CPM Creative Portfolio Management | TRADITIONAL ETF STRATEGY

Q3'2026 Fact Sheet

Portfolio Objective: Moderately Conservative

As of September 30, 2026

Strategy Description

The Exchange-Traded Funds (ETF) Investment Strategy is designed to give the client a highly diversified portfolio of ETFs among major assets classes and markets. ETFs typically have two main benefits over mutual funds: a more tax-friendly nature and typically lower internal investment expenses. The investments are carefully screened for quality and selected based on the individual and overall value they add to the portfolio. The screening process generally consists of in-depth analysis to identify a fund's risk characteristics, performance metrics, and management quality. The investments selected typically are those that perform at the top of their category in terms of our analytical metrics. The actual number of ETF's employed in a given portfolio is approximately 10 to 15 investments. This varies on the level of asset class exposure primarily depending on investment objective. ETF's are filtered utilizing, but not limited to, the following process: Risk and Volatility, Morningstar Ratings and Grade, In-Depth Management Evaluation.

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

Strategy Facts

Strategy Inception	2011
Minimum Initial Investment	$50,000
Strategy Benchmark	Mod Conservative
Number of Holdings	19
Dividend Yield %	3.1%
Net Expense Ratio %	0.32%
Stock Allocation	39%
Bond Allocation	55%
Weighted Avg. Market Cap ($M)	$227,606
Effective Duration	3.50
Yield to Maturity	4.71%
Effective Maturity	11.23
Turnover Ratio %	123%
Price / Earnings Ratio	29.4x
Price / Book Ratio	10.0x

Risk Metrics: 3 Year

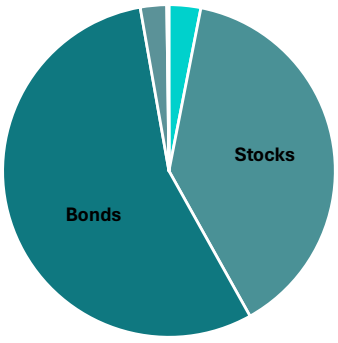
Beta	0.79
Downside (Quarterly)	0.54
Upside (Quarterly)	0.96
Upside/Downside Ratio	1.26
Historical Sharpe Ratio	1.01
Annualized Standard Deviation	6.04%
Batting Avgerage	0.53
Historical Sortino Ratio	1.72
Information Ratio	0.13

**Annualized Std Deviation - monthly returns*

Top Holdings

Symbol	Name	% Weight
VTV	Vanguard Morningstar Value ETF	10.0%
GARP	iShares MSCI USA Quality GARP ETF	10.0%
MBSF	Regan Floating Rate MBS ETF	10.0%
PYLD	PIMCO Multisector Bond Active ETF	8.0%
STIP	iShares 0-5 Year TIPS Bond ETF	7.0%
SPHQ	Invesco S&P 500 Quality ETF	5.0%
JPIB	JPMorgan International Bond Opportunities ETF	5.0%
VFMV	Vanguard US Minimum Volatility ETF	5.0%
FENI	Fidelity Enhanced International ETF	5.0%
LMBS	First Trust Low Duration Opportunities ETF	4.0%
USTB	VictoryShares Short-Term Bond ETF	4.0%
BUFR	FT Vest Laddered Buffer ETF	4.0%

