



All data as of 09/30/26

Strategy	Allocation	Expense
US Conservative	100% US market-value-weighted bond ETFs	0.03%
US Conservative Growth	20% US market-cap weighted stock ETFs 80% US market-value weighted bond ETFs	0.03%
US Moderate Growth	40% US market-cap weighted stock ETFs 60% US market-value weighted bond ETFs	0.03%
US Growth	60% US market-cap weighted stock ETFs 40% US market-value weighted bond ETFs	0.02%
US Aggressive Growth	80% US market-cap weighted stock ETFs 20% US market-value weighted bond ETFs	0.02%
US 100% Equity	100% US market-cap weighted stock ETFs	0.02%
US Select Equity - Volatility Focus	100% US lower-volatility individual stocks	0.00%
Global BFW Equity - Volatility Focus	100% global behavioral-factor-weighted stock ETFs	0.17%
Global BFW Equity - Return Focus	100% global behavioral-factor-weighted stock ETFs	0.15%

BFW = Behavioral-Factor-Weighted

Expense is the weighted-average operating expense of the underlying ETFs in the portfolio that you would pay if you'd invested in this portfolio on your own.

Strategy Selection: your default strategy is one of the six traditional US ETF portfolios, matched to your household's risk tolerance as determined through your financial plan. If your risk tolerance calls for 100% equities, you have three additional options to consider: US Select Equity (individual stocks, lower-volatility focus), Global BFW Equity – Volatility Focus, or Global BFW Equity – Return Focus. If choosing between the two global options, Volatility Focus prioritizes smaller declines during market downturns, while Return Focus prioritizes long-term growth potential. These strategies are also available at lower equity allocations by request — let me know if you'd like to discuss.

All returns shown below are net of the 0.15% advisory fee.

Strategy	1yr	5yr	Since Inception	Standard Deviation	Inception Date
US Conservative	--	--	-1.8%	2.8%	09/10/25
Benchmark: 0% US Stocks, 100% US Bonds	--	--	-2.1%	3.7%	09/10/25
US Conservative Growth	--	--	0.1%	--	12/31/25
Benchmark: 20% US Stocks, 80% US Bonds	--	--	0.2%	--	12/31/25
US Moderate Growth	--	--	3.2%	--	12/31/25
Benchmark: 40% US Stocks 60% US Bonds	--	--	3.3%	--	12/31/25
US Growth	--	--	5.2%	--	01/31/26
Benchmark: 60% US Stocks, 40% US Bonds	--	--	5.4%	--	01/31/26
US Aggressive Growth	--	--	8.2%	--	01/31/26
Benchmark: 80% US Stocks, 20% US Bonds	--	--	8.3%	--	01/31/26
US 100% Equity	--	--	10.8%	--	01/31/26
Benchmark: 100% US Stocks	--	--	11.1%	--	01/31/26
US Select Equity – Volatility Focus	9.5%	9.4%	10.6%	12.9%	07/11/17
Benchmark: 100% US Stocks	15.7%	13.8%	15.0%	15.8%	07/11/17
Global BFW Equity – Volatility Focus	12.6%	8.5%	8.4%	12.4%	11/06/17
Benchmark: 100% Global Stocks	16.5%	11.6%	11.5%	15.4%	11/06/17
Global BFW Equity – Return Focus*	24.9%	12.7%	14.3%	14.2%	09/11/20
Benchmark: 100% Global Stocks	16.5%	11.6%	13.9%	14.6%	09/11/20

* This strategy employs a tactical volatility overlay. It uses a public market index of expected stock market volatility as a proxy for investor anxiety. When that index rises above an elevated threshold, allocation shifts from low-volatility toward momentum and/or value exposure, reverting when it falls below a separate, lower threshold. This overlay has been part of the strategy's methodology since inception.

Benchmarks: U.S. Bond performance is represented by the iShares Core U.S. Aggregate Bond ETF (AGG). U.S. Stock performance is represented by the iShares Core S&P 500 ETF (IVV). Global Stock performance is represented by the iShares MSCI ACWI ETF (ACWI). ETF benchmarks include fund-level expenses and may differ from the underlying index. Multi-asset benchmark performance reflects monthly rebalancing of the underlying benchmark components.

Risk Metrics: Standard deviation is calculated using monthly returns since inception with at least 1 year of performance.

Representative Account: Performance shown reflects the results of a single representative account managed according to the strategy. The representative account was selected because it has the longest continuous track record and is managed in a manner consistent with the strategy's stated objectives. The performance of this representative account is not materially higher than the performance of all related accounts for the applicable time periods.

Performance Methodology: Returns for periods greater than one year are annualized. Performance reflects the reinvestment of dividends and other earnings and is shown net of advisory fees, trading costs, and custodial expenses. Past performance does not guarantee future results.

Risk and Other Important Information: All investments involve risk, including the potential loss of principal. Strategy characteristics, allocations, and objectives may change over time. This material is for informational purposes only and does not constitute a recommendation to buy or sell any security. Please refer to your advisory agreement and Form ADV for additional information.