CPM Creative Portfolio Management | TRADITIONAL ETF STRATEGY

# Q3'2026 Fact Sheet

**Portfolio Objective: 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 | $50,000 |
| Strategy Benchmark | Conservative Benchmark |
| Number of Holdings | 16 |
| Dividend Yield % | 3.7% |
| Net Expense Ratio % | 0.36% |
| Stock Allocation | 20% |
| Bond Allocation | 75% |
| Weighted Avg. Market Cap ($M) | $248,026 |
| Effective Duration | 3.49 |
| Yield to Maturity | 4.80% |
| Effective Maturity | 10.81 |
| Turnover Ratio % | 150% |
| Price / Earnings Ratio | 29.2x |
| Price / Book Ratio | 9.4x |

## Risk Metrics: 3 Year

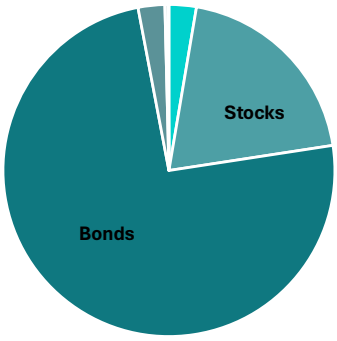
| | |
|---|---|
| Beta | 0.64 |
| Downside (Quarterly) | 0.50 |
| Upside (Quarterly) | 0.89 |
| Upside/Downside Ratio | 1.37 |
| Historical Sharpe Ratio | 0.64 |
| Annualized Standard Deviation | 4.43% |
| Batting Avgerage | 0.53 |
| Historical Sortino Ratio | 1.16 |
| Information Ratio | (0.01) |

*Annualized Std Deviation - monthly returns

## Top Holdings

| Symbol | Name | % Weight |
|---|---|---|
| PYLD | PIMCO Multisector Bond Active ETF | 11.0% |
| MBSF | Regan Floating Rate MBS ETF | 11.0% |
| VTV | Vanguard Morningstar Value ETF | 10.0% |
| USTB | VictoryShares Short-Term Bond ETF | 10.0% |
| STIP | iShares 0-5 Year TIPS Bond ETF | 9.0% |
| GARP | iShares MSCI USA Quality GARP ETF | 6.0% |
| EVTR | Eaton Vance Total Return Bond ETF | 6.0% |
| SCHR | Schwab Intermediate-Term US Treasury ETF | 5.0% |
| LMBS | First Trust Low Duration Opportunities ETF | 5.0% |
| JPIB | JPMorgan International Bond Opportunities ETF | 5.0% |
| ACYN | FT Vest Laddered Autocallable Barrier & Income ETF | 5.0% |
| BUFR | FT Vest Laddered Buffer ETF | 4.0% |

## Asset Allocation

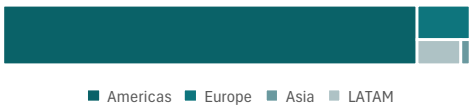



| | | | |
|---|---|---|---|
| Cash | 2.7% | Convertible | 2.6% |
| Stocks | 20.0% | Preferred | 0.3% |
| Bonds | 74.6% | Other | 0.1% |

## Region Exposure




| | |
|---|---|
| Developed Markets | 97% |
| Emerging Markets | 3% |




| | | | |
|---|---|---|---|
| Americas | 87% | Asia | 1% |
| Europe | 6% | LATAM | 4% |

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

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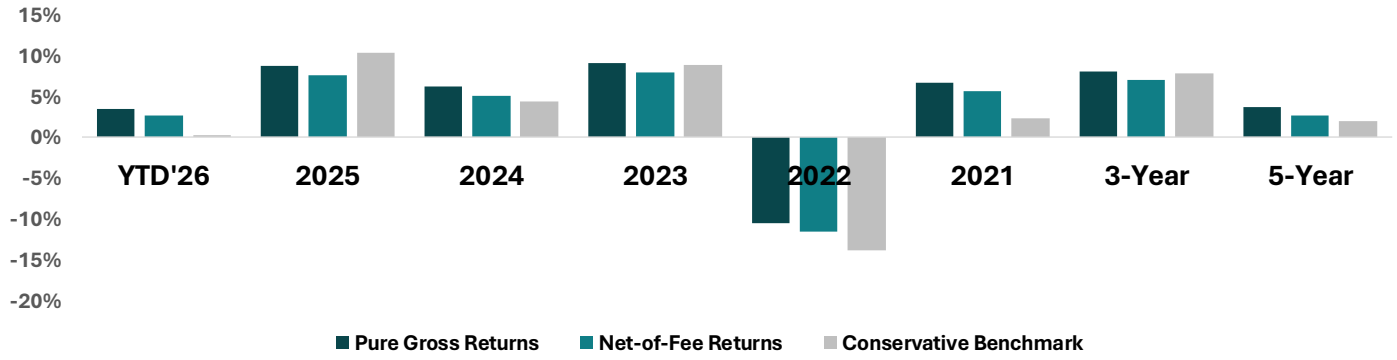
As of September 30, 2026