Asset Allocation

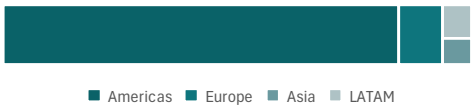


Cash	3.1%	Convertible	2.6%
Stocks	38.9%	Preferred	0.1%
Bonds	55.4%	Other	0.1%

Region Exposure



Developed Markets	97%
Emerging Markets	3%

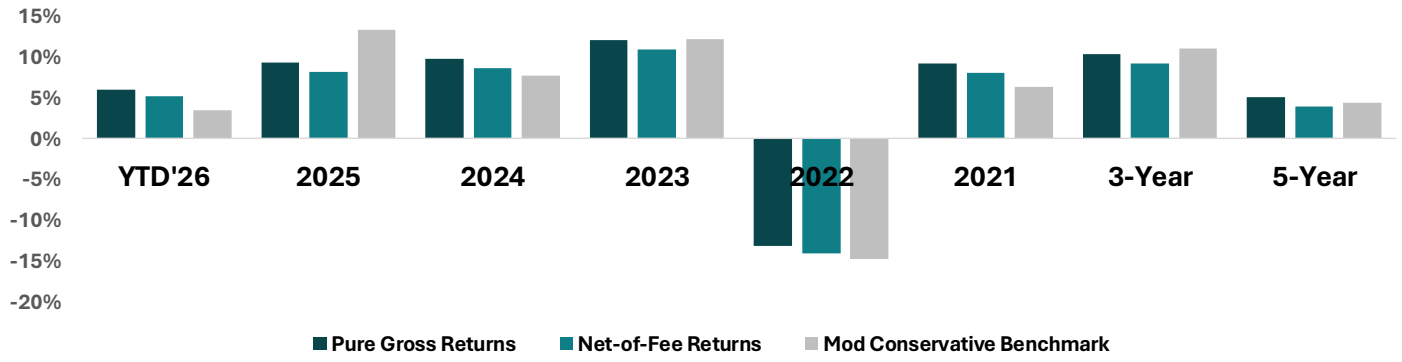


Americas	83%	Asia	3%
Europe	9%	LATAM	3%

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

Total Returns (%)

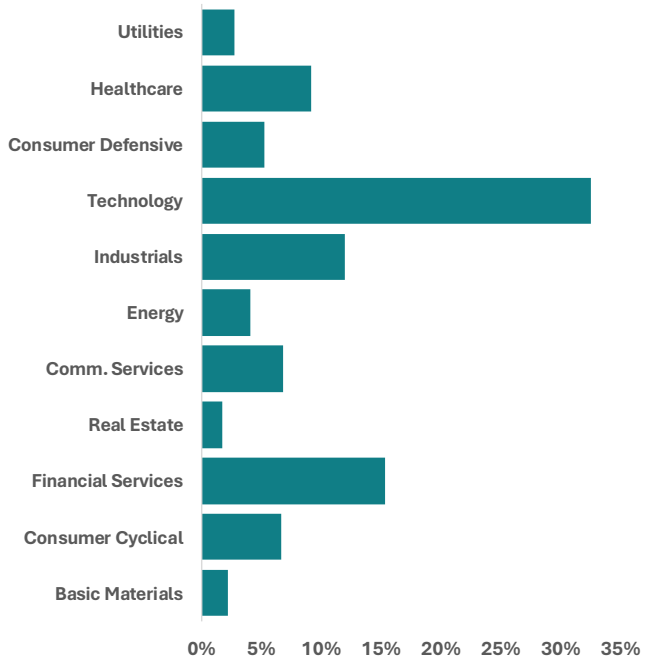
	YTD'26	2025	2024	2023	2022	2021	3 Year Annualized	5 Year Annualized	10 Year Annualized	Since Inception
Pure Gross Returns	6.06%	9.38%	9.80%	12.11%	-13.13%	9.24%	10.40%	5.04%	-	-
Net-of-Fee Returns	5.22%	8.20%	8.63%	10.90%	-14.07%	8.07%	9.21%	3.91%	4.16%	4.38%
Mod Conservative Benchmark	3.51%	13.41%	7.72%	12.26%	-14.78%	6.37%	11.10%	4.45%	-	-



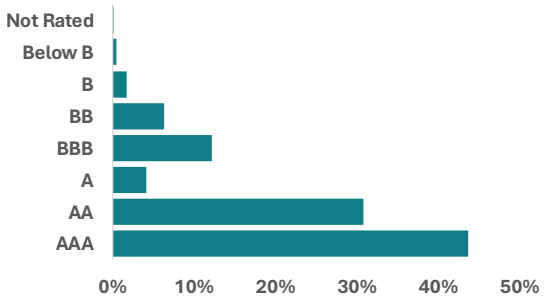
*All returns are calculated in US Dollars

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

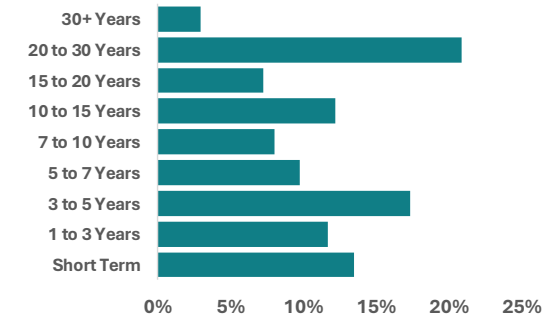
Stock Sector Exposure



Bond Credit Quality Exposure



Bond Maturity 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 **60% Bloomberg U.S. Aggregate Bond Index / 40% 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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