               | -4.68%                              | 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 October 1, 2018 to December 31, 2018.

| Period - As of 12/31/2025 | Gross Returns | Net Returns | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 14.70%        | 12.71%      | 12.65%                              |
| 5-Year                    | 8.61%         | 6.73%       | 4.53%                               |
| Since-Inception           | 10.69%        | 8.77%       | 6.24%                               |

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

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

**HCM ILP Conservative Composite:** The HCM ILP Conservative Composite is diversified by security type, size, sector, and style. Potential portfolio investments for ILP Conservative are screened based on a number of key criteria, including, but not limited to 1) superior performance relative to peer groups over a number of years, 2) asset size, providing liquidity and maneuverability, 3) consistent fund management, and 4) relatively low expense ratios. The composite trades mutual funds, including HCM affiliated mutual funds, considered to have earnings growth prospects superior to that of the average companies within the custom benchmark. This model is conservative in nature with a strategic allocation of 45% equities and 55% multi-income. The model is designed for investors who seek a less active approach to investment management and have a longer investment time horizon to allow assets to grow. The portfolio is appropriate for investors with a time horizon of three to five years. Risk level is considered low to moderate. 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 HCM ILP Conservative composite is compared against a custom blended benchmark comprised of 25% S&P 500 Index, 5% Russell 2000 Index, 10% MSCI ACWI ex USA (Net) Index, 60% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The HCM ILP Conservative composite was created in September 2018 and inceptioned on September 30, 2018.

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. Past performance is not indicative of future results. Returns include the reinvestment of all income. A sub-advisor was used for all periods presented.

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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**Benchmarks:**

**Bloomberg US Agg Bond Index** - The Bloomberg US Agg Bond Index is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

**MSCI ACWI ex USA (Net) Index** - The MSCI ACWI ex USA Index is a market-capitalization-weighted index designed to represent equity market performance of developed and emerging market countries, excluding the United States, with returns calculated net of withholding taxes.

**Russell 2000 Index** - The Russell 2000 Index is a market-capitalization-weighted index measuring the performance of the small-capitalization segment of the U.S. equity market.

**S&P 500 Index** - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 7.51                                 | 21                   | 16.25%                  | 14.23%                | 15.91%                              | N/A <sup>1</sup>     | 12.44%                 | 8.97%                                    |
| 2024     | 400.75                                | 0.17                                 | ≤5                   | 18.98%                  | 16.92%                | 10.07%                              | N/A <sup>1</sup>     | 14.15%                 | 12.61%                                   |
| 2023     | 386.50                                | 0.15                                 | ≤5                   | 22.22%                  | 20.10%                | 14.85%                              | N/A <sup>1</sup>     | 14.33%                 | 12.19%                                   |
| 2022     | 322.87                                | 0.12                                 | ≤5                   | -25.18%                 | -26.48%               | -15.56%                             | N/A <sup>1</sup>     | 16.15%                 | 13.54%                                   |
| 2021     | 353.60                                | 0.16                                 | ≤5                   | 25.29%                  | 23.12%                | 10.59%                              | N/A <sup>1</sup>     | 13.19%                 | 10.65%                                   |
| 2020     | 265.24                                | 0.13                                 | ≤5                   | 21.63%                  | 19.52%                | 13.57%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2019     | 207.37                                | 0.11                                 | ≤5                   | 21.18%                  | 19.08%                | 19.76%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2018*    | 130.98                                | 0.09                                 | ≤5                   | -6.49%                  | -6.62%                | -4.07%                              | 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 December 1, 2018 to December 31, 2018.

| Period - As of 12/31/2025 | Gross Returns | Net Returns | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 16.25%        | 14.23%      | 15.91%                              |
| 5-Year                    | 9.64%         | 7.74%       | 6.47%                               |
| Since-Inception           | 11.66%        | 9.72%       | 8.53%                               |

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

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

**HCM ILP ETF Balanced Composite:** The HCM ILP ETF Balanced Composite is diversified by security type, size, sector, and style. Potential portfolio investments for ILP ETF Balanced are screened based on a number of key criteria, including, but not limited to 1) superior performance relative to peer groups over a number of years, 2) asset size, providing liquidity and maneuverability, 3) consistent fund management, and 4) relatively low expense ratios. The composite trades ETFs, including HCM affiliated ETFs, considered to have earnings growth prospects superior to that of the average companies within the custom benchmark. This model is balanced in nature with a strategic allocation of 65% equities and 35% multi-income. The model is designed for investors who seek a less active approach to investment management and have a longer investment time horizon to allow assets to grow. The portfolio is appropriate for investors with a time horizon of five to seven years. Risk level is considered moderate. 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 HCM ILP ETF Balanced composite is compared against a custom blended benchmark comprised of 30% S&P 500 Index, 10% Russell 2000 Index, 20% MSCI ACWI ex USA (Net) Index, 40% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The HCM ILP ETF Balanced composite was created in November 2018 and inception on November 30, 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. A sub-advisor was used for all periods presented.

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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**LSAM****LIFESTYLE  
ASSET  
MANAGEMENT****LIFESTYLE ASSET MANAGEMENT  
HCM ILP ETF GROWTH COMPOSITE  
GIPS COMPOSITE REPORT  
PAGE 1 OF 2**

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 4.83                                 | 30                   | 16.78%                  | 14.72%                | 19.04%                              | 0.46%                | 15.70%                 | 10.35%                                   |
| 2024     | 400.75                                | 1.55                                 | 14                   | 29.31%                  | 27.07%                | 12.91%                              | 0.21%                | 18.75%                 | 14.59%                                   |
| 2023     | 386.50                                | 1.10                                 | 12                   | 33.68%                  | 31.36%                | 17.93%                              | 0.32%                | 18.98%                 | 14.31%                                   |
| 2022     | 322.87                                | 0.73                                 | ≤5                   | -32.35%                 | -33.53%               | -16.52%                             | N/A <sup>1</sup>     | 22.82%                 | 16.89%                                   |
| 2021     | 353.60                                | 1.10                                 | ≤5                   | 36.73%                  | 34.36%                | 14.62%                              | N/A <sup>1</sup>     | 19.60%                 | 14.04%                                   |
| 2020     | 265.24                                | 0.28                                 | ≤5                   | 29.04%                  | 26.80%                | 14.94%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2019     | 207.37                                | 0.22                                 | ≤5                   | 28.58%                  | 26.35%                | 23.35%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2018*    | 130.98                                | 0.13                                 | ≤5                   | -10.13%                 | -10.39%               | -4.66%                              | 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 November 1, 2018 to December 31, 2018.

| Period - As of 12/31/2025 | Gross Returns | Net Returns | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 16.78%        | 14.76%      | 19.04%                              |
| 5-Year                    | 13.30%        | 11.34%      | 8.69%                               |
| Since-Inception           | 15.36%        | 13.36%      | 10.53%                              |

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

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

**HCM ILP ETF Growth Composite:** *The HCM ILP ETF Growth Composite is diversified by security type, size, sector, and style. Potential portfolio investments for ILP ETF Growth are screened based on a number of key criteria, including, but not limited to 1) superior performance relative to peer groups over a number of years, 2) asset size, providing liquidity and maneuverability, 3) consistent fund management, and 4) relatively low expense ratios. The composite trades ETFs, including HCM affiliated ETFs, considered to have earnings growth prospects superior to that of the average companies within the custom benchmark. This model is growth-oriented with a strategic allocation of 80% equities and 20% multi-income. The model is designed for investors who seek a less active approach to investment management and have a longer investment time horizon to allow assets to grow. The portfolio is appropriate for investors with a time horizon of seven to ten years. Risk level is considered moderately 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 HCM ILP ETF Growth composite is compared against a custom blended benchmark comprised of 39% S&P 500 Index, 13% Russell 2000 Index, 28% MSCI ACWI ex USA (Net) Index, 20% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The HCM ILP ETF Growth composite was created in October 2018 and inception on October 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. A sub-advisor was used for all periods presented.

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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**Benchmarks:**

**Bloomberg US Agg Bond Index** - The Bloomberg US Agg Bond Index is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

**MSCI ACWI ex USA (Net) Index** - The MSCI ACWI ex USA Index is a market-capitalization-weighted index designed to represent equity market performance of developed and emerging market countries, excluding the United States, with returns calculated net of withholding taxes.

**Russell 2000 Index** - The Russell 2000 Index is a market-capitalization-weighted index measuring the performance of the small-capitalization segment of the U.S. equity market.

**S&P 500 Index** - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

**LSAM****LIFESTYLE  
ASSET  
MANAGEMENT****LIFESTYLE ASSET MANAGEMENT  
HCM ILP GROWTH COMPOSITE  
GIPS COMPOSITE REPORT  
PAGE 1 OF 2**

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 13.60                                | 31                   | 16.73%                  | 14.70%                | 19.04%                              | 0.18%                | 15.96%                 | 10.35%                                   |
| 2024     | 400.75                                | 11.25                                | 29                   | 26.61%                  | 24.41%                | 12.91%                              | 0.14%                | 18.42%                 | 14.59%                                   |
| 2023     | 386.50                                | 6.78                                 | 23                   | 23.98%                  | 21.83%                | 17.93%                              | 0.28%                | 17.69%                 | 14.31%                                   |
| 2022     | 322.87                                | 5.90                                 | 25                   | -29.19%                 | -30.41%               | -16.52%                             | 0.28%                | 21.45%                 | 16.89%                                   |
| 2021     | 353.60                                | 6.76                                 | 17                   | 32.51%                  | 30.21%                | 14.62%                              | 0.22%                | 18.77%                 | 14.04%                                   |
| 2020     | 265.24                                | 6.39                                 | 19                   | 40.15%                  | 37.72%                | 14.94%                              | 0.29%                | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2019     | 207.37                                | 4.11                                 | 17                   | 21.02%                  | 18.92%                | 23.35%                              | 0.19%                | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2018*    | 130.98                                | 2.59                                 | 12                   | -19.61%                 | -20.08%               | -10.95%                             | 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 | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 16.73%        | 14.70%      | 19.04%                              |
| 5-Year                    | 11.45%        | 9.52%       | 8.69%                               |
| Since-Inception           | 12.32%        | 10.37%      | 9.26%                               |

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

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

**HCM ILP Growth Composite:** The HCM ILP Growth Composite is diversified by security type, size, sector, and style. Potential portfolio investments for ILP Growth are screened based on a number of key criteria, including, but not limited to 1) superior performance relative to peer groups over a number of years, 2) asset size, providing liquidity and maneuverability, 3) consistent fund management, and 4) relatively low expense ratios. The composite trades mutual funds, including HCM affiliated mutual funds, considered to have earnings growth prospects superior to that of the average companies within the custom benchmark. This model is growth-oriented with a strategic allocation of 80% equities and 20% multi-income. The model is designed for investors who seek a less active approach to investment management and have a longer investment time horizon to allow assets to grow. The portfolio is appropriate for investors with a time horizon of seven to ten years. Risk level is considered moderately 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 HCM ILP Growth composite is compared against a custom blended benchmark comprised of 39% S&P 500 Index, 13% Russell 2000 Index, 28% MSCI ACWI ex USA (Net) Index, 20% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The HCM ILP Growth composite has a minimum of \$25,000. The HCM ILP Growth composite was created in August 2018 and inception on August 31, 2018.

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. A sub-advisor was used for all periods presented.

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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**Benchmarks:**

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**MSCI ACWI ex USA (Net) Index** - The MSCI ACWI ex USA Index is a market-capitalization-weighted index designed to represent equity market performance of developed and emerging market countries, excluding the United States, with returns calculated net of withholding taxes.

**Russell 2000 Index** - The Russell 2000 Index is a market-capitalization-weighted index measuring the performance of the small-capitalization segment of the U.S. equity market.

**S&P 500 Index** - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 4.15                                 | 12                   | 16.13%                  | 14.12%                | 15.91%                              | 0.87%                | 14.68%                 | 8.97%                                    |
| 2024     | 400.75                                | 3.83                                 | 12                   | 23.81%                  | 21.67%                | 10.07%                              | 1.66%                | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2023     | 386.50                                | 4.54                                 | 13                   | 21.54%                  | 19.43%                | 14.85%                              | 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 | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 16.13%        | 14.12%      | 15.91%                              |
| Since-Inception           | 20.45%        | 18.36%      | 13.58%                              |

\*Since-inception performance is calculated for the period beginning January 1, 2023.

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

**HCM Mixed Composite:** The HCM Mixed Composite is diversified by security type, size, sector, and style. Potential portfolio investments for HCM Mixed are screened based on a number of key criteria, including, but not limited to 1) superior performance relative to peer groups over a number of years, 2) asset size, providing liquidity and maneuverability, 3) consistent fund management, and 4) relatively low expense ratios. The composite trades mutual funds and ETFs, including HCM affiliated mutual funds and ETFs, considered to have earnings growth prospects superior to that of the average companies within the custom benchmark. This composite is a blend of various HCM portfolios used as sleeves allocated to achieve a stated risk tolerance. 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 HCM Mixed composite is compared against a custom blended benchmark comprised of 30% S&P 500 Index, 10% Russell 2000 Index, 20% MSCI ACWI ex USA (Net) Index, 40% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The HCM Mixed composite has a minimum of \$25,000. The HCM Mixed composite was created in December 2022 and inception on December 31, 2022.

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**LSAM****LIFESTYLE  
ASSET  
MANAGEMENT****LIFESTYLE ASSET MANAGEMENT  
LSAM 50/50 EQUITY-INCOME/LEGACY GARP COMPOSITE  
GIPS COMPOSITE REPORT**

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(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                                | 0.82                                 | ≤5                   | 21.08%                  | 18.98%                | 22.34%            | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>       |
| 2024*    | 400.75                                | 0.23                                 | ≤5                   | 6.52%                   | 5.60%                 | 5.56%             | 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 July 1, 2024 to December 31, 2024.

| Period - As of 12/31/2025 | Gross Returns | Net Returns | Benchmark Returns |
|---------------------------|---------------|-------------|-------------------|
| 1-Year                    | 21.08%        | 18.98%      | 22.34%            |
| Since-Inception           | 18.49%        | 16.43%      | 18.59%            |

\*Since-inception performance is calculated for the period beginning July 1, 2024.

