KINGSVIEW
INVESTMENT MANAGEMENT

# CORE - First Trust®

3Q 2026

## FACT SHEET

## PROGRAM DETAILS

| | CONSERVATIVE | MODERATE CONSERVATIVE | BALANCED | MODERATE AGGRESSIVE | AGGRESSIVE |
|---|---|---|---|---|---|
| INCEPTION DATE | MARCH 31, 2020 | MAY 31, 2020 | APRIL 30, 2020 | MARCH 31, 2020 | MARCH 31, 2020 |
| MINIMUM INVESTMENT | $25,000.00 | $25,000.00 | $25,000.00 | $25,000.00 | $25,000.00 |
| INDICATED YIELD F1 (GROSS) | 3.86% | 3.37% | 2.87% | 2.46% | 2.00% |
| EXPENSE RATIO | 0.46% | 0.49% | 0.52% | 0.55% | 0.59% |
| NUMBER OF HOLDINGS | 13 | 14 | 15 | 15 | 15 |
| BENCHMARK* | 20% MSCI ACWI/ 80% AGG | 35% MSCI ACWI/ 65% AGG | 50% MSCI ACWI/ 50% AGG | 65% MSCI ACWI/ 35% AGG | 80% MSCI ACWI/ 20% AGG |

*(MSCI AWCI) stands for All Country World Index (AGG) stands for Bloomberg Aggregate Bond TR Index*

## STRATEGY OBJECTIVE

Attempt to build an optimized portfolio for all risk and reward characteristics by owning up to 15 asset classes at once and re-balancing over time. The goal is to capture risk premium by buying low and selling high over an entire market cycle.

## PHILOSOPHY

We believe a strategic perspective paired with periodic rebalancing will result in long-term performance matching or exceeding its benchmark.

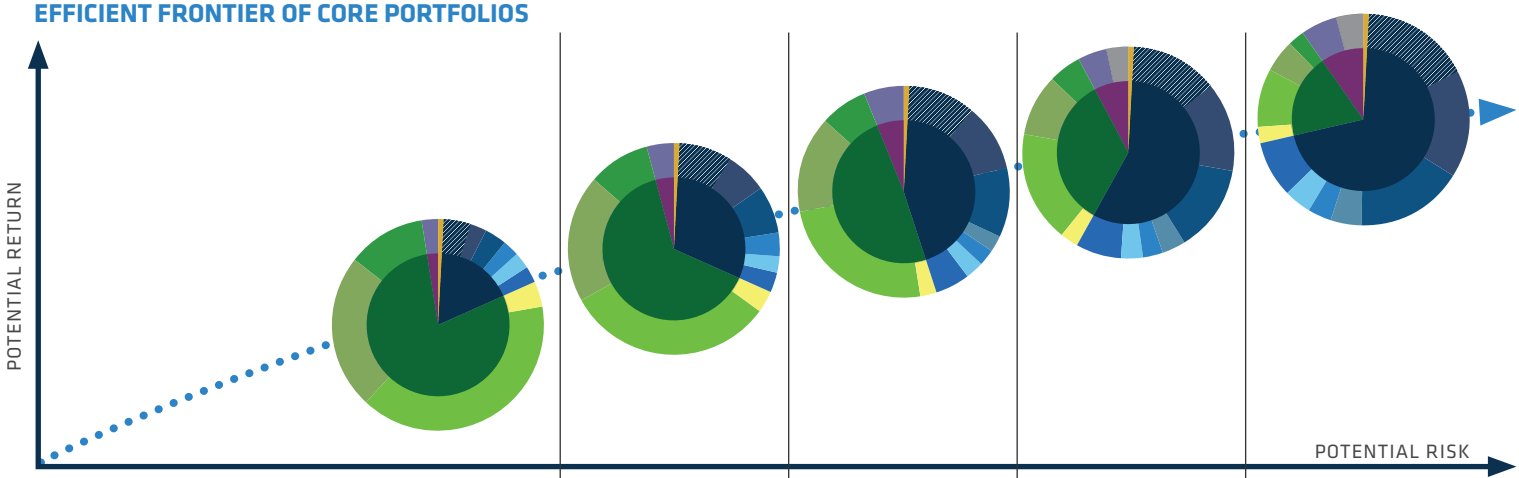
- Passive ETF Selection – Invest in what we believe are the best possible ETFs that minimize tracking error and cross-correlation, while also delivering maximum overall performance per unit of risk.
- Risk Management – By maintaining a portfolio consistent with the desired risk category and rebalancing between growth and value across asset classes; overall reward to risk can be optimized by constructing portfolios on the efficient frontier and rebalancing as necessary to maintain an ever-changing optimal mix of ETFs based on total portfolio risk.
- Consistency - Aim to provide investors long term growth along with the knowledge that the CORE portfolios are always fully invested and rebalanced as necessary to manage overall risk.

