Q2'2026 Fact Sheet

Portfolio Objective: Moderate

As of June 30, 2026

CPM Creative Portfolio Management | Traditional TAX WISE

Strategy Description

The Tax-Wise Investment Strategy aims to enhance the tax-efficiency of a diversified portfolio across key asset classes and markets, along with a harmonious blend of active and passive management styles. This is primarily achieved through the utilization of highly-rated, actively and passively managed mutual funds & ETFs. Each mutual fund and ETF are meticulously screened and chosen from a broad spectrum of custodian options, based on the potential value especially with tax-efficiency, they could to the portfolio. The chosen funds are usually those that rank highly within their category based on the analytical metrics we scrutinize. Roughly 10 to 15 mutual funds and ETFs are used within a portfolio to fulfill the strategy's objectives. ETF's due to their tax-efficient manner in limiting pass-through capital gains are routinely used for portfolio equity exposure. Muni mutual funds are used more frequently for the portfolios fixed mutual funds are used more frequently for the portfolio fixed mutual funds income exposure. The precise number and type of investments fluctuates based on the portfolio objective and the level of asset class exposure.

Portfolio objective options include : Conservative, Moderately Conservative, Moderate, Moderately Aggressive, Aggressive

Strategy Facts

Strategy Inception	2016
Minimum Initial Investment	$100,000
Strategy Benchmark	Moderate Benchmark
Number of Holdings	16
Dividend Yield %	2.2%
Net Expense Ratio %	0.31%
Stock Allocation	59%
Bond Allocation	39%
Weighted Avg. Market Cap ($M)	$214,756
Effective Duration	5.45
Yield to Maturity	3.50%
Effective Maturity	13.44
Turnover Ratio %	57%
Price / Earnings Ratio	32.2x
Price / Book Ratio	9.7x

Risk Metrics: 3 Year

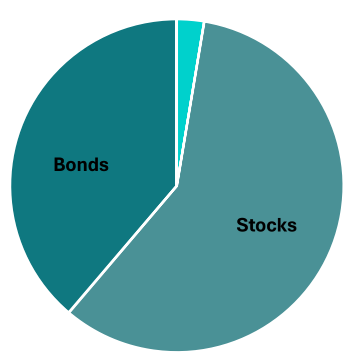
Beta	0.91
Downside (Quarterly)	0.51
Upside (Quarterly)	0.96
Upside/Downside Ratio	1.13
Historical Sharpe Ratio	0.98
Annualized Standard Deviation	8.56%
Batting Avgerage	0.47
Historical Sortino Ratio	1.62
Information Ratio	0.24

Annualized Std Deviation - monthly returns

Top 10 Holdings

Symbol	Name	% Weight
VTV	Vanguard Value Index Fund ETF	10.0%
GARP	iShares MSCI USA Quality GARP ETF	10.0%
CGMU	Capital Group Municipal Income ETF	8.0%
BBIIX	BBH Intermediate Municipal Bond Fund I	8.0%
BMNIX	Baird Core Intermediate Municipal Bond Inst	8.0%
BTEIX	Brown Advisory Tax-Exempt Bond Fund Inst	8.0%
PAMYX	Putnam Strategic Intermediate Municipal Fd Y	7.0%
EFV	iShares MSCI EAFE Value ETF	5.0%
WTV	WisdomTree US Value Fund	5.0%
IMCG	iShares Morningstar Mid-Cap Growth ETF	5.0%
PIZ	Invesco Dorsey Wright Developed Markets Mo ETF	5.0%
SPHQ	Invesco S&P 500 Quality ETF	5.0%

Asset Allocation



Cash	**2.6%**	**Convertible**	**0.0%**
Stocks	**58.6%**	**Preferred**	**0.0%**
Bonds	**38.7%**	**Other**	**0.1%**

Region Exposure

Developed Markets	**99%**
Emerging Markets	**1%**

Americas	**83%**	**Asia**	**4%**
Europe	**7%**	**LATAM**	**1%**

The performance data quoted presents past performance of the current Composite model portfolio; past performance does not guarantee future results.