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

**LSAM 50/50 Equity-Income/Legacy GARP Composite:** *The objective of the LSAM 50/50 Equity-Income/Legacy GARP 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 50/50 Equity-Income/Legacy GARP composite is compared against the MSCI ACWI (Net) Index. The LSAM 50/50 Equity-Income/Legacy GARP composite was created in June 2024 and incepted on June 30, 2024.*

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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.

**LSAM****LIFESTYLE  
ASSET  
MANAGEMENT****LIFESTYLE ASSET MANAGEMENT  
LSAM 50/50 LEGACY GARP/ALL-CAP 30 COMPOSITE  
GIPS COMPOSITE REPORT**

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(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                                | 1.35                                 | ≤5                   | 21.99%                  | 19.87%                | 22.34%            | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>       |
| 2024*    | 400.75                                | 0.62                                 | ≤5                   | 6.59%                   | 5.21%                 | 8.59%             | 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 April 1, 2024 to December 31, 2024.

| Period - As of 12/31/2025 | Gross Returns | Net Returns | Benchmark Returns |
|---------------------------|---------------|-------------|-------------------|
| 1-Year                    | 21.99%        | 19.87%      | 22.34%            |
| Since-Inception           | 16.19%        | 14.18%      | 17.62%            |

\*Since-inception performance is calculated for the period beginning April 1, 2024.

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

**LSAM 50/50 Legacy GARP/All-Cap 30 Composite:** *The objective of the LSAM 50/50 Legacy GARP/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 50/50 Legacy GARP/All-Cap 30 composite is compared against the MSCI ACWI (Net) Index. The LSAM 50/50 Legacy GARP/All-Cap 30 composite was created in March 2024 and inceptioned on March 31, 2024.*

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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.



## LIFESTYLE ASSET MANAGEMENT

### LSAM A&P AGGRESSIVE GROWTH COMPOSITE

#### GIPS COMPOSITE REPORT

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025*    | 592.54                                | 7.55                                 | 35                   | 13.46%                  | 12.31%                | 16.57%                              | 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 June 1, 2025 to December 31, 2025.

| Period - As of 12/31/2025 | Gross Returns | Net Returns | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| Since-Inception           | 13.46%        | 12.31%      | 16.57%                              |

\*Since-inception performance is calculated for the period beginning June 1, 2025.

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

**LSAM A&P Aggressive Growth Composite:** The objective of the A&P Aggressive Growth portfolio is to obtain long-term capital appreciation with a tactical overlay. Under normal market conditions, the portfolio is invested in Exchange-Traded Fund allocations of domestic and international equities, alternative investments and money market funds. Based on market indicators the portfolio could be reinvested 100% to bonds, cash equivalents and cash to try and minimize market downturns. This portfolio is appropriate for investors with a time horizon of ten years or greater. Risk level is considered to be aggressive growth. Typical allocation: 90% -100% equity + Cash 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 A&P Aggressive Growth composite is compared against a custom blended benchmark comprised of 44% S&P 500 Index, 16% Russell 2000 Index, 35% MSCI ACWI ex USA (Net) Index, 5% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM A&P Aggressive Growth composite was created in May 2025 and incepted on May 31, 2025.

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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.

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Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. Composite and benchmark performance is presented net of foreign withholding taxes on dividends, interest income, and capital gains. 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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#### **Benchmarks:**

**Bloomberg US Agg Bond Index** - The Bloomberg US Agg Bond Index is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

**MSCI ACWI ex USA (Net) Index** - The MSCI ACWI ex USA Index is a market-capitalization-weighted index designed to represent equity market performance of developed and emerging market countries, excluding the United States, with returns calculated net of withholding taxes.

**Russell 2000 Index** - The Russell 2000 Index is a market-capitalization-weighted index measuring the performance of the small-capitalization segment of the U.S. equity market.

**S&P 500 Index** - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025*    | 592.54                                | 3.80                                 | 13                   | 8.07%                   | 7.13%                 | 8.45%                               | 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 July 1, 2025 to December 31, 2025.

| Period - As of 12/31/2025 | Gross Returns | Net Returns | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| Since-Inception           | 8.07%         | 7.13%       | 8.45%                               |

\*Since-inception performance is calculated for the period beginning July 1, 2025.  
 \*Performance is annualized for periods greater than 1 year.

**LSAM A&P Balanced Growth Composite:** *The objective of the A&P Balanced Growth portfolio is to obtain moderate growth of capital with a tactical overlay. Under normal market conditions, the portfolio is invested in Exchange-Traded Fund allocations of domestic and international equities, alternative investments, bonds and money market funds. Based on market indicators the portfolio could be reinvested 100% to bonds, cash equivalents and cash to try and minimize market downturns. This portfolio is appropriate for investors with a time horizon of five to seven years. Risk level is considered to be moderate. Typical allocation: 55% - 65% equity + 35% - 45% fixed income + Cash 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 A&P Balanced Growth composite is compared against a custom blended benchmark comprised of 30% S&P 500 Index, 10% Russell 2000 Index, 20% MSCI ACWI ex USA (Net) Index, 40% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM A&P Balanced Growth composite was created in June 2025 and incepted on June 30, 2025.*

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.

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Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. Composite and benchmark performance is presented net of foreign withholding taxes on dividends, interest income, and capital gains. 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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**Benchmarks:**  
**Bloomberg US Agg Bond Index** - The Bloomberg US Agg Bond Index is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

**MSCI ACWI ex USA (Net) Index** - The MSCI ACWI ex USA Index is a market-capitalization-weighted index designed to represent equity market performance of developed and emerging market countries, excluding the United States, with returns calculated net of withholding taxes.

**Russell 2000 Index** - The Russell 2000 Index is a market-capitalization-weighted index measuring the performance of the small-capitalization segment of the U.S. equity market.

**S&P 500 Index** - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025*    | 592.54                                | 14.15                                | 56                   | 10.39%                  | 9.43%                 | 10.27%                              | 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 July 1, 2025 to December 31, 2025.

| Period - As of 12/31/2025 | Gross Returns | Net Returns | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| Since-Inception           | 10.39%        | 9.43%       | 10.27%                              |

\*Since-inception performance is calculated for the period beginning July 1, 2025.

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

**LSAM A&P Growth Composite:** *The objective of the A&P Growth portfolio is to obtain long-term capital appreciation with a tactical overlay. Under normal market conditions, the portfolio is invested in Exchange-Traded Fund allocations of domestic and international equities, alternative investments, bonds and money market funds. Based on market indicators the portfolio could be reinvested 100% to bonds, cash equivalents and cash to try and minimize market downturns. This portfolio is appropriate for investors with a time horizon of seven to ten years. Risk level is considered to be moderately aggressive. Typical allocation: 75% - 85% equity + 25% -15% fixed income + Cash 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 A&P Growth composite is compared against a custom blended benchmark comprised of 39% S&P 500 Index, 13% Russell 2000 Index, 28% MSCI ACWI ex USA (Net) Index, 20% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM A&P Growth composite has a minimum of \$50,000. The LSAM A&P Growth composite was created in June 2025 and incepted on June 30, 2025.*

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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. Composite and benchmark performance is presented net of foreign withholding taxes on dividends, interest income, and capital gains. 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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**Benchmarks:**

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**MSCI ACWI ex USA (Net) Index** - The MSCI ACWI ex USA Index is a market-capitalization-weighted index designed to represent equity market performance of developed and emerging market countries, excluding the United States, with returns calculated net of withholding taxes.

**Russell 2000 Index** - The Russell 2000 Index is a market-capitalization-weighted index measuring the performance of the small-capitalization segment of the U.S. equity market.

**S&P 500 Index** - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

**LSAM****LIFESTYLE  
ASSET  
MANAGEMENT****LIFESTYLE ASSET MANAGEMENT  
LSAM AGGRESSIVE GROWTH COMPOSITE  
GIPS COMPOSITE REPORT  
PAGE 1 OF 2**

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 0.73                                 | ≤5                   | 14.07%                  | 12.09%                | 21.52%                              | N/A <sup>1</sup>     | 11.57%                 | 11.48%                                   |
| 2024     | 400.75                                | 0.35                                 | ≤5                   | 11.83%                  | 9.89%                 | 14.78%                              | N/A <sup>1</sup>     | 16.70%                 | 16.14%                                   |
| 2023     | 386.50                                | 0.42                                 | ≤5                   | 16.65%                  | 14.62%                | 20.08%                              | N/A <sup>1</sup>     | 16.59%                 | 15.95%                                   |
| 2022     | 322.87                                | 0.38                                 | ≤5                   | -18.24%                 | -19.66%               | -17.28%                             | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2021     | 353.60                                | 1.18                                 | ≤5                   | 7.13%                   | 5.27%                 | 17.39%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2019**   |                                       | 0.28                                 | ≤5                   | 20.29%                  | 18.38%                | 21.87%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2018*    | 130.98                                | 0.06                                 | ≤5                   | -6.82%                  | -7.09%                | -5.97%                              | 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 November 1, 2018 to December 31, 2018.

\*\* Performance is for a partial period from January 1, 2019 to November 30, 2019.

| Period - As of 12/31/2025 | Gross Returns | Net Returns | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 14.07%        | 12.09%      | 21.52%                              |
| 5-Year                    | 5.44%         | 3.61%       | 10.22%                              |
| Since-Inception           | 5.44%         | 3.61%       | 10.22%                              |

\*Since-inception performance is calculated for the period beginning January 1, 2021.

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

**LSAM Aggressive Growth Composite:** *The objective of the LSAM Aggressive Growth portfolio is to obtain long-term capital appreciation without regard for current income. Under normal market conditions, the portfolio is invested in mutual fund and Exchange-Traded Fund allocations of domestic and international equities, alternative investments and money market funds. This portfolio is appropriate for investors with a time horizon of ten years or greater. Risk level is considered to be aggressive. Typical allocation: 90% – 100% equity + alternative assets / 0% – 10% fixed income + cash 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 Aggressive Growth composite is compared against a custom blended benchmark comprised of 44% S&P 500 Index, 16% Russell 2000 Index, 35% MSCI ACWI ex USA (Net) Index, 5% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM Aggressive Growth composite was created in October 2018 and inception on October 31, 2018.*

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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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**S&P 500 Index** - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(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.*

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.

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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.

**LSAM****LIFESTYLE  
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MANAGEMENT****LIFESTYLE ASSET MANAGEMENT  
LSAM BALANCED GROWTH COMPOSITE  
GIPS COMPOSITE REPORT  
PAGE 1 OF 2**

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 64.66                                | 173                  | 10.65%                  | 8.73%                 | 15.91%                              | 0.21%                | 7.35%                  | 8.97%                                    |
| 2024     | 400.75                                | 58.07                                | 164                  | 9.74%                   | 7.83%                 | 10.07%                              | 0.28%                | 11.41%                 | 12.61%                                   |
| 2023     | 386.50                                | 62.21                                | 184                  | 11.47%                  | 9.54%                 | 14.85%                              | 0.63%                | 11.36%                 | 12.19%                                   |
| 2022     | 322.87                                | 54.55                                | 171                  | -14.86%                 | -16.34%               | -15.56%                             | 0.14%                | 14.35%                 | 13.54%                                   |
| 2021     | 353.60                                | 63.58                                | 171                  | 7.51%                   | 5.65%                 | 10.59%                              | 0.62%                | 11.64%                 | 10.65%                                   |
| 2020     | 265.24                                | 47.60                                | 130                  | 14.36%                  | 12.37%                | 13.57%                              | 0.41%                | 12.48%                 | 11.50%                                   |
| 2019     | 207.37                                | 35.33                                | 116                  | 16.92%                  | 14.89%                | 19.76%                              | 0.51%                | 7.27%                  | 6.91%                                    |
| 2018     | 130.98                                | 22.20                                | 90                   | -7.04%                  | -8.65%                | -5.06%                              | N/A <sup>1</sup>     | 7.79%                  | 6.44%                                    |
| 2017     | 20.87                                 | 1.17                                 | ≤5                   | 13.91%                  | 11.94%                | 14.54%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2016     | 18.37                                 | 1.02                                 | ≤5                   | 10.37%                  | 8.46%                 | 7.81%                               | 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 | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 10.65%        | 8.73%       | 15.91%                              |
| 5-Year                    | 4.38%         | 2.57%       | 6.47%                               |
| 10-Year                   | 6.83%         | 4.98%       | 8.12%                               |

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

**LSAM Balanced Growth Composite:** The objective of the LSAM Balanced Growth portfolio is to produce moderate growth of capital with a secondary objective of current income. Under normal market conditions, the portfolio is invested in mutual fund and Exchange-Traded Fund allocations of domestic and international equities and bonds, alternative investments and money market funds. This portfolio is appropriate for investors with a time horizon of five to seven years. Risk level is considered moderate. Typical allocation: 55% – 65% equity + alternative assets / 35% – 45% fixed income + cash 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 Balanced Growth composite is compared against a custom blended benchmark comprised of 30% S&P 500 Index, 10% Russell 2000 Index, 20% MSCI ACWI ex USA (Net) Index, 40% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM Balanced Growth composite has a minimum of \$100,000. The LSAM Balanced Growth composite was created in December 2015 and incepted 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. 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. Prior to December 31, 2018 there was no significant cash flow policy in place. Additional information regarding the treatment of significant cash flows is available upon request. Composite and benchmark performance is presented net of foreign withholding taxes on dividends, interest income, and capital gains. 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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**Benchmarks:**

**Bloomberg US Agg Bond Index** - The Bloomberg US Agg Bond Index is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

**MSCI ACWI ex USA (Net) Index** - The MSCI ACWI ex USA Index is a market-capitalization-weighted index designed to represent equity market performance of developed and emerging market countries, excluding the United States, with returns calculated net of withholding taxes.