| PERFORMANCE As of: 9/30/2026 | CONSERVATIVE | | | MODERATE CONSERVATIVE | | | BALANCED | | | MODERATE AGGRESSIVE | | | AGGRESSIVE | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Net of Model Fees[1] | Net of Max Fees[2] | Bench-mark | Net of Model Fees[1] | Net of Max Fees[2] | Bench-mark | Net of Model Fees[1] | Net of Max Fees[2] | Bench-mark | Net of Model Fees[1] | Net of Max Fees[2] | Bench-mark | Net of Model Fees[1] | Net of Max Fees[2] | Bench-mark |
| YTD | 2.08% | 0.94% | 0.29% | 4.18% | 3.01% | 2.71% | 6.50% | 5.32% | 5.14% | 8.71% | 7.51% | 7.59% | 10.73% | 9.51% | 10.06% |
| 3 MONTHS | -2.58% | -2.95% | -2.48% | -2.75% | -3.11% | -1.71% | -3.16% | -3.53% | -0.93% | -3.44% | -3.80% | -0.15% | -3.65% | -4.02% | 0.63% |
| 1 YEAR | 3.32% | 1.79% | 1.84% | 5.68% | 4.11% | 4.65% | 8.17% | 6.57% | 7.49% | 10.61% | 8.98% | 10.36% | 12.95% | 11.28% | 13.27% |
| 3 YEAR | 7.62% | 6.03% | 7.57% | 9.95% | 8.32% | 10.24% | 12.17% | 10.51% | 12.95% | 14.27% | 12.58% | 15.70% | 16.39% | 14.68% | 18.48% |
| 5 YEAR | 2.78% | 1.25% | 1.90% | 4.24% | 2.69% | 3.80% | 5.56% | 3.99% | 5.71% | 6.79% | 5.20% | 7.62% | 8.06% | 6.46% | 9.52% |
| SINCE INCEPTION | 5.45% | 3.88% | 3.41% | 6.42% | 4.84% | 5.13% | 8.90% | 7.29% | 7.86% | 12.75% | 11.08% | 11.49% | 14.84% | 13.14% | 14.24% |
| CUMULATIVE RETURN | 41.16% | 28.09% | 24.36% | 48.30% | 34.92% | 37.30% | 72.86% | 57.09% | 62.49% | 118.11% | 98.02% | 102.78% | 145.78% | 123.16% | 137.53% |
| **CALENDAR YEAR PERFORMANCE (SINCE INCEPTION)** | | | | | | | | | | | | | | | |
| 2026 | 2.08% | 0.94% | 0.29% | 4.18% | 3.01% | 2.71% | 6.50% | 5.32% | 5.14% | 8.71% | 7.51% | 7.59% | 10.73% | 9.51% | 10.06% |
| 2025 | 8.52% | 6.92% | 10.33% | 10.94% | 9.30% | 12.63% | 12.66% | 11.00% | 14.96% | 14.41% | 12.73% | 17.31% | 16.60% | 14.88% | 19.68% |
| 2024 | 6.16% | 4.58% | 4.46% | 7.70% | 6.11% | 6.90% | 9.15% | 7.53% | 9.39% | 10.41% | 8.78% | 11.93% | 11.92% | 10.27% | 14.50% |
| 2023 | 8.25% | 6.65% | 8.86% | 9.73% | 8.11% | 11.40% | 11.29% | 9.65% | 13.97% | 12.74% | 11.07% | 16.57% | 13.99% | 12.31% | 19.21% |
| 2022 | -10.70% | -12.05% | -13.87% | -11.60% | -12.93% | -14.56% | -12.53% | -13.85% | -15.29% | -13.43% | -14.74% | -16.05% | -14.31% | -15.60% | -16.86% |
| 2021 | 3.75% | 2.21% | 2.35% | 7.72% | 6.13% | 5.34% | 11.03% | 9.39% | 8.39% | 14.32% | 12.64% | 11.50% | 17.38% | 15.65% | 14.68% |
| 2020[3] | 19.68% | 18.37% | 12.12% | 14.03% | 13.05% | 10.73% | 22.11% | 20.93% | 17.43% | 42.35% | 40.81% | 31.54% | 48.34% | 46.75% | 38.55% |
| **RISK MEASURES (SINCE INCEPTION)** | | | | | | | | | | | | | | | |
| STANDARD DEVIATION | 6.37% | 6.37% | 6.99% | 7.77% | 7.77% | 8.12% | 9.68% | 9.68% | 9.44% | 12.23% | 12.23% | 11.16% | 14.10% | 14.10% | 12.76% |
| STANDARD DEVIATION (3YR.) | 5.03% | 5.03% | 6.12% | 6.37% | 6.37% | 6.90% | 7.99% | 7.99% | 7.87% | 9.61% | 9.61% | 8.98% | 11.08% | 11.08% | 10.18% |
| STANDARD DEVIATION (5YR.) | 6.29% | 6.29% | 7.50% | 8.04% | 8.04% | 8.61% | 10.02% | 10.02% | 9.89% | 11.92% | 11.92% | 11.29% | 13.85% | 13.85% | 12.76% |
| BETA | 0.85 | 0.85 | 1.00 | 0.90 | 0.90 | 1.00 | 0.96 | 0.96 | 1.00 | 1.03 | 1.03 | 1.00 | 1.03 | 1.03 | 1.00 |
| ALPHA | 2.11% | 0.54% | – | 1.49% | -0.08% | – | 1.22% | -0.39% | – | 1.04% | -0.63% | – | 0.21% | -1.48% | – |
| SHARPE RATIO | 0.39 | 0.15 | 0.07 | 0.44 | 0.24 | 0.26 | 0.61 | 0.45 | 0.52 | 0.80 | 0.67 | 0.77 | 0.84 | 0.72 | 0.89 |
| R-SQUARED | 87.57 | 87.57 | 100.00 | 89.13 | 89.13 | 100.00 | 88.31 | 88.31 | 100.00 | 87.62 | 87.62 | 100.00 | 87.60 | 87.60 | 100.00 |