CPM Creative Portfolio Management

TRADITIONAL TAX WISE

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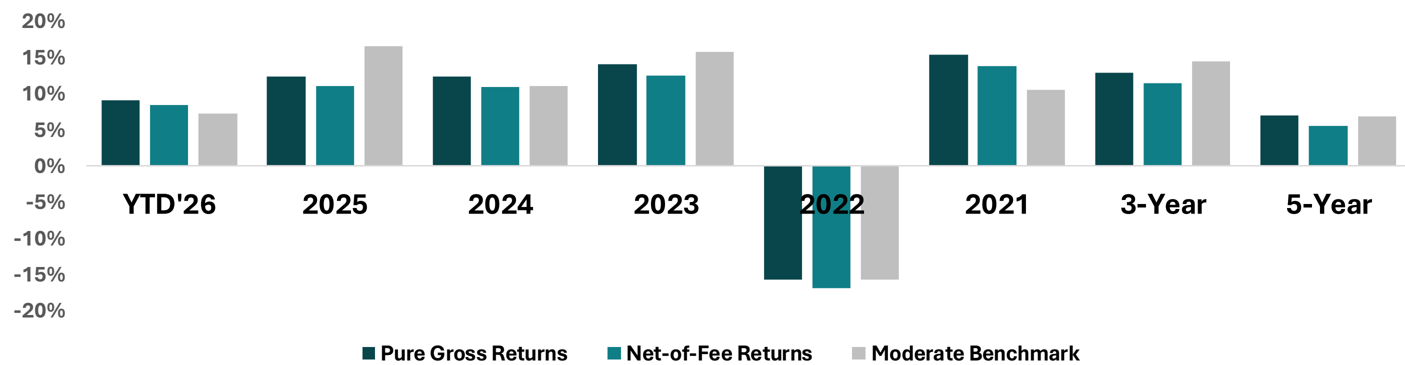
Annual Total Returns (%)

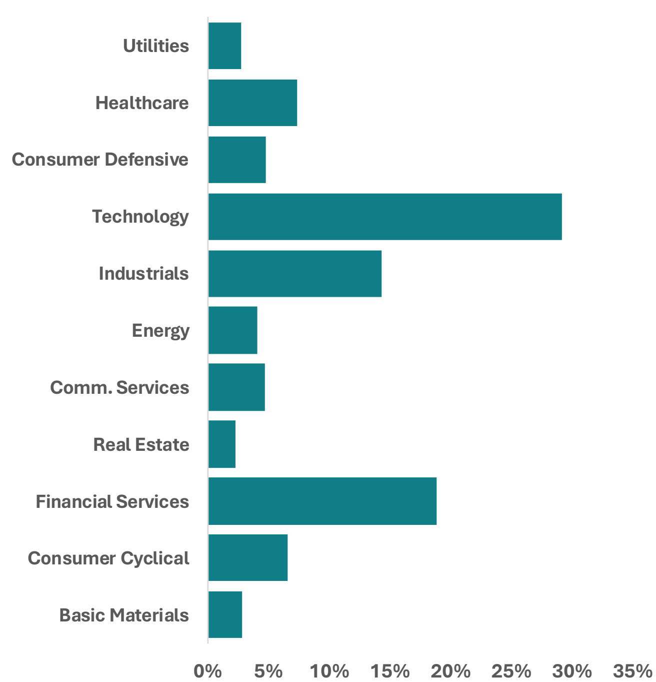
	YTD'26	2025	2024	2023	2022	2021	3 Year Annualized	5 Year Annualized	10 Year Annualized	Since Inception
Pure Gross Returns	9.02%	12.41%	12.38%	13.99%	-15.72%	15.37%	12.93%	6.96%	-	-
Net-of-Fee Returns	8.42%	10.98%	10.92%	12.47%	-16.86%	13.76%	11.45%	5.54%	5.94%	5.94%
Moderate Benchmark	7.21%	16.52%	11.07%	15.71%	-15.78%	10.48%	14.41%	6.86%	-	-



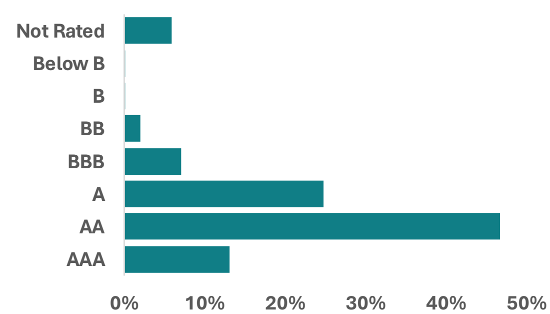
*All returns are calculated in US Dollars

