

Year End	Total Firm Assets (USD) (Millions)	Composite Assets (USD) (Millions)	Number of Portfolios	Composite Returns Gross	Composite Returns Net	Custom Blended Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Custom Blended 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 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) (Millions)	Composite Assets (USD) (Millions)	Number of Portfolios	Composite Returns Gross	Composite Returns Net	Custom Blended Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Custom Blended 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 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 incepted on September 30, 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:**

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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) (Millions)	Composite Assets (USD) (Millions)	Number of Portfolios	Composite Returns Gross	Composite Returns Net	Custom Blended Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Custom Blended 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 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 incepted 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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**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) (Millions)	Composite Assets (USD) (Millions)	Number of Portfolios	Composite Returns Gross	Composite Returns Net	Custom Blended Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Custom Blended 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%	15.46%	14.85%	0.21%	14.76%	12.19%
2022	322.87	21.69	68	-24.98%	-26.28%	-15.56%	0.26%	18.99%	13.54%
2021	353.60	26.21	61	23.79%	21.64%	10.59%	0.42%	16.46%	10.65%
2020	265.24	15.86	45	40.80%	38.36%	13.57%	0.18%	N/A <sup>2</sup>	N/A <sup>2</sup>
2019	207.37	11.02	40	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 Returns
1-Year	16.04%	14.03%	15.91%
5-Year	8.66%	6.77%	6.47%
Since-Inception	11.54%	9.60%	7.60%

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**HCM ALP Balanced Composite:** The HCM ALP 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 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 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 ALP 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 ALP Balanced composite has a minimum of \$25,000. The HCM ALP Balanced composite was created in August 2018 and incepted on August 31, 2018.

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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>

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\* 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 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%

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**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 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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**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) (Millions)	Composite Assets (USD) (Millions)	Number of Portfolios	Composite Returns Gross	Composite Returns Net	Custom Blended Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Custom Blended Benchmark 3-Yr Std Dev
2025	592.54	28.59	66	16.39%	14.37%	19.04%	0.11%	14.34%	10.35%
2024	400.75	26.90	70	22.05%	19.94%	12.91%	0.85%	16.25%	14.59%
2023	386.50	24.12	70	19.84%	17.77%	17.93%	0.36%	15.92%	14.31%
2022	322.87	20.65	67	-27.42%	-28.68%	-16.52%	0.43%	20.05%	16.89%
2021	353.60	25.02	53	30.41%	28.15%	14.62%	1.03%	17.48%	14.04%
2020	265.24	14.61	39	41.06%	38.61%	14.94%	0.32%	N/A <sup>2</sup>	N/A <sup>2</sup>
2019	207.37	10.55	37	16.01%	13.99%	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 Returns
1-Year	16.39%	14.37%	19.04%
5-Year	10.01%	8.10%	8.69%
Since-Inception	11.17%	9.25%	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<sup>®</sup>. 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 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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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.

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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) (Millions)	Composite Assets (USD) (Millions)	Number of Portfolios	Composite Returns Gross	Composite Returns Net	Custom Blended Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Custom Blended 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 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 incepted on November 30, 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.

Year End	Total Firm Assets (USD) (Millions)	Composite Assets (USD) (Millions)	Number of Portfolios	Composite Returns Gross	Composite Returns Net	Custom Blended Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Custom Blended 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 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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**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) (Millions)	Composite Assets (USD) (Millions)	Number of Portfolios	Composite Returns Gross	Composite Returns Net	Custom Blended Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Custom Blended Benchmark 3-Yr Std 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 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.

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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. 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.

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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) (Millions)	Composite Assets (USD) (Millions)	Number of Portfolios	Composite Returns Gross	Composite Returns Net	Custom Blended Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Custom Blended 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 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 incepted 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:**

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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) (Millions)	Composite Assets (USD) (Millions)	Number of Portfolios	Composite Returns Gross	Composite Returns Net	Custom Blended Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Custom Blended 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 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 incepted on November 30, 2018.

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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. 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.

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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) (Millions)	Composite Assets (USD) (Millions)	Number of Portfolios	Composite Returns Gross	Composite Returns Net	Custom Blended Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Custom Blended Benchmark 3-Yr Std Dev
2025	592.54	4.69	28	16.75%	14.72%	19.04%	0.45%	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 Returns
1-Year	16.75%	14.72%	19.04%
5-Year	13.29%	11.33%	8.69%
Since-Inception	15.35%	13.35%	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:**

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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) (Millions)	Composite Assets (USD) (Millions)	Number of Portfolios	Composite Returns Gross	Composite Returns Net	Custom Blended Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Custom Blended Benchmark 3-Yr Std Dev
2025	592.54	13.73	33	16.73%	14.71%	19.04%	0.20%	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 Returns
1-Year	16.73%	14.71%	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 incepted on August 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.

Year End	Total Firm Assets (USD) (Millions)	Composite Assets (USD) (Millions)	Number of Portfolios	Composite Returns Gross	Composite Returns Net	Custom Blended Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Custom Blended 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 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 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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