**Russell 2000 Index** - The Russell 2000 Index is a market-capitalization-weighted index measuring the performance of the small-capitalization segment of the U.S. equity market.

**S&P 500 Index** - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

**LSAM****LIFESTYLE  
ASSET  
MANAGEMENT****LIFESTYLE ASSET MANAGEMENT  
LSAM BALANCED INCOME COMPOSITE  
GIPS COMPOSITE REPORT  
PAGE 1 OF 2**

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 13.01                                | 44                   | 9.20%                   | 7.31%                 | 12.65%                              | 0.10%                | 5.51%                  | 7.62%                                    |
| 2024     | 400.75                                | 10.99                                | 40                   | 9.00%                   | 7.11%                 | 7.87%                               | 0.13%                | 8.89%                  | 10.70%                                   |
| 2023     | 386.50                                | 9.92                                 | 38                   | 9.95%                   | 8.04%                 | 12.16%                              | 0.28%                | 8.85%                  | 10.21%                                   |
| 2022     | 322.87                                | 8.52                                 | 36                   | -12.62%                 | -14.14%               | -14.66%                             | 0.16%                | 11.18%                 | 10.34%                                   |
| 2021     | 353.60                                | 8.80                                 | 39                   | 8.91%                   | 7.02%                 | 7.27%                               | 0.47%                | 8.79%                  | 7.31%                                    |
| 2020     | 265.24                                | 5.80                                 | 27                   | 9.81%                   | 7.91%                 | 11.99%                              | 0.94%                | 9.32%                  | 7.86%                                    |
| 2019     | 207.37                                | 3.82                                 | 17                   | 12.65%                  | 10.70%                | 16.45%                              | 0.64%                | 5.04%                  | 4.71%                                    |
| 2018     | 130.98                                | 1.43                                 | 8                    | -3.74%                  | -5.41%                | -2.86%                              | N/A <sup>1</sup>     | 5.82%                  | 4.39%                                    |
| 2017     | 20.87                                 | 0.49                                 | ≤5                   | 9.87%                   | 7.96%                 | 10.71%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2016     | 18.37                                 | 0.34                                 | ≤5                   | 10.35%                  | 8.44%                 | 6.21%                               | 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 | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 9.20%         | 7.31%       | 12.65%                              |
| 5-Year                    | 4.49%         | 2.68%       | 4.53%                               |
| 10-Year                   | 6.04%         | 4.20%       | 6.40%                               |

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

**LSAM Balanced Income Composite:** The objective of the LSAM Balanced Income portfolio is to produce current income with a secondary goal of minimal to moderate growth of capital. Under normal market conditions, the portfolio is invested in diversified mutual fund and Exchange-Traded Fund allocations of domestic and international bonds, alternative investments, equities and money market funds. This portfolio is appropriate for investors with a time horizon of three to five years. Risk level is considered low to moderate. Typical allocation: 35% – 45% equity + alternative assets / 55% – 65% fixed income + cash. 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 Balanced Income composite is compared against a custom blended benchmark comprised of 25% S&P 500 Index, 5% Russell 2000 Index, 10% MSCI ACWI ex USA (Net) Index, 60% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM Balanced Income composite has a minimum of \$100,000. The LSAM Balanced Income composite was created in December 2015 and incepted on December 31, 2015.

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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. Composite and benchmark performance is presented net of foreign withholding taxes on dividends, interest income, and capital gains. 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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**Benchmarks:**

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**MSCI ACWI ex USA (Net) Index** - The MSCI ACWI ex USA Index is a market-capitalization-weighted index designed to represent equity market performance of developed and emerging market countries, excluding the United States, with returns calculated net of withholding taxes.

**Russell 2000 Index** - The Russell 2000 Index is a market-capitalization-weighted index measuring the performance of the small-capitalization segment of the U.S. equity market.

**S&P 500 Index** - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(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                                | 7.11                                 | 24                   | 5.82%                   | 3.99%                 | 7.30%             | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>       |
| 2024*    | 400.75                                | 0.40                                 | ≤5                   | 0.71%                   | 0.41%                 | -0.60%            | 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 November 1, 2024 to December 31, 2024.

| Period - As of 12/31/2025 | Gross Returns | Net Returns | Benchmark Returns |
|---------------------------|---------------|-------------|-------------------|
| 1-Year                    | 5.82%         | 3.99%       | 7.30%             |
| Since-Inception           | 5.60%         | 3.77%       | 5.68%             |

\*Since-inception performance is calculated for the period beginning November 1, 2024.

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

**LSAM Bond Composite:** *The objective of the LSAM Bond portfolio is to preserve capital and produce current income. Under normal market conditions, the portfolio is invested in diversified mutual fund and Exchange-Traded Fund allocations of domestic and international bonds, alternative investments, and money market funds. This portfolio is appropriate for investors with a time horizon of less than three years. Risk level is considered low. Typical allocation: 20% – 30% equity + alternative assets / 70% – 80% fixed income + cash. 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 Bond composite is compared against the Bloomberg US Agg Bond Index. The LSAM Bond composite has a minimum of \$100,000. The LSAM Bond composite was created in October 2024 and inception on October 31, 2024.*

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Composite and benchmark performance is presented net of foreign withholding taxes on dividends, interest income, and capital gains. 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:**

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**LSAM****LIFESTYLE  
ASSET  
MANAGEMENT****LIFESTYLE ASSET MANAGEMENT  
LSAM CONSERVATIVE COMPOSITE  
GIPS COMPOSITE REPORT  
PAGE 1 OF 2**

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 5.48                                 | 22                   | 8.00%                   | 6.13%                 | 9.45%                               | 0.10%                | 4.51%                  | 6.50%                                    |
| 2024     | 400.75                                | 5.17                                 | 23                   | 8.01%                   | 6.14%                 | 5.70%                               | 0.09%                | 7.15%                  | 8.99%                                    |
| 2023     | 386.50                                | 4.92                                 | 22                   | 8.64%                   | 6.76%                 | 9.47%                               | 0.07%                | 6.82%                  | 8.47%                                    |
| 2022     | 322.87                                | 4.89                                 | 22                   | -11.58%                 | -13.11%               | -13.83%                             | 0.05%                | 7.75%                  | 7.60%                                    |
| 2021     | 353.60                                | 6.64                                 | 34                   | 5.44%                   | 3.61%                 | 4.02%                               | 0.09%                | 5.41%                  | 4.50%                                    |
| 2020     | 265.24                                | 5.14                                 | 24                   | 5.87%                   | 4.03%                 | 10.12%                              | 0.05%                | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2019     | 207.37                                | 3.86                                 | 17                   | 8.17%                   | 6.30%                 | 13.13%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2018***  | 130.98                                | 0.51                                 | ≤5                   | -3.07%                  | -3.63%                | -1.86%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2017**   |                                       | 1.31                                 | ≤5                   | 3.99%                   | 2.78%                 | 5.26%                               | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2016*    |                                       | 0.21                                 | ≤5                   | 2.21%                   | 1.47%                 | 3.54%                               | 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 January 1, 2016 to May 31, 2016.

\*\* Performance is for a partial period from January 1, 2017 to August 31, 2017.

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

| Period - As of 12/31/2025 | Gross Returns | Net Returns | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 8.00%         | 6.13%       | 9.45%                               |
| 5-Year                    | 3.39%         | 1.60%       | 2.57%                               |
| Since-Inception           | 3.77%         | 1.97%       | 4.57%                               |

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

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

**LSAM Conservative Composite:** *The objective of the LSAM Conservative is to preserve capital and produce current income with a secondary goal of minimal growth of capital. Under normal market conditions, the portfolio is invested in diversified mutual fund and Exchange-Traded Fund allocations of domestic and international bonds, alternative investments, equities and money market funds. This portfolio is appropriate for investors with a time horizon of less than three years. Risk level is considered low. Typical allocation: 15% – 25% equity + alternative assets / 75% – 85% fixed income + cash 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 Conservative composite is compared against a custom blended benchmark comprised of 20% S&P 500 Index, 80% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM Conservative composite has a minimum of \$100,000. The LSAM Conservative composite was created in December 2015 and incepted on December 31, 2015.*

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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.

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**S&P 500 Index** - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(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.

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                    | 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 incepted 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.

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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. 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.



**LIFESTYLE ASSET MANAGEMENT**  
**LSAM EQUITY-INCOME COMPOSITE**  
**GIPS COMPOSITE REPORT**  
**PAGE 2 OF 2**

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.

**LSAM****LIFESTYLE  
ASSET  
MANAGEMENT****LIFESTYLE ASSET MANAGEMENT  
LSAM GROWTH COMPOSITE  
GIPS COMPOSITE REPORT  
PAGE 1 OF 2**

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 21.93                                | 67                   | 12.51%                  | 10.56%                | 19.04%                              | 0.15%                | 10.20%                 | 10.35%                                   |
| 2024     | 400.75                                | 23.15                                | 72                   | 10.56%                  | 8.64%                 | 12.91%                              | 0.52%                | 14.91%                 | 14.59%                                   |
| 2023     | 386.50                                | 24.69                                | 81                   | 15.20%                  | 13.20%                | 17.93%                              | 1.05%                | 14.81%                 | 14.31%                                   |
| 2022     | 322.87                                | 20.23                                | 75                   | -16.77%                 | -18.22%               | -16.52%                             | 0.88%                | 18.22%                 | 16.89%                                   |
| 2021     | 353.60                                | 24.27                                | 84                   | 6.81%                   | 4.95%                 | 14.62%                              | 1.01%                | 15.04%                 | 14.04%                                   |
| 2020     | 265.24                                | 20.88                                | 65                   | 18.91%                  | 16.85%                | 14.94%                              | 0.32%                | 15.92%                 | 15.17%                                   |
| 2019     | 207.37                                | 16.08                                | 54                   | 20.90%                  | 18.81%                | 23.35%                              | 0.21%                | 9.39%                  | 9.24%                                    |
| 2018     | 130.98                                | 10.15                                | 50                   | -10.86%                 | -12.40%               | -6.98%                              | N/A <sup>1</sup>     | 10.22%                 | 8.60%                                    |
| 2017     | 20.87                                 | 0.26                                 | ≤5                   | 15.27%                  | 13.27%                | 18.52%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2016     | 18.37                                 | 0.25                                 | ≤5                   | 12.70%                  | 10.74%                | 9.32%                               | 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 | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 12.51%        | 10.56%      | 19.04%                              |
| 5-Year                    | 4.96%         | 3.14%       | 8.69%                               |
| 10-Year                   | 7.81%         | 5.94%       | 9.99%                               |

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

**LSAM Growth Composite:** *The objective of the LSAM Growth portfolio is to obtain long-term capital appreciation. Under normal market conditions, the portfolio is invested in mutual fund and Exchange-Traded Fund allocations of domestic and international equities and bonds, alternative investments and money market funds. This portfolio is designed for investors seeking long-term growth with moderate risk and is appropriate for investors with a time horizon of seven to ten years. Risk level is considered to be moderately aggressive. Typical allocation: 75% – 85% equity + alternative assets / 15% – 25% fixed income + cash 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 Growth composite is compared against a custom blended benchmark comprised of 39% S&P 500 Index, 13% Russell 2000 Index, 28% MSCI ACWI ex USA (Net) Index, 20% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM Growth composite has a minimum of \$100,000. The LSAM Growth composite was created in December 2015 and incepted 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. 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. Prior to December 31, 2018 there was no significant cash flow policy in place. Additional information regarding the treatment of significant cash flows is available upon request. Composite and benchmark performance is presented net of foreign withholding taxes on dividends, interest income, and capital gains. 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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**Benchmarks:**

**Bloomberg US Agg Bond Index** - The Bloomberg US Agg Bond Index is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

**MSCI ACWI ex USA (Net) Index** - The MSCI ACWI ex USA Index is a market-capitalization-weighted index designed to represent equity market performance of developed and emerging market countries, excluding the United States, with returns calculated net of withholding taxes.

**Russell 2000 Index** - The Russell 2000 Index is a market-capitalization-weighted index measuring the performance of the small-capitalization segment of the U.S. equity market.

**S&P 500 Index** - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025***  | 592.54                                | 0.66                                 | ≤5                   | 8.95%                   | 7.22%                 | 15.96%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2024**   |                                       | 0.25                                 | ≤5                   | 10.22%                  | 9.10%                 | 10.67%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2023*    | 386.50                                | 0.24                                 | ≤5                   | 3.10%                   | 2.35%                 | 3.26%                               | 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 August 1, 2023 to December 31, 2023.

\*\* Performance is for a partial period from January 1, 2024 to July 31, 2024.

\*\*\* Performance is for a partial period from February 1, 2025 to December 31, 2025.

| Period - As of 12/31/2025 | Gross Returns | Net Returns | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| Since-Inception           | 8.95%         | 7.22%       | 15.96%                              |

\*Since-inception performance is calculated for the period beginning February 1, 2025.

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

**LSAM High Income Composite:** The objective of the LSAM High Income portfolio is to produce current income without regard to volatility in the value of the holdings. Under normal market conditions, the portfolio is invested in diversified mutual fund and Exchange-Traded Fund allocations of domestic and international equities, bonds, and Real Estate Investment Trusts (REITs), alternative investments, covered call strategies, and money market funds. This portfolio is designed for investors seeking high current income with moderate risk and is appropriate for investors with a time horizon of seven to ten years. Risk level is considered to be moderately aggressive. Typical allocation: 20% – 25% equity + alternative assets / 75% – 85% fixed income + cash. 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 High Income composite is compared against a custom blended benchmark comprised of 39% S&P 500 Index, 13% Russell 2000 Index, 28% MSCI ACWI ex USA (Net) Index, 20% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM High Income composite was created in July 2023 and incepted on July 31, 2023.