**Blended Moderate Benchmark 40% Bloomberg US Aggregate Bond Index (BBUSATR), 60% MSCI ACWI Total Return (MSACWITR)

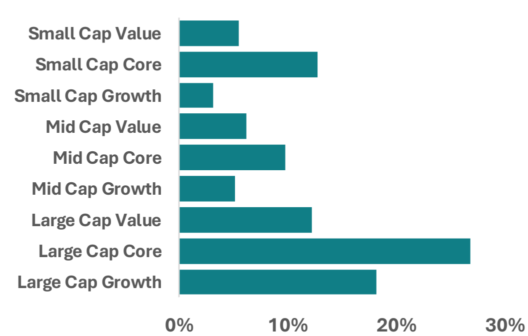
Stock Sector Exposure



Bond Credit Quality Exposure



Equity Style Exposure



Annual Total Returns are actual historical results; Other data presents past performance of Composite model; past performance does not guarantee future results.

Disclosures

Investment Risk – All investments entail risk, and these risks could result in the loss of some or all of your investment. There is no guarantee of returns. Past performance is not an indication of future results.
Model Portfolios – Portfolios are allocated pursuant to models determined by Creative Financial Designs, Inc., (Creative) which is solely responsible for the content of each model, and the selection of specific investments. Creative has discretion to change the models at any time, and might make changes to the models for any reason, including current or anticipated market conditions. Any references to percentages of assets in a model portfolio are subject to the discretion of the management team, and are subject to change at any time, without notice.
Variances Among Accounts – Each investment model is merely a guideline, and there may be variance between investment holdings, and therefore returns, in any particular account versus the model allocation. In some instances, these differences may be material. Additionally, there may be some differing holdings among customers investing in the same investment model portfolio. Some of these differing holdings are the result of limited investment options, such as would be the case in self-directed retirement accounts, and/or managed variable annuity accounts. Additional variances could arise due to such things as, without limitation: •Programmed reallocations by an issuer, pursuant to particular product terms and conditions •Special reallocation requests by the client •Timing issues, e.g. investors purchase a fund that subsequently is no longer available for new purchasers, so later investors invest in a comparable (though not identical) investment •size of an investment account •Additional strategic options selected by a client, e.g. a client uses the invest over time option or the optional cash allocation •Additional contributions to an account, or withdrawals from an account •Additional charges or restrictions that may make a reallocation disadvantageous to a particular client •Tax implications applicable to an individual investment or account •Opening of new investments •Minimum investment amounts applicable to investments •Management fee and other fees charged to the client •Choice of product, custodian, platform, broker/dealer, or other third-party service providers, etc.
Client Choices Influencing Returns in the Account – Please note that your choices as a client may influence the returns in your account, and may not mirror returns of holdings of other investors in the same model portfolio. Some of your choices that may affect the account include: •Making additional contributions to your account •Making distributions from your account •Putting special restrictions on your account, either to hold a particular security, to avoid a particular security, to hold additional cash, etc. •Management fee and other fees charged to the client •Choice of product, custodian, platform, broker/dealer, or other third-party service providers, etc.
Investment Options Subject to Portfolio Selection Criteria – Selection criteria of individual investments is subject to the limitations set forth in the particular strategy objectives. The firm attempts to diversify investment portfolios subject to the selection criteria for the particular strategy. Descriptions of investment strategies are set forth in the firm's ADV and other applicable disclosures.
The **Blended Benchmark** is a weighted custom composite consisting **40% Bloomberg U.S. Aggregate Bond Index / 60% MSCI ACWI Index (USD)**. The **MSCI ACWI Index (USD**) captures large and mid cap companies across 23 developed markets and 24 emerging markets countries with coverage of ~85% of the global investable equity opportunity set. The **Bloomberg U.S. Aggregate Bond Index** is a market-value-weighted index of fixed-rate, publicly-placed, USD denominated, and non-convertible investment grade debt issues with at least $250 million par amount outstanding and at least one year to final maturity. It is not possible to invest directly in an index.
Composite returns reflect the reinvestment of income and capital gains and are calculated and stated in USD, and periods over one year are annualized. Gross of fees performance does not include trading costs, management fees, or other expenses that would be incurred by a participant portfolio, but does reflect the expenses of any underlying fund and ETF investments. Net of fees performance reflects deduction of the maximum annual management fee of 2%. Management fees can range from 0.20% to 2.00% and are based on client and adviser agreement.

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