

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	25.86	32	15.78%	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 Returns
1-Year	15.78%	13.78%	15.91%
5-Year	7.63%	5.77%	6.47%
10-Year	8.29%	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.

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	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 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.

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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:**

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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.

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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>

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Period - As of 12/31/2025	Gross Returns	Net Returns	Custom Blended Benchmark 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.  
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**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 incepted on February 28, 2018.

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