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Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. Composite and benchmark performance is presented net of foreign withholding taxes on dividends, interest income, and capital gains. 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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**Russell 2000 Index** - The Russell 2000 Index is a market-capitalization-weighted index measuring the performance of the small-capitalization segment of the U.S. equity market.

**S&P 500 Index** - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(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.*

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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.

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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.

**LSAM****LIFESTYLE  
ASSET  
MANAGEMENT****LIFESTYLE ASSET MANAGEMENT  
LSAM NW MF GROWTH COMPOSITE  
GIPS COMPOSITE REPORT  
PAGE 1 OF 2**

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 0.57                                 | ≤5                   | 14.22%                  | 12.24%                | 19.04%                              | N/A <sup>1</sup>     | 9.99%                  | 10.35%                                   |
| 2024     | 400.75                                | 0.50                                 | ≤5                   | 15.94%                  | 13.93%                | 12.91%                              | N/A <sup>1</sup>     | 14.46%                 | 14.59%                                   |
| 2023     | 386.50                                | 1.44                                 | ≤5                   | 16.39%                  | 14.38%                | 17.93%                              | N/A <sup>1</sup>     | 14.59%                 | 14.31%                                   |
| 2022     | 322.87                                | 1.24                                 | ≤5                   | -16.68%                 | -18.13%               | -16.52%                             | N/A <sup>1</sup>     | 17.75%                 | 16.89%                                   |
| 2021     | 353.60                                | 1.49                                 | ≤5                   | 11.22%                  | 9.30%                 | 14.62%                              | N/A <sup>1</sup>     | 14.57%                 | 14.04%                                   |
| 2020     | 265.24                                | 1.34                                 | ≤5                   | 17.33%                  | 15.30%                | 14.94%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2019     | 207.37                                | 0.92                                 | ≤5                   | 22.47%                  | 20.35%                | 23.35%                              | 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 | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 14.22%        | 12.24%      | 19.04%                              |
| 5-Year                    | 7.39%         | 5.53%       | 8.69%                               |
| Since-Inception           | 10.82%        | 8.90%       | 11.56%                              |

\*Since-inception performance is calculated for the period beginning January 1, 2019.

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

**LSAM NW MF Growth Composite:** *The objective of the LSAM NW MF Growth portfolio is to obtain long-term capital appreciation. Under normal market conditions, the portfolio is invested in mutual fund and Exchange-Traded Fund allocations of domestic and international equities and bonds, alternative investments and money market funds. This portfolio is designed for investors seeking long-term growth with moderate risk and is appropriate for investors with a time horizon of seven to ten years. Risk level is considered to be moderately aggressive. Typical allocation: 75% – 85% equity + alternative assets / 15% – 25% fixed income + cash. 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 NW MF Growth composite is compared against a custom blended benchmark comprised of 39% S&P 500 Index, 13% Russell 2000 Index, 28% MSCI ACWI ex USA (Net) Index, 20% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM NW MF Growth composite was created in December 2018 and inceptioned on December 31, 2018.*

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.

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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. Composite and benchmark performance is presented net of foreign withholding taxes on dividends, interest income, and capital gains. 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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**Benchmarks:**

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**LSAM****LIFESTYLE  
ASSET  
MANAGEMENT****LIFESTYLE ASSET MANAGEMENT  
LSAM NWA BALANCED GROWTH COMPOSITE  
GIPS COMPOSITE REPORT  
PAGE 1 OF 2**

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 5.06                                 | 7                    | 10.72%                  | 8.80%                 | 15.91%                              | 0.14%                | 8.12%                  | 8.97%                                    |
| 2024     | 400.75                                | 4.86                                 | 7                    | 10.35%                  | 8.43%                 | 10.07%                              | N/A <sup>1</sup>     | 12.24%                 | 12.61%                                   |
| 2023     | 386.50                                | 1.84                                 | ≤5                   | 11.08%                  | 9.15%                 | 14.85%                              | N/A <sup>1</sup>     | 12.23%                 | 12.19%                                   |
| 2022     | 322.87                                | 1.79                                 | ≤5                   | -14.54%                 | -16.02%               | -15.56%                             | N/A <sup>1</sup>     | 15.14%                 | 13.54%                                   |
| 2021     | 353.60                                | 1.94                                 | ≤5                   | 9.01%                   | 7.12%                 | 10.59%                              | N/A <sup>1</sup>     | 12.13%                 | 10.65%                                   |
| 2020     | 265.24                                | 1.97                                 | ≤5                   | 25.65%                  | 23.47%                | 13.57%                              | N/A <sup>1</sup>     | 13.26%                 | 11.50%                                   |
| 2019     | 207.37                                | 1.36                                 | ≤5                   | 21.08%                  | 18.98%                | 19.76%                              | N/A <sup>1</sup>     | 8.32%                  | 6.91%                                    |
| 2018     | 130.98                                | 1.27                                 | ≤5                   | -3.14%                  | -4.82%                | -5.06%                              | N/A <sup>1</sup>     | 9.33%                  | 6.44%                                    |
| 2017     | 20.87                                 | 0.13                                 | ≤5                   | 21.42%                  | 19.32%                | 14.54%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2016     | 18.37                                 | 0.11                                 | ≤5                   | 15.68%                  | 13.68%                | 7.81%                               | 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 | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 10.72%        | 8.80%       | 15.91%                              |
| 5-Year                    | 4.80%         | 2.99%       | 6.47%                               |
| 10-Year                   | 10.10%        | 8.19%       | 8.12%                               |

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

**LSAM NWA Balanced Growth Composite:** The objective of the LSAM NWA Balanced Growth portfolio is to produce moderate growth of capital with a secondary objective of current income. Under normal market conditions, the portfolio is invested in mutual fund and Exchange-Traded Fund allocations of domestic and international equities and bonds, alternative investments and money market funds. This portfolio is appropriate for investors with a time horizon of five to seven years. Risk level is considered moderate. Typical allocation: 55% – 65% equity + alternative assets / 35% – 45% fixed income + cash 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 NWA Balanced Growth composite is compared against a custom blended benchmark comprised of 30% S&P 500 Index, 10% Russell 2000 Index, 20% MSCI ACWI ex USA (Net) Index, 40% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM NWA Balanced Growth 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.

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Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. Composite and benchmark performance is presented net of foreign withholding taxes on dividends, interest income, and capital gains. 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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**Benchmarks:**

**Bloomberg US Agg Bond Index** - The Bloomberg US Agg Bond Index is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

**MSCI ACWI ex USA (Net) Index** - The MSCI ACWI ex USA Index is a market-capitalization-weighted index designed to represent equity market performance of developed and emerging market countries, excluding the United States, with returns calculated net of withholding taxes.

**Russell 2000 Index** - The Russell 2000 Index is a market-capitalization-weighted index measuring the performance of the small-capitalization segment of the U.S. equity market.

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**LSAM****LIFESTYLE  
ASSET  
MANAGEMENT****LIFESTYLE ASSET MANAGEMENT  
LSAM NWA BALANCED INCOME COMPOSITE  
GIPS COMPOSITE REPORT  
PAGE 1 OF 2**

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 0.50                                 | ≤5                   | 9.59%                   | 7.69%                 | 12.65%                              | N/A <sup>1</sup>     | 6.51%                  | 7.62%                                    |
| 2024     | 400.75                                | 0.08                                 | ≤5                   | 8.38%                   | 6.51%                 | 7.87%                               | N/A <sup>1</sup>     | 9.84%                  | 10.70%                                   |
| 2023     | 386.50                                | 2.74                                 | ≤5                   | 9.99%                   | 8.09%                 | 12.16%                              | N/A <sup>1</sup>     | 9.90%                  | 10.21%                                   |
| 2022     | 322.87                                | 0.07                                 | ≤5                   | -12.93%                 | -14.44%               | -14.66%                             | N/A <sup>1</sup>     | 11.61%                 | 10.34%                                   |
| 2021     | 353.60                                | 0.08                                 | ≤5                   | 8.04%                   | 6.17%                 | 7.27%                               | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2020     | 265.24                                | 0.17                                 | ≤5                   | 18.31%                  | 16.26%                | 11.99%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2019*    | 207.37                                | 0.15                                 | ≤5                   | 5.44%                   | 4.22%                 | 7.36%                               | 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 May 1, 2019 to December 31, 2019.

| Period - As of 12/31/2025 | Gross Returns | Net Returns | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 9.59%         | 7.69%       | 12.65%                              |
| 5-Year                    | 4.21%         | 2.40%       | 4.53%                               |
| Since-Inception           | 6.62%         | 4.77%       | 6.27%                               |

\*Since-inception performance is calculated for the period beginning May 1, 2019.

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

**LSAM NWA Balanced Income Composite:** *The objective of the LSAM NWA Balanced Income portfolio is to produce current income with a secondary goal of minimal to moderate growth of capital. Under normal market conditions, the portfolio is invested in diversified mutual fund and Exchange-Traded Fund allocations of domestic and international bonds, alternative investments, equities and money market funds. This portfolio is appropriate for investors with a time horizon of three to five years. Risk level is considered low to moderate. Typical allocation: 35% – 45% equity + alternative assets / 55% – 65% fixed income + cash 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 NWA Balanced Income composite is compared against a custom blended benchmark comprised of 25% S&P 500 Index, 5% Russell 2000 Index, 10% MSCI ACWI ex USA (Net) Index, 60% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM NWA Balanced Income composite was created in April 2019 and incepted on April 30, 2019.*

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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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**LSAM****LIFESTYLE  
ASSET  
MANAGEMENT****LIFESTYLE ASSET MANAGEMENT  
LSAM NWA GROWTH COMPOSITE  
GIPS COMPOSITE REPORT  
PAGE 1 OF 2**

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 2.60                                 | 7                    | 12.56%                  | 10.61%                | 19.04%                              | N/A <sup>1</sup>     | 10.52%                 | 10.35%                                   |
| 2024     | 400.75                                | 2.14                                 | ≤5                   | 12.06%                  | 10.11%                | 12.91%                              | N/A <sup>1</sup>     | 14.68%                 | 14.59%                                   |
| 2023     | 386.50                                | 2.21                                 | 6                    | 12.88%                  | 10.93%                | 17.93%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2022     | 322.87                                | 1.46                                 | ≤5                   | -15.52%                 | -16.98%               | -16.52%                             | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2021*    | 353.60                                | 0.19                                 | ≤5                   | 2.77%                   | 1.87%                 | 3.86%                               | 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.

\* Performance is for a partial period from July 1, 2021 to December 31, 2021.

| Period - As of 12/31/2025 | Gross Returns | Net Returns | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 12.56%        | 10.61%      | 19.04%                              |
| Since-Inception           | 4.83%         | 3.01%       | 7.32%                               |

\*Since-inception performance is calculated for the period beginning July 1, 2021.

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

**LSAM NWA Growth Composite:** *The objective of the LSAM NWA Growth portfolio is to obtain long-term capital appreciation. Under normal market conditions, the portfolio is invested in mutual fund and Exchange-Traded Fund allocations of domestic and international equities and bonds, alternative investments and money market funds. This portfolio is designed for investors seeking long-term growth with moderate risk and is appropriate for investors with a time horizon of seven to ten years. Risk level is considered to be moderately aggressive. Typical allocation: 75% – 85% equity + alternative assets / 15% – 25% fixed income + cash 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 NWA Growth composite is compared against a custom blended benchmark comprised of 39% S&P 500 Index, 13% Russell 2000 Index, 28% MSCI ACWI ex USA (Net) Index, 20% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM NWA Growth composite was created in June 2021 and incepted on June 30, 2021.*

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| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 16.18                                | 43                   | 10.20%                  | 8.29%                 | 14.18%                              | 0.17%                | 6.21%                  | 9.49%                                    |
| 2024     | 400.75                                | 13.26                                | 34                   | 10.26%                  | 8.35%                 | 7.83%                               | 0.32%                | 10.03%                 | 12.41%                                   |
| 2023     | 386.50                                | 12.50                                | 34                   | 9.97%                   | 8.07%                 | 7.61%                               | 0.38%                | 10.28%                 | 11.76%                                   |
| 2022     | 322.87                                | 10.33                                | 33                   | -13.06%                 | -14.56%               | -9.69%                              | 0.31%                | 13.58%                 | 13.46%                                   |
| 2021     | 353.60                                | 9.10                                 | 27                   | 13.38%                  | 11.41%                | 11.61%                              | 0.52%                | 11.36%                 | 11.32%                                   |
| 2020     | 265.24                                | 6.18                                 | 18                   | 6.01%                   | 4.17%                 | 6.62%                               | 0.72%                | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2019     | 207.37                                | 5.38                                 | 17                   | 14.74%                  | 12.76%                | 17.43%                              | 0.24%                | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2018***  | 130.98                                | 2.67                                 | 11                   | -7.54%                  | -8.21%                | -6.58%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2018**   |                                       | 0.07                                 | ≤5                   | 1.34%                   | 1.19%                 | 1.55%                               | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2017     | 20.87                                 | 0.07                                 | ≤5                   | 9.34%                   | 7.45%                 | 12.71%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2016*    | 18.37                                 | 0.09                                 | ≤5                   | 1.60%                   | 1.46%                 | 1.53%                               | 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 December 1, 2016 to December 31, 2016.