## Total Returns (%)

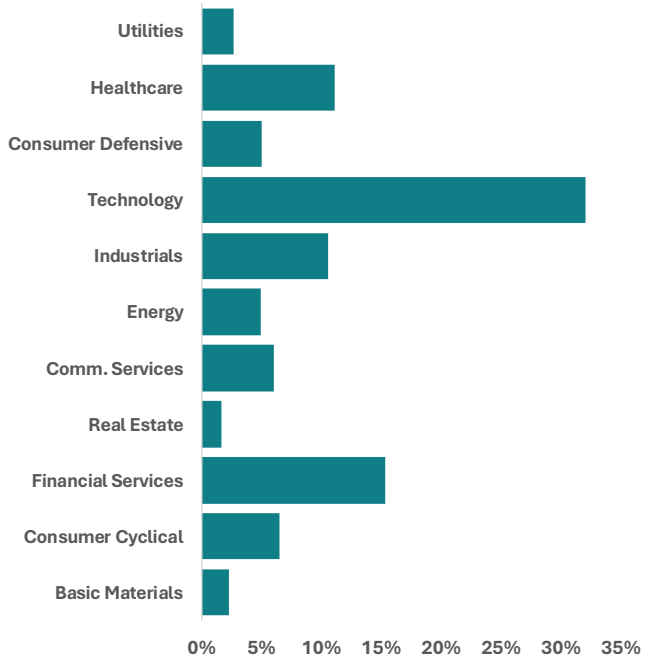
| | YTD'26 | 2025 | 2024 | 2023 | 2022 | 2021 | 3 Year Annualized | 5 Year Annualized | 10 Year Annualized | Since Inception |
|---|---|---|---|---|---|---|---|---|---|---|
| Pure Gross Returns | 3.49% | 8.74% | 6.21% | 9.15% | -10.55% | 6.71% | 8.11% | 3.75% | - | - |
| Net-of-Fee Returns | 2.70% | 7.60% | 5.10% | 8.01% | -11.51% | 5.61% | 6.99% | 2.67% | 2.52% | 3.13% |
| Conservative Benchmark | 0.28% | 10.33% | 4.45% | 8.86% | -13.86% | 2.36% | 7.85% | 2.04% | - | - |



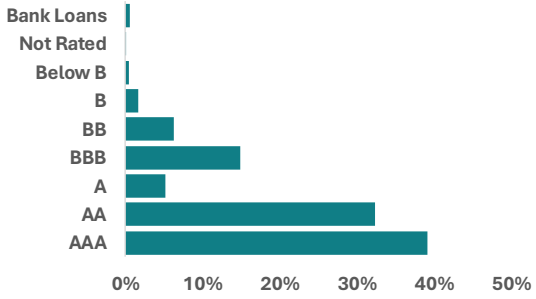

*All returns are calculated in US Dollars

**Blended Conservative Benchmark 80% Bloomberg US Aggregate Bond Index (BBUSATR), 20% MSCI ACWI Total Return (MSACWITR)

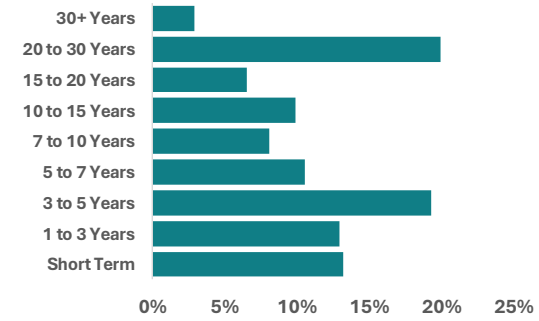
### Stock Sector Exposure




### 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 **80% Bloomberg U.S. Aggregate Bond Index / 20% 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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