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

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

| Period - As of 12/31/2025 | Gross Returns | Net Returns | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 10.20%        | 8.29%       | 14.18%                              |
| 5-Year                    | 5.67%         | 3.83%       | 5.95%                               |
| Since-Inception           | 5.44%         | 3.61%       | 6.20%                               |

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

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

**LSAM Retirement Income Composite:** *The objective of the LSAM Retirement Income is to produce moderate growth of capital with an equal objective of current income. Under normal market conditions, the portfolio is invested in mutual fund and Exchange-Traded Fund allocations of domestic and international equities and bonds, alternative investments and money market funds. This portfolio is appropriate for investors with a time horizon of five to seven years. Risk level is considered moderate. Typical allocation: 55% – 65% equity + alternative assets / 35% – 45% fixed income + cash 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 Retirement Income composite is compared against a custom blended benchmark comprised of 30% Dow Jones US Select Dividend, 10% Russell 2000 Index, 20% MSCI ACWI ex USA (Net) Index, 40% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM Retirement Income composite has a minimum of \$100,000. The LSAM Retirement Income composite was created in November 2016 and inceptioned on November 30, 2016.*

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. 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. Prior to December 31, 2018 there was no significant cash flow policy in place. Additional information regarding the treatment of significant cash flows is available upon request. Composite and benchmark performance is presented net of foreign withholding taxes on dividends, interest income, and capital gains. 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.

**Benchmarks:**

**Bloomberg US Agg Bond Index** - The Bloomberg US Agg Bond Index is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

**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.

**MSCI ACWI ex USA (Net) Index** - The MSCI ACWI ex USA Index is a market-capitalization-weighted index designed to represent equity market performance of developed and emerging market countries, excluding the United States, with returns calculated net of withholding taxes.

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 1.01                                 | 13                   | 21.02%                  | 18.92%                | 21.52%                              | 0.13%                | 11.49%                 | 11.48%                                   |
| 2024     | 400.75                                | 0.73                                 | 10                   | 17.28%                  | 15.24%                | 14.78%                              | 0.38%                | 16.50%                 | 16.14%                                   |
| 2023     | 386.50                                | 0.67                                 | 9                    | 21.64%                  | 19.53%                | 20.08%                              | 0.17%                | 16.38%                 | 15.95%                                   |
| 2022     | 322.87                                | 0.51                                 | 8                    | -17.72%                 | -19.14%               | -17.28%                             | N/A <sup>1</sup>     | 20.12%                 | 19.48%                                   |
| 2021     | 353.60                                | 0.66                                 | 8                    | 20.31%                  | 18.22%                | 17.39%                              | 0.14%                | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2020     | 265.24                                | 0.44                                 | 6                    | 14.12%                  | 12.14%                | 15.72%                              | 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 | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 21.02%        | 18.92%      | 21.52%                              |
| 5-Year                    | 11.31%        | 9.38%       | 10.22%                              |
| Since-Inception           | 11.78%        | 9.84%       | 11.12%                              |

\*Since-inception performance is calculated for the period beginning January 1, 2020.

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

**LSAM SA Aggressive Growth Composite:** *The objective of the SA LSAM Aggressive Growth portfolio is to obtain long-term capital appreciation without regard for current income. Under normal market conditions, the portfolio is invested in mutual fund and Exchange-Traded Fund allocations of domestic and international equities, alternative investments and money market funds. This portfolio is appropriate for investors with a time horizon of ten years or greater. Risk level is considered to be aggressive. Typical allocation: 90% – 100% equity + alternative assets / 0% – 10% fixed income + cash. 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 SA Aggressive Growth composite is compared against a custom blended benchmark comprised of 44% S&P 500 Index, 16% Russell 2000 Index, 35% MSCI ACWI ex USA (Net) Index, 5% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM SA Aggressive Growth composite has a minimum of \$50,000. The LSAM SA Aggressive Growth composite was created in December 2019 and inception on December 31, 2019.*

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.

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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. Composite and benchmark performance is presented net of foreign withholding taxes on dividends, interest income, and capital gains. 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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**Benchmarks:**

**Bloomberg US Agg Bond Index** - The Bloomberg US Agg Bond Index is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

**MSCI ACWI ex USA (Net) Index** - The MSCI ACWI ex USA Index is a market-capitalization-weighted index designed to represent equity market performance of developed and emerging market countries, excluding the United States, with returns calculated net of withholding taxes.

**Russell 2000 Index** - The Russell 2000 Index is a market-capitalization-weighted index measuring the performance of the small-capitalization segment of the U.S. equity market.

**S&P 500 Index** - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

**LSAM****LIFESTYLE  
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LSAM SA BALANCED GROWTH COMPOSITE  
GIPS COMPOSITE REPORT  
PAGE 1 OF 2**

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 17.88                                | 132                  | 16.17%                  | 14.16%                | 15.91%                              | 0.28%                | 9.03%                  | 8.97%                                    |
| 2024     | 400.75                                | 7.37                                 | 83                   | 11.70%                  | 9.77%                 | 10.07%                              | 0.39%                | 12.95%                 | 12.61%                                   |
| 2023     | 386.50                                | 5.70                                 | 67                   | 15.96%                  | 13.95%                | 14.85%                              | 0.36%                | 12.65%                 | 12.19%                                   |
| 2022     | 322.87                                | 4.39                                 | 59                   | -16.00%                 | -17.46%               | -15.56%                             | 0.17%                | 13.95%                 | 13.54%                                   |
| 2021     | 353.60                                | 4.25                                 | 55                   | 13.32%                  | 11.35%                | 10.59%                              | 0.44%                | 10.72%                 | 10.65%                                   |
| 2020     | 265.24                                | 3.84                                 | 51                   | 12.35%                  | 10.41%                | 13.57%                              | 0.14%                | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2019     | 207.37                                | 0.67                                 | 9                    | 17.01%                  | 14.99%                | 19.76%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2018*    | 130.98                                | 0.16                                 | ≤5                   | -5.55%                  | -5.83%                | -2.92%                              | 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 November 1, 2018 to December 31, 2018.

| Period - As of 12/31/2025 | Gross Returns | Net Returns | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 16.17%        | 14.16%      | 15.91%                              |
| 5-Year                    | 7.45%         | 5.59%       | 6.47%                               |
| Since-Inception           | 8.37%         | 6.49%       | 8.61%                               |

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

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

**LSAM SA Balanced Growth Composite:** *The objective of the LSAM SA Balanced Growth portfolio is to produce moderate growth of capital with a secondary objective of current income. Under normal market conditions, the portfolio is invested in Exchange-Traded Fund allocations of domestic and international equities and bonds, alternative investments and money market funds. This portfolio is appropriate for investors with a time horizon of five to seven years. Risk level is considered moderate. Typical allocation: 55% – 65% equity + alternative assets / 35% – 45% fixed income + cash 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 SA Balanced Growth composite is compared against a custom blended benchmark comprised of 30% S&P 500 Index, 10% Russell 2000 Index, 20% MSCI ACWI ex USA (Net) Index, 40% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM SA Balanced Growth composite has a minimum of \$50,000. The LSAM SA Balanced Growth composite was created in October 2018 and incepted on October 31, 2018.*

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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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**Benchmarks:**

**Bloomberg US Agg Bond Index** - The Bloomberg US Agg Bond Index is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

**MSCI ACWI ex USA (Net) Index** - The MSCI ACWI ex USA Index is a market-capitalization-weighted index designed to represent equity market performance of developed and emerging market countries, excluding the United States, with returns calculated net of withholding taxes.

**Russell 2000 Index** - The Russell 2000 Index is a market-capitalization-weighted index measuring the performance of the small-capitalization segment of the U.S. equity market.

**S&P 500 Index** - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

**LSAM****LIFESTYLE  
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LSAM SA BALANCED INCOME COMPOSITE  
GIPS COMPOSITE REPORT  
PAGE 1 OF 2**

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 4.94                                 | 43                   | 12.72%                  | 10.76%                | 12.65%                              | 0.15%                | 7.29%                  | 7.62%                                    |
| 2024     | 400.75                                | 1.37                                 | 15                   | 8.87%                   | 6.98%                 | 7.87%                               | 0.24%                | 10.52%                 | 10.70%                                   |
| 2023     | 386.50                                | 1.47                                 | 18                   | 12.82%                  | 10.87%                | 12.16%                              | 0.35%                | 10.19%                 | 10.21%                                   |
| 2022     | 322.87                                | 1.11                                 | 16                   | -14.33%                 | -15.82%               | -14.66%                             | 0.16%                | 10.61%                 | 10.34%                                   |
| 2021     | 353.60                                | 1.01                                 | 14                   | 9.27%                   | 7.37%                 | 7.27%                               | 0.29%                | N/A <sup>1</sup>       | N/A <sup>1</sup>                         |
| 2020     | 265.24                                | 0.90                                 | 13                   | 10.08%                  | 8.17%                 | 11.99%                              | 0.67%                | N/A <sup>1</sup>       | N/A <sup>1</sup>                         |

NA<sup>1</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 | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 12.72%        | 10.76%      | 12.65%                              |
| 5-Year                    | 5.32%         | 3.50%       | 4.53%                               |
| Since-Inception           | 6.10%         | 4.26%       | 5.74%                               |

\*Since-inception performance is calculated for the period beginning January 1, 2020.

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

**LSAM SA Balanced Income Composite:** *The objective of the LSAM SA Balanced Income portfolio is to produce current income with a secondary goal of minimal to moderate growth of capital. Under normal market conditions, the portfolio is invested in diversified Exchange-Traded Fund allocations of domestic and international bonds, alternative investments, equities and money market funds. This portfolio is appropriate for investors with a time horizon of three to five years. Risk level is considered low to moderate. Typical allocation: 35% – 45% equity + alternative assets / 55% – 65% fixed income + cash 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 SA Balanced Income composite is compared against a custom blended benchmark comprised of 25% S&P 500 Index, 5% Russell 2000 Index, 10% MSCI ACWI ex USA (Net) Index, 60% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM SA Balanced Income composite has a minimum of \$50,000. The LSAM SA Balanced Income composite was created in December 2019 and incepted on December 31, 2019.*

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**Russell 2000 Index** - The Russell 2000 Index is a market-capitalization-weighted index measuring the performance of the small-capitalization segment of the U.S. equity market.

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**LSAM****LIFESTYLE  
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LSAM SA CONSERVATIVE COMPOSITE  
GIPS COMPOSITE REPORT  
PAGE 1 OF 2**

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 1.98                                 | 20                   | 8.98%                   | 7.09%                 | 9.45%                               | 0.17%                | 5.84%                  | 6.50%                                    |
| 2024     | 400.75                                | 1.21                                 | 14                   | 6.65%                   | 4.80%                 | 5.70%                               | 0.08%                | 8.23%                  | 8.99%                                    |
| 2023     | 386.50                                | 1.18                                 | 14                   | 9.48%                   | 7.58%                 | 9.47%                               | 0.10%                | 7.79%                  | 8.47%                                    |
| 2022     | 322.87                                | 0.68                                 | 10                   | -12.68%                 | -14.20%               | -13.83%                             | 0.10%                | 7.09%                  | 7.60%                                    |
| 2021     | 353.60                                | 0.81                                 | 12                   | 4.53%                   | 2.72%                 | 4.02%                               | 0.51%                | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2020     | 265.24                                | 0.69                                 | 10                   | 8.82%                   | 6.93%                 | 10.12%                              | 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 | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 8.98%         | 7.09%       | 9.45%                               |
| 5-Year                    | 3.04%         | 1.25%       | 2.57%                               |
| Since-Inception           | 3.98%         | 2.18%       | 3.79%                               |

\*Since-inception performance is calculated for the period beginning January 1, 2020.

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

**LSAM SA Conservative Composite:** *The objective of the LSAM SA Conservative is to preserve capital and produce current income with a secondary goal of minimal growth of capital. Under normal market conditions, the portfolio is invested in diversified Exchange-Traded Fund allocations of domestic and international bonds, alternative investments, equities and money market funds. This portfolio is appropriate for investors with a time horizon of less than three years. Risk level is considered low. Typical allocation: 15% – 25% equity + alternative assets / 75% – 85% fixed income + cash 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 SA Conservative composite is compared against a custom blended benchmark comprised of 20% S&P 500 Index, 80% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM SA Conservative composite has a minimum of \$50,000. The LSAM SA Conservative composite was created in December 2019 and incepted on December 31, 2019.*

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.



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**Benchmarks:**

**Bloomberg US Agg Bond Index** - The Bloomberg US Agg Bond Index is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

**S&P 500 Index** - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

**LSAM****LIFESTYLE  
ASSET  
MANAGEMENT****LIFESTYLE ASSET MANAGEMENT  
LSAM SA GROWTH COMPOSITE  
GIPS COMPOSITE REPORT  
PAGE 1 OF 2**

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 7.53                                 | 72                   | 19.19%                  | 17.13%                | 19.04%                              | 0.36%                | 10.48%                 | 10.35%                                   |
| 2024     | 400.75                                | 3.58                                 | 45                   | 15.13%                  | 13.13%                | 12.91%                              | 0.52%                | 15.10%                 | 14.59%                                   |
| 2023     | 386.50                                | 3.79                                 | 49                   | 19.54%                  | 17.47%                | 17.93%                              | 0.30%                | 14.93%                 | 14.31%                                   |
| 2022     | 322.87                                | 3.09                                 | 44                   | -17.02%                 | -18.46%               | -16.52%                             | 0.10%                | 17.72%                 | 16.89%                                   |
| 2021     | 353.60                                | 3.30                                 | 41                   | 17.58%                  | 15.54%                | 14.62%                              | 0.33%                | 14.56%                 | 14.04%                                   |
| 2020     | 265.24                                | 3.36                                 | 43                   | 13.43%                  | 11.47%                | 14.94%                              | 0.21%                | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2019     | 207.37                                | 1.02                                 | 33                   | 23.79%                  | 21.64%                | 23.35%                              | 0.32%                | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2018*    | 130.98                                | 0.17                                 | 8                    | -11.24%                 | -11.76%               | -10.95%                             | 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 | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 19.19%        | 17.13%      | 19.04%                              |
| 5-Year                    | 9.86%         | 7.96%       | 8.69%                               |
| Since-Inception           | 9.87%         | 7.97%       | 9.26%                               |

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

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

**LSAM SA Growth Composite:** *The objective of the LSAM SA Growth portfolio is to obtain long-term capital appreciation. Under normal market conditions, the portfolio is invested in Exchange-Traded Fund allocations of domestic and international equities and bonds, alternative investments and money market funds. This portfolio is designed for investors seeking long-term growth with moderate risk and is appropriate for investors with a time horizon of seven to ten years. Risk level is considered to be moderately aggressive. Typical allocation: 75% – 85% equity + alternative assets / 15% – 25% fixed income + cash 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 SA Growth composite is compared against a custom blended benchmark comprised of 39% S&P 500 Index, 13% Russell 2000 Index, 28% MSCI ACWI ex USA (Net) Index, 20% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM SA Growth composite has a minimum of \$50,000. The LSAM SA Growth composite was created in August 2018 and incepted on August 31, 2018.*

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.

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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. 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. Prior to December 31, 2019 there was no significant cash flow policy in place. Additional information regarding the treatment of significant cash flows is available upon request. Composite and benchmark performance is presented net of foreign withholding taxes on dividends, interest income, and capital gains. 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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**Benchmarks:**

**Bloomberg US Agg Bond Index** - The Bloomberg US Agg Bond Index is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

**MSCI ACWI ex USA (Net) Index** - The MSCI ACWI ex USA Index is a market-capitalization-weighted index designed to represent equity market performance of developed and emerging market countries, excluding the United States, with returns calculated net of withholding taxes.

**Russell 2000 Index** - The Russell 2000 Index is a market-capitalization-weighted index measuring the performance of the small-capitalization segment of the U.S. equity market.

**S&P 500 Index** - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

**LSAM****LIFESTYLE  
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LSAM SA RETIREMENT INCOME COMPOSITE  
GIPS COMPOSITE REPORT  
PAGE 1 OF 2**

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 2.12                                 | 19                   | 14.05%                  | 12.07%                | 14.18%                              | N/A <sup>1</sup>     | 7.61%                  | 9.49%                                    |
| 2024     | 400.75                                | 0.55                                 | 7                    | 9.26%                   | 7.36%                 | 7.83%                               | N/A <sup>1</sup>     | 11.59%                 | 12.41%                                   |
| 2023     | 386.50                                | 0.80                                 | 10                   | 11.27%                  | 9.34%                 | 7.61%                               | 0.13%                | 11.59%                 | 11.76%                                   |
| 2022     | 322.87                                | 0.52                                 | 7                    | -12.93%                 | -14.44%               | -9.69%                              | N/A <sup>1</sup>     | 13.19%                 | 13.46%                                   |
| 2021     | 353.60                                | 0.26                                 | ≤5                   | 14.23%                  | 12.25%                | 11.61%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2020     | 265.24                                | 0.33                                 | ≤5                   | 9.19%                   | 7.30%                 | 6.62%                               | 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 | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 14.05%        | 12.07%      | 14.18%                              |
| 5-Year                    | 6.64%         | 4.79%       | 5.95%                               |
| Since-Inception           | 7.06%         | 5.20%       | 6.06%                               |

\*Since-inception performance is calculated for the period beginning January 1, 2020.

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

**LSAM SA Retirement Income Composite:** *The objective of the LSAM SA Retirement Income is to produce moderate growth of capital with an equal objective of current income. Under normal market conditions, the portfolio is invested in Exchange-Traded Fund allocations of domestic and international equities and bonds, alternative investments and money market funds. This portfolio is appropriate for investors with a time horizon of five to seven years. Risk level is considered moderate. Typical allocation: 55% – 65% equity + alternative assets / 35% – 45% fixed income + cash. 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 SA Retirement Income composite is compared against a custom blended benchmark comprised of 30% Dow Jones US Select Dividend, 10% Russell 2000 Index, 20% MSCI ACWI ex USA (Net) Index, 40% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM SA Retirement Income composite has a minimum of \$50,000. The LSAM SA Retirement Income composite was created in December 2019 and inception on December 31, 2019.*

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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. Composite and benchmark performance is presented net of foreign withholding taxes on dividends, interest income, and capital gains. 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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**Benchmarks:**

**Bloomberg US Agg Bond Index** - The Bloomberg US Agg Bond Index is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

**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.

**MSCI ACWI ex USA (Net) Index** - The MSCI ACWI ex USA Index is a market-capitalization-weighted index designed to represent equity market performance of developed and emerging market countries, excluding the United States, with returns calculated net of withholding taxes.

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 1.47                                 | ≤5                   | 9.54%                   | 7.64%                 | 9.45%                               | N/A <sup>1</sup>     | 5.11%                  | 6.50%                                    |
| 2024     | 400.75                                | 1.35                                 | ≤5                   | 9.03%                   | 7.14%                 | 5.70%                               | N/A <sup>1</sup>     | 7.68%                  | 8.99%                                    |
| 2023     | 386.50                                | 0.59                                 | ≤5                   | 6.81%                   | 4.96%                 | 9.47%                               | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2022     | 322.87                                | 0.55                                 | ≤5                   | -9.22%                  | -10.79%               | -13.83%                             | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2021*    | 353.60                                | 0.58                                 | ≤5                   | 7.84%                   | 6.13%                 | 4.83%                               | 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 February 1, 2021 to December 31, 2021.

| Period - As of 12/31/2025 | Gross Returns | Net Returns | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 9.54%         | 7.64%       | 9.45%                               |
| Since-Inception           | 4.62%         | 2.81%       | 2.77%                               |

\*Since-inception performance is calculated for the period beginning February 1, 2021.

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

**LSAM 30-70 Equity Income Composite:** *The objective of the LSAM Total Return Balanced Growth - 50/50 Legacy GARP/All-Cap 30 portfolio is to produce current income with a secondary goal of moderate growth of capital. Under normal market conditions, the portfolio is invested in diversified allocations of domestic and international equities and bonds, alternative investments and money market funds. This Total Return portfolio is customized on a client-by-client basis, and utilizes individual stocks, individual bonds, mutual funds and Exchange-Traded Funds, as well as other investments that are appropriate for meeting the objective of the portfolio. The portfolio is appropriate for investors with a time horizon of three to five years. Risk level is considered low to moderate. Typical allocation: 20% – 40% equity + alternative assets / 60% – 80% fixed income + cash 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 30-70 Equity Income composite is compared against a custom blended benchmark comprised of 20% S&P 500 Index, 80% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM 30-70 Equity Income composite was created in January 2021 and inception on January 31, 2021.*

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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. Composite and benchmark performance is presented net of foreign withholding taxes on dividends, interest income, and capital gains. 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.



**LIFESTYLE ASSET MANAGEMENT**  
**LSAM 30-70 EQUITY INCOME COMPOSITE**  
**GIPS COMPOSITE REPORT**  
**PAGE 2 OF 2**

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**Benchmarks:**

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**S&P 500 Index** - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

LIFESTYLE ASSET MANAGEMENT  
LSAM TOTAL RETURN BALANCED GROWTH  
- 50/50 LEGACY GARP/ALL-CAP 30 COMPOSITE  
GIPS COMPOSITE REPORT

PAGE 1 OF 2

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 0.66                                 | ≤5                   | 15.10%                  | 13.10%                | 15.91%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2024*    | 400.75                                | 0.59                                 | ≤5                   | 4.84%                   | 3.93%                 | 4.32%                               | 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 July 1, 2024 to December 31, 2024.

| Period - As of 12/31/2025 | Gross Returns | Net Returns | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 15.10%        | 13.10%      | 15.91%                              |
| Since-Inception           | 13.34%        | 11.38%      | 13.50%                              |

\*Since-inception performance is calculated for the period beginning July 1, 2024.

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

***LSAM Total Return Balanced Growth - 50/50 Legacy GARP/All-Cap 30 Composite:*** The objective of the LSAM Total Return 60/40 50%GARP / 50%AC30 portfolio is to produce moderate growth of capital with a secondary objective of current income. Under normal market conditions, the portfolio is invested in diversified allocations of domestic and international equities and bonds, alternative investments and money market funds. This Total Return portfolio is customized on a client-by-client basis, and utilizes individual stocks, individual bonds, mutual funds and Exchange-Traded Funds, as well as other investments that are appropriate for meeting the objective of the portfolio. The portfolio is appropriate for investors with a time horizon of five to seven years. Risk level is considered moderate. Typical allocation: 50% - 70% equity + alternative assets / 30% - 50% fixed income + cash 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 Total Return Balanced Growth - 50/50 Legacy GARP/All-Cap 30 composite is compared against a custom blended benchmark comprised of 30% S&P 500 Index, 10% Russell 2000 Index, 20% MSCI ACWI ex USA (Net) Index, 40% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM Total Return Balanced Growth - 50/50 Legacy GARP/All-Cap 30 composite was created in June 2024 and incepted on June 30, 2024.

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. Composite and benchmark performance is presented net of foreign withholding taxes on dividends, interest income, and capital gains. 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.

**Benchmarks:**

**Bloomberg US Agg Bond Index** - The Bloomberg US Agg Bond Index is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

**MSCI ACWI ex USA (Net) Index** - The MSCI ACWI ex USA Index is a market-capitalization-weighted index designed to represent equity market performance of developed and emerging market countries, excluding the United States, with returns calculated net of withholding taxes.

**Russell 2000 Index** - The Russell 2000 Index is a market-capitalization-weighted index measuring the performance of the small-capitalization segment of the U.S. equity market.

**S&P 500 Index** - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025*    | 592.54                                | 1.55                                 | ≤5                   | 0.71%                   | 0.56%                 | 0.50%                               | 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 December 1, 2025 to December 31, 2025.

| Period - As of 12/31/2025 | Gross Returns | Net Returns | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| Since-Inception           | 0.71%         | 0.56%       | 0.50%                               |

\*Since-inception performance is calculated for the period beginning December 1, 2025.

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

**LSAM Total Return 70/30 Legacy Composite:** *The objective of the LSAM Total Return 70-30 Legacy portfolio is to produce moderate growth of capital with a secondary objective of current income. Under normal market conditions, the portfolio is invested in diversified allocations of domestic and international equities and bonds, alternative investments and money market funds. This Total Return portfolio is customized on a client-by-client basis, and utilizes individual stocks, individual bonds, mutual funds and Exchange-Traded Funds, as well as other investments that are appropriate for meeting the objective of the portfolio. The portfolio is appropriate for investors with a time horizon of five to seven years. Risk level is considered moderate. Typical allocation: 60% - 80% equity + alternative assets / 20% - 40% fixed income + cash. 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 Total Return 70/30 Legacy composite is compared against a custom blended benchmark comprised of 30% S&P 500 Index, 10% Russell 2000 Index, 20% MSCI ACWI ex USA (Net) Index, 40% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM Total Return 70/30 Legacy composite has a minimum of \$500,000. The LSAM Total Return 70/30 Legacy composite was created in November 2025 and incepted on November 30, 2025.*

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.

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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. Composite and benchmark performance is presented net of foreign withholding taxes on dividends, interest income, and capital gains. 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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**Benchmarks:**

**Bloomberg US Agg Bond Index** - The Bloomberg US Agg Bond Index is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

**MSCI ACWI ex USA (Net) Index** - The MSCI ACWI ex USA Index is a market-capitalization-weighted index designed to represent equity market performance of developed and emerging market countries, excluding the United States, with returns calculated net of withholding taxes.

**Russell 2000 Index** - The Russell 2000 Index is a market-capitalization-weighted index measuring the performance of the small-capitalization segment of the U.S. equity market.

**S&P 500 Index** - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

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BALANCED GROWTH EQUITY-INCOME COMPOSITE  
GIPS COMPOSITE REPORT  
PAGE 1 OF 2**

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 3.85                                 | ≤5                   | 12.53%                  | 10.58%                | 15.91%                              | N/A <sup>1</sup>     | 7.41%                  | 8.97%                                    |
| 2024     | 400.75                                | 2.36                                 | ≤5                   | 9.83%                   | 7.93%                 | 10.07%                              | N/A <sup>1</sup>     | 10.96%                 | 12.61%                                   |
| 2023     | 386.50                                | 3.12                                 | ≤5                   | 8.24%                   | 6.36%                 | 14.85%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2022     | 322.87                                | 2.13                                 | ≤5                   | -10.83%                 | -12.37%               | -15.56%                             | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2021*    | 353.60                                | 1.01                                 | ≤5                   | 5.12%                   | 3.90%                 | 5.13%                               | 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 May 1, 2021 to December 31, 2021.

| Period - As of 12/31/2025 | Gross Returns | Net Returns | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 12.53%        | 10.58%      | 15.91%                              |
| Since-Inception           | 4.97%         | 3.15%       | 5.80%                               |

\*Since-inception performance is calculated for the period beginning May 1, 2021.

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

**LSAM Total Return Balanced Growth Equity-Income Composite:** *The objective of the LSAM Total Return Balanced Growth Equity-Income portfolio is to produce moderate growth of capital with a secondary objective of current income. Under normal market conditions, the portfolio is invested in diversified allocations of domestic and international equities and bonds, alternative investments and money market funds. This Total Return portfolio is customized on a client-by-client basis, and utilizes individual stocks, individual bonds, mutual funds and Exchange-Traded Funds, as well as other investments that are appropriate for meeting the objective of the portfolio. The portfolio is appropriate for investors with a time horizon of five to seven years. Risk level is considered moderate. Typical allocation: 50% - 70% equity + alternative assets / 30% - 50% fixed income + cash. 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 Total Return Balanced Growth Equity-Income composite is compared against a custom blended benchmark comprised of 30% S&P 500 Index, 10% Russell 2000 Index, 20% MSCI ACWI ex USA (Net) Index, 40% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM Total Return Balanced Growth Equity-Income composite was created in April 2021 and inception on April 30, 2021.*

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.

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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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**GIPS COMPOSITE REPORT**  
**PAGE 1 OF 2**

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 2.04                                 | ≤5                   | 12.80%                  | 10.85%                | 15.91%                              | N/A <sup>1</sup>     | 7.32%                  | 8.97%                                    |
| 2024     | 400.75                                | 1.82                                 | ≤5                   | 8.42%                   | 6.54%                 | 10.07%                              | N/A <sup>1</sup>     | 10.52%                 | 12.61%                                   |
| 2023     | 386.50                                | 1.70                                 | ≤5                   | 5.78%                   | 3.95%                 | 14.85%                              | N/A <sup>1</sup>     | 10.53%                 | 12.19%                                   |
| 2022     | 322.87                                | 1.63                                 | ≤5                   | -9.45%                  | -11.02%               | -15.56%                             | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2021     | 353.60                                | 1.82                                 | ≤5                   | 9.73%                   | 7.83%                 | 10.59%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2020*    | 265.24                                | 1.68                                 | ≤5                   | 9.92%                   | 8.33%                 | 18.63%                              | 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 March 1, 2020 to December 31, 2020.

| Period - As of 12/31/2025 | Gross Returns | Net Returns | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 12.80%        | 10.85%      | 15.91%                              |
| 5-Year                    | 5.15%         | 3.33%       | 6.47%                               |
| Since-Inception           | 6.11%         | 4.27%       | 8.66%                               |

\*Since-inception performance is calculated for the period beginning March 1, 2020.

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

**LSAM Total Return Balanced Growth Equity-Income Tax Managed Composite:** *The objective of the LSAM Total Return Balanced Growth Equity-Income Tax Managed portfolio is to produce moderate growth of capital with a secondary objective of current income. Under normal market conditions, the portfolio is invested in diversified allocations of domestic and international equities and bonds, alternative investments and money market funds. This Total Return portfolio is customized on a client-by-client basis, and utilizes individual stocks, individual bonds, mutual funds and Exchange-Traded Funds, as well as other investments that are appropriate for meeting the objective of the portfolio. The portfolio is appropriate for investors with a time horizon of five to seven years. Risk level is considered moderate. Typical allocation: 50% - 70% equity + alternative assets / 30% - 50% fixed income + cash. 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 Total Return Balanced Growth Equity-Income Tax Managed composite is compared against a custom blended benchmark comprised of 30% S&P 500 Index, 10% Russell 2000 Index, 20% MSCI ACWI ex USA (Net) Index, 40% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM Total Return Balanced Growth Equity-Income Tax Managed composite was created in February 2020 and incepted on February 29, 2020.*

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GROWTH EQUITY-INCOME TAX MANAGED COMPOSITE  
GIPS COMPOSITE REPORT  
PAGE 2 OF 2

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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**MSCI ACWI ex USA (Net) Index** - The MSCI ACWI ex USA Index is a market-capitalization-weighted index designed to represent equity market performance of developed and emerging market countries, excluding the United States, with returns calculated net of withholding taxes.

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LSAM TOTAL RETURN BALANCED GROWTH LEGACY COMPOSITE  
GIPS COMPOSITE REPORT  
PAGE 1 OF 2**

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 25.31                                | 31                   | 15.79%                  | 13.78%                | 15.91%                              | 0.40%                | 9.38%                  | 8.97%                                    |
| 2024     | 400.75                                | 15.31                                | 20                   | 11.50%                  | 9.57%                 | 10.07%                              | 0.42%                | 13.06%                 | 12.61%                                   |
| 2023     | 386.50                                | 10.46                                | 13                   | 13.45%                  | 11.48%                | 14.85%                              | 0.59%                | 12.85%                 | 12.19%                                   |
| 2022     | 322.87                                | 9.56                                 | 12                   | -14.91%                 | -16.39%               | -15.56%                             | 0.37%                | 15.44%                 | 13.54%                                   |
| 2021     | 353.60                                | 8.62                                 | 10                   | 15.91%                  | 13.90%                | 10.59%                              | 0.51%                | 12.60%                 | 10.65%                                   |
| 2020     | 265.24                                | 7.44                                 | 9                    | 12.55%                  | 10.60%                | 13.57%                              | N/A <sup>1</sup>     | 13.38%                 | 11.50%                                   |
| 2019     | 207.37                                | 4.83                                 | 6                    | 16.23%                  | 14.21%                | 19.76%                              | N/A <sup>1</sup>     | 7.98%                  | 6.91%                                    |
| 2018     | 130.98                                | 4.88                                 | ≤5                   | -9.57%                  | -11.14%               | -5.06%                              | N/A <sup>1</sup>     | 8.95%                  | 6.44%                                    |
| 2017     | 20.87                                 | 6.65                                 | 7                    | 15.80%                  | 13.79%                | 14.54%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2016     | 18.37                                 | 4.49                                 | ≤5                   | 12.13%                  | 10.19%                | 7.81%                               | 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 | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 15.79%        | 13.78%      | 15.91%                              |
| 5-Year                    | 7.63%         | 5.77%       | 6.47%                               |
| 10-Year                   | 8.30%         | 6.42%       | 8.12%                               |

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

**LSAM Total Return Balanced Growth Legacy Composite:** The objective of the LSAM Total Return Balanced Growth Legacy portfolio is to produce moderate growth of capital with a secondary objective of current income. Under normal market conditions, the portfolio is invested in diversified allocations of domestic and international equities and bonds, alternative investments and money market funds. This Total Return portfolio is customized on a client-by-client basis, and utilizes individual stocks, individual bonds, mutual funds and Exchange-Traded Funds, as well as other investments that are appropriate for meeting the objective of the portfolio. The portfolio is appropriate for investors with a time horizon of five to seven years. Risk level is considered moderate. Typical allocation: 50% - 70% equity + alternative assets / 30% - 50% fixed income + cash 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 Total Return Balanced Growth Legacy composite is compared against a custom blended benchmark comprised of 30% S&P 500 Index, 10% Russell 2000 Index, 20% MSCI ACWI ex USA (Net) Index, 40% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM Total Return Balanced Growth Legacy composite has a minimum of \$500,000. The LSAM Total Return Balanced Growth Legacy composite was created in December 2015 and incepted 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. Composite and benchmark performance is presented net of foreign withholding taxes on dividends, interest income, and capital gains. 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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**Benchmarks:**

**Bloomberg US Agg Bond Index** - The Bloomberg US Agg Bond Index is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

**MSCI ACWI ex USA (Net) Index** - The MSCI ACWI ex USA Index is a market-capitalization-weighted index designed to represent equity market performance of developed and emerging market countries, excluding the United States, with returns calculated net of withholding taxes.

**Russell 2000 Index** - The Russell 2000 Index is a market-capitalization-weighted index measuring the performance of the small-capitalization segment of the U.S. equity market.

**S&P 500 Index** - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

**LSAM****LIFESTYLE  
ASSET  
MANAGEMENT****LIFESTYLE ASSET MANAGEMENT  
LSAM TOTAL RETURN  
BALANCED INCOME EQUITY-INCOME COMPOSITE  
GIPS COMPOSITE REPORT  
PAGE 1 OF 2**

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 1.94                                 | ≤5                   | 11.02%                  | 9.10%                 | 12.65%                              | N/A <sup>1</sup>     | 5.60%                  | 7.62%                                    |
| 2024     | 400.75                                | 0.57                                 | ≤5                   | 8.48%                   | 6.60%                 | 7.87%                               | N/A <sup>1</sup>     | 8.60%                  | 10.70%                                   |
| 2023     | 386.50                                | 0.60                                 | ≤5                   | 7.20%                   | 5.34%                 | 12.16%                              | N/A <sup>1</sup>     | 8.59%                  | 10.21%                                   |
| 2022     | 322.87                                | 0.62                                 | ≤5                   | -9.58%                  | -11.15%               | -14.66%                             | N/A <sup>1</sup>     | 11.10%                 | 10.34%                                   |
| 2021     | 353.60                                | 0.71                                 | ≤5                   | 10.16%                  | 8.25%                 | 7.27%                               | N/A <sup>1</sup>     | 9.20%                  | 7.31%                                    |
| 2020     | 265.24                                | 0.64                                 | ≤5                   | 3.68%                   | 1.88%                 | 11.99%                              | N/A <sup>1</sup>     | 9.65%                  | 7.86%                                    |
| 2019     | 207.37                                | 0.62                                 | ≤5                   | 10.98%                  | 9.06%                 | 16.45%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2018     | 130.98                                | 0.58                                 | ≤5                   | -4.12%                  | -5.79%                | -2.86%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2017*    | 20.87                                 | 0.67                                 | ≤5                   | 8.35%                   | 7.09%                 | 6.54%                               | 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 May 1, 2017 to December 31, 2017.

| Period - As of 12/31/2025 | Gross Returns | Net Returns | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 11.02%        | 9.10%       | 12.65%                              |
| 5-Year                    | 5.16%         | 3.34%       | 4.53%                               |
| Since-Inception           | 5.08%         | 3.26%       | 6.20%                               |

\*Since-inception performance is calculated for the period beginning May 1, 2017.

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

**LSAM Total Return Balanced Income Equity-Income Composite:** *The objective of the LSAM Total Return Balanced Income Equity-Income portfolio is to produce current income with a secondary goal of moderate growth of capital. Under normal market conditions, the portfolio is invested in diversified allocations of domestic and international equities and bonds, alternative investments and money market funds. This Total Return portfolio is customized on a client-by-client basis, and utilizes individual stocks, individual bonds, mutual funds and Exchange-Traded Funds, as well as other investments that are appropriate for meeting the objective of the portfolio. The portfolio is appropriate for investors with a time horizon of three to five years. Risk level is considered low to moderate. Typical allocation: 20% – 50% equity + alternative assets / 50% – 80% fixed income + cash. 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 Total Return Balanced Income Equity-Income composite is compared against a custom blended benchmark comprised of 25% S&P 500 Index, 5% Russell 2000 Index, 10% MSCI ACWI ex USA (Net) Index, 60% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM Total Return Balanced Income Equity-Income composite was created in April 2017 and inception on April 30, 2017.*

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.

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Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. Composite and benchmark performance is presented net of foreign withholding taxes on dividends, interest income, and capital gains. 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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**Benchmarks:**

**Bloomberg US Agg Bond Index** - The Bloomberg US Agg Bond Index is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

**MSCI ACWI ex USA (Net) Index** - The MSCI ACWI ex USA Index is a market-capitalization-weighted index designed to represent equity market performance of developed and emerging market countries, excluding the United States, with returns calculated net of withholding taxes.

**Russell 2000 Index** - The Russell 2000 Index is a market-capitalization-weighted index measuring the performance of the small-capitalization segment of the U.S. equity market.

**S&P 500 Index** - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

**LSAM****LIFESTYLE  
ASSET  
MANAGEMENT****LIFESTYLE ASSET MANAGEMENT  
LSAM TOTAL RETURN BALANCED INCOME LEGACY COMPOSITE  
GIPS COMPOSITE REPORT  
PAGE 1 OF 2**

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 3.76                                 | ≤5                   | 12.87%                  | 10.91%                | 12.65%                              | N/A <sup>1</sup>     | 7.35%                  | 7.62%                                    |
| 2024     | 400.75                                | 3.38                                 | ≤5                   | 10.46%                  | 8.55%                 | 7.87%                               | N/A <sup>1</sup>     | 10.54%                 | 10.70%                                   |
| 2023     | 386.50                                | 3.68                                 | ≤5                   | 10.88%                  | 8.95%                 | 12.16%                              | N/A <sup>1</sup>     | 10.29%                 | 10.21%                                   |
| 2022     | 322.87                                | 2.45                                 | ≤5                   | -13.25%                 | -14.76%               | -14.66%                             | N/A <sup>1</sup>     | 11.90%                 | 10.34%                                   |
| 2021     | 353.60                                | 2.33                                 | ≤5                   | 12.66%                  | 10.71%                | 7.27%                               | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2020     | 265.24                                | 2.08                                 | ≤5                   | 8.33%                   | 6.45%                 | 11.99%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2018*    | 130.98                                | 1.07                                 | ≤5                   | -7.47%                  | -8.14%                | -3.84%                              | 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 August 1, 2018 to December 31, 2018.

| Period - As of 12/31/2025 | Gross Returns | Net Returns | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 12.87%        | 10.91%      | 12.65%                              |
| 5-Year                    | 6.20%         | 4.36%       | 4.53%                               |
| Since-Inception           | 6.55%         | 4.71%       | 5.74%                               |

\*Since-inception performance is calculated for the period beginning January 1, 2020.

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

**LSAM Total Return Balanced Income Legacy Composite:** The objective of the LSAM Total Return Balanced Income Legacy portfolio is to produce current income with a secondary goal of moderate growth of capital. Under normal market conditions, the portfolio is invested in diversified allocations of domestic and international equities and bonds, alternative investments and money market funds. This Total Return portfolio is customized on a client-by-client basis, and utilizes individual stocks, individual bonds, mutual funds and Exchange-Traded Funds, as well as other investments that are appropriate for meeting the objective of the portfolio. The portfolio is appropriate for investors with a time horizon of three to five years. Risk level is considered low to moderate. Typical allocation: 20% – 50% equity + alternative assets / 50% – 80% fixed income + cash 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 Total Return Balanced Income Legacy composite is compared against a custom blended benchmark comprised of 25% S&P 500 Index, 5% Russell 2000 Index, 10% MSCI ACWI ex USA (Net) Index, 60% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM Total Return Balanced Income Legacy composite was created in July 2018 and incepted on July 31, 2018.

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.

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Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. Composite and benchmark performance is presented net of foreign withholding taxes on dividends, interest income, and capital gains. 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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**LIFESTYLE ASSET MANAGEMENT**  
**LSAM TOTAL RETURN GROWTH**  
**50/50 LEGACY GARP/ALL-CAP 30 COMPOSITE**  
**GIPS COMPOSITE REPORT**  
**PAGE 1 OF 2**

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 6.83                                 | 7                    | 20.49%                  | 18.40%                | 19.04%                              | 1.75%                | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2024     | 400.75                                | 4.87                                 | 6                    | 21.53%                  | 19.43%                | 12.91%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2023*    | 386.50                                | 0.52                                 | ≤5                   | 7.74%                   | 7.27%                 | 10.52%                              | 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 October 1, 2023 to December 31, 2023.

| Period - As of 12/31/2025 | Gross Returns | Net Returns | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 20.49%        | 18.40%      | 19.04%                              |
| Since-Inception           | 22.46%        | 20.34%      | 19.23%                              |

\*Since-inception performance is calculated for the period beginning October 1, 2023.

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

**LSAM Total Return Growth 50/50 Legacy GARP/All-Cap 30 Composite:** *The objective of the LSAM Total Return Growth 50/50 Legacy GARP/All-Cap 30 portfolio is to obtain long-term capital appreciation. Under normal market conditions, the portfolio is invested in diversified allocations of domestic and international equities and bonds, alternative investments and money market funds. This Total Return portfolio is customized on a client-by-client basis, and utilizes individual stocks, individual bonds, mutual funds and Exchange-Traded Funds, as well as other investments that are appropriate for meeting the objective of the portfolio. The portfolio is appropriate for investors with a time horizon of seven to ten years. Risk level is considered to be moderately aggressive. Typical allocation: 70% – 90% equity + alternative assets / 10% – 30% fixed income + cash. 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 Total Return Growth 50/50 Legacy GARP/All-Cap 30 composite is compared against a custom blended benchmark comprised of 39% S&P 500 Index, 13% Russell 2000 Index, 28% MSCI ACWI ex USA (Net) Index, 20% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM Total Return Growth 50/50 Legacy GARP/All-Cap 30 composite was created in September 2023 and inception on September 30, 2023.*

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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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**S&P 500 Index** - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 2.83                                 | ≤5                   | 13.68%                  | 11.71%                | 19.04%                              | N/A <sup>1</sup>     | 15.27%                 | 10.35%                                   |
| 2024     | 400.75                                | 2.41                                 | ≤5                   | 19.68%                  | 17.60%                | 12.91%                              | N/A <sup>1</sup>     | 19.43%                 | 14.59%                                   |
| 2023     | 386.50                                | 1.95                                 | ≤5                   | 28.18%                  | 25.96%                | 17.93%                              | N/A <sup>1</sup>     | 18.38%                 | 14.31%                                   |
| 2022     | 322.87                                | 1.44                                 | ≤5                   | -25.95%                 | -27.23%               | -16.52%                             | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2021     | 353.60                                | 1.87                                 | ≤5                   | 27.18%                  | 24.98%                | 14.62%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2020*    | 265.24                                | 1.41                                 | ≤5                   | 6.34%                   | 6.19%                 | 4.16%                               | 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 December 1, 2020 to December 31, 2020.

| Period - As of 12/31/2025 | Gross Returns | Net Returns | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 13.68%        | 11.71%      | 19.04%                              |
| 5-Year                    | 10.43%        | 8.52%       | 8.69%                               |
| Since-Inception           | 11.59%        | 9.66%       | 9.41%                               |

\*Since-inception performance is calculated for the period beginning December 1, 2020.

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

**LSAM Total Return Growth All-Cap 30 Composite:** *The objective of the LSAM Total Return Growth All-Cap 30 portfolio is to obtain long-term capital appreciation. Under normal market conditions, the portfolio is invested in diversified allocations of domestic and international equities and bonds, alternative investments and money market funds. This Total Return portfolio is customized on a client-by-client basis, and utilizes individual stocks, individual bonds, mutual funds and Exchange-Traded Funds, as well as other investments that are appropriate for meeting the objective of the portfolio. The portfolio is appropriate for investors with a time horizon of seven to ten years. Risk level is considered to be moderately aggressive. Typical allocation: 70% – 90% equity + alternative assets / 10% – 30% fixed income + cash. 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 Total Return Growth All-Cap 30 composite is compared against a custom blended benchmark comprised of 39% S&P 500 Index, 13% Russell 2000 Index, 28% MSCI ACWI ex USA (Net) Index, 20% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM Total Return Growth All-Cap 30 composite was created in November 2020 and inceptioned on November 30, 2020.*

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.

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Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. Composite and benchmark performance is presented net of foreign withholding taxes on dividends, interest income, and capital gains. 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.

**Benchmarks:**

**Bloomberg US Agg Bond Index** - The Bloomberg US Agg Bond Index is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

**MSCI ACWI ex USA (Net) Index** - The MSCI ACWI ex USA Index is a market-capitalization-weighted index designed to represent equity market performance of developed and emerging market countries, excluding the United States, with returns calculated net of withholding taxes.

**Russell 2000 Index** - The Russell 2000 Index is a market-capitalization-weighted index measuring the performance of the small-capitalization segment of the U.S. equity market.

**S&P 500 Index** - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

**LSAM****LIFESTYLE  
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LSAM TOTAL RETURN GROWTH EQUITY-INCOME COMPOSITE  
GIPS COMPOSITE REPORT  
PAGE 1 OF 2**

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025***  | 592.54                                | 0.75                                 | ≤5                   | 1.99%                   | 1.69%                 | 1.10%                               | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2024**   |                                       | 1.27                                 | ≤5                   | 5.48%                   | 5.02%                 | 5.92%                               | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2023*    | 386.50                                | 1.20                                 | ≤5                   | 9.13%                   | 7.55%                 | 13.66%                              | 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 March 1, 2023 to December 31, 2023.

\*\* Performance is for a partial period from January 1, 2024 to March 31, 2024.

\*\*\* Performance is for a partial period from November 1, 2025 to December 31, 2025.

| Period - As of 12/31/2025 | Gross Returns | Net Returns | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| Since-Inception           | 1.99%         | 1.69%       | 1.10%                               |

\*Since-inception performance is calculated for the period beginning November 1, 2025.

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

**LSAM Total Return Growth Equity-Income Composite:** *The objective of the LSAM Total Return Growth Equity-Income portfolio is to obtain long-term capital appreciation. Under normal market conditions, the portfolio is invested in diversified allocations of domestic and international equities and bonds, alternative investments and money market funds. This Total Return portfolio is customized on a client-by-client basis, and utilizes individual stocks, individual bonds, mutual funds and Exchange-Traded Funds, as well as other investments that are appropriate for meeting the objective of the portfolio. The portfolio is appropriate for investors with a time horizon of seven to ten years. Risk level is considered to be moderately aggressive. Typical allocation: 70% – 90% equity + alternative assets / 10% – 30% fixed income + cash 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 Total Return Growth Equity-Income composite is compared against a custom blended benchmark comprised of 39% S&P 500 Index, 13% Russell 2000 Index, 28% MSCI ACWI ex USA (Net) Index, 20% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM Total Return Growth Equity-Income composite was created in February 2023 and inceptioned on February 28, 2023.*

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standards and have been implemented on a firm-wide basis. Verification does not provide assurance on the accuracy of any specific performance report.

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**LSAM****LIFESTYLE  
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GIPS COMPOSITE REPORT  
PAGE 1 OF 2**

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025     | 592.54                                | 12.81                                | 15                   | 20.56%                  | 18.47%                | 19.04%                              | 6.23%                | 12.65%                 | 10.35%                                   |
| 2024     | 400.75                                | 7.74                                 | 9                    | 14.31%                  | 12.33%                | 12.91%                              | 3.01%                | 16.27%                 | 14.59%                                   |
| 2023     | 386.50                                | 9.52                                 | 13                   | 15.19%                  | 13.20%                | 17.93%                              | 0.69%                | 15.72%                 | 14.31%                                   |
| 2022     | 322.87                                | 6.14                                 | 8                    | -16.29%                 | -17.74%               | -16.52%                             | N/A <sup>1</sup>     | 18.71%                 | 16.89%                                   |
| 2021     | 353.60                                | 9.72                                 | 11                   | 17.89%                  | 15.85%                | 14.62%                              | N/A <sup>1</sup>     | 15.91%                 | 14.04%                                   |
| 2020     | 265.24                                | 3.60                                 | ≤5                   | 12.95%                  | 11.00%                | 14.94%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2019     | 207.37                                | 3.41                                 | ≤5                   | 21.52%                  | 19.42%                | 23.35%                              | N/A <sup>1</sup>     | N/A <sup>2</sup>       | N/A <sup>2</sup>                         |
| 2018*    | 130.98                                | 1.93                                 | ≤5                   | -14.53%                 | -15.76%               | -7.27%                              | 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 March 1, 2018 to December 31, 2018.

| Period - As of 12/31/2025 | Gross Returns | Net Returns | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| 1-Year                    | 20.56%        | 18.47%      | 19.04%                              |
| 5-Year                    | 9.39%         | 7.50%       | 8.69%                               |
| Since-Inception           | 8.08%         | 6.21%       | 9.21%                               |

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

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

**LSAM Total Return Growth Legacy Composite:** *The objective of the LSAM Total Return Growth Legacy portfolio is to obtain long-term capital appreciation. Under normal market conditions, the portfolio is invested in diversified allocations of domestic and international equities and bonds, alternative investments and money market funds. This Total Return portfolio is customized on a client-by-client basis, and utilizes individual stocks, individual bonds, mutual funds and Exchange-Traded Funds, as well as other investments that are appropriate for meeting the objective of the portfolio. The portfolio is appropriate for investors with a time horizon of seven to ten years. Risk level is considered to be moderately aggressive. Typical allocation: 70% – 90% equity + alternative assets / 10% – 30% fixed income + cash 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 Total Return Growth Legacy composite is compared against a custom blended benchmark comprised of 39% S&P 500 Index, 13% Russell 2000 Index, 28% MSCI ACWI ex USA (Net) Index, 20% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM Total Return Growth Legacy composite has a minimum of \$500,000. The LSAM Total Return Growth Legacy composite was created in February 2018 and inceptioned on February 28, 2018.*

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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. Composite and benchmark performance is presented net of foreign withholding taxes on dividends, interest income, and capital gains. Past performance is not indicative of future results. Returns include the reinvestment of all income.

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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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**Benchmarks:**

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**MSCI ACWI ex USA (Net) Index** - The MSCI ACWI ex USA Index is a market-capitalization-weighted index designed to represent equity market performance of developed and emerging market countries, excluding the United States, with returns calculated net of withholding taxes.

**Russell 2000 Index** - The Russell 2000 Index is a market-capitalization-weighted index measuring the performance of the small-capitalization segment of the U.S. equity market.

**S&P 500 Index** - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.



# LIFESTYLE ASSET MANAGEMENT ORION CUSTOM INDEXING U.S. LARGE CAP CORE SMA COMPOSITE GIPS COMPOSITE REPORT

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(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                                | 0.60                                 | ≤5                   | 23.77%                  | 22.33%                | 23.98%            | 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.

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 May 1, 2025 to December 31, 2025.

| Period - As of 12/31/2025 | Gross Returns | Net Returns | Benchmark Returns |
|---------------------------|---------------|-------------|-------------------|
| Since-Inception           | 23.77%        | 22.33%      | 23.98%            |

\*Since-inception performance is calculated for the period beginning May 1, 2025.

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

**Orion Custom Indexing U.S. Large Cap Core SMA Composite:** *The objective of the Orion Custom Indexing U.S. Large Cap Core SMA portfolio is growth of capital while annually diversifying out of low cost basis legacy holdings. The portfolio seeks its objective by normally investing at least 90% of its assets in common stocks of global companies that mimic the holdings and sector weightings of the Russell 1000 Index. At least 80% of the portfolio is invested in common stocks, ETFs and mutual funds consisting 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 Orion Custom Indexing U.S. Large Cap Core SMA composite is compared against the S&P 500 Index. The Orion Custom Indexing U.S. Large Cap Core SMA composite was created in April 2025 and inception on April 30, 2025.*

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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:**

**S&P 500 Index** - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

| Year End | Total Firm Assets (USD)<br>(Millions) | Composite Assets (USD)<br>(Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Custom Blended<br>Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Custom Blended<br>Benchmark 3-Yr Std Dev |
|----------|---------------------------------------|--------------------------------------|----------------------|-------------------------|-----------------------|-------------------------------------|----------------------|------------------------|------------------------------------------|
| 2025*    | 592.54                                | 2.00                                 | ≤5                   | 0.65%                   | 0.35%                 | 0.44%                               | 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 November 1, 2025 to December 31, 2025.

| Period - As of 12/31/2025 | Gross Returns | Net Returns | Custom Blended Benchmark<br>Returns |
|---------------------------|---------------|-------------|-------------------------------------|
| Since-Inception           | 0.65%         | 0.35%       | 0.44%                               |

\*Since-inception performance is calculated for the period beginning November 1, 2025.

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

**LSAM TR Conservative Composite:** The objective of the LSAM Total Return Conservative portfolio is to preserve capital and to produce current income with a secondary goal of minimal growth of capital. Under normal market conditions, the portfolio is invested in diversified allocations of domestic and international equities and bonds, alternative investments and money market funds. This Total Return portfolio is customized on a client-by-client basis, and utilizes individual stocks, individual bonds, mutual funds and Exchange-Traded Funds, as well as other investments that are appropriate for meeting the objective of the portfolio. The portfolio is appropriate for investors with a time horizon of less than three years. Risk level is considered low. Typical allocation: 15% - 25% equity + alternative assets / 75% – 85% fixed income + cash. 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 TR Conservative composite is compared against a custom blended benchmark comprised of 20% S&P 500 Index, 80% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM TR Conservative composite was created in October 2025 and incepted on October 31, 2025.

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