*[1]"Net of Model Fee" represents performance that has factored in an assumed fee of 0.25%. [2]"Net of Max Fee" represents performance that has factored in an assumed fee of 1.75%(0.25% Model Fee plus 1.50% Advisor Fee). [3]2020 annual performance for Conservative, Moderate Aggressive and Aggressive is March 31 through December 31, 2020, for Moderate Conservative is May 31 to December 31, 2020 and for Balanced is April 30 through December 31, 2020.*

***There is no guarantee that any investment will achieve its objectives. Data quoted is past performance and current performance may be lower or higher. Past performance is no guarantee of future results. See "Disclosures" for important information regarding portfolios and benchmarks.***

## EFFICIENT FRONTIER OF CORE PORTFOLIOS




## GUIDELINES

As of: 9/30/2026

| | CONSERVATIVE | MODERATE CONSERVATIVE | BALANCED | MODERATE AGGRESSIVE | AGGRESSIVE |
|---|---|---|---|---|---|
| CASH | 1.00% | 1.00% | 1.00% | 1.00% | 1.00% |
| LARGE CAP CORE | 4.17% | 7.95% | 10.28% | 13.40% | 16.50% |
| LARGE CAP GROWTH | 2.50% | 6.50% | 10.34% | 13.41% | 16.51% |
| LARGE CAP VALUE | 3.33% | 7.21% | 10.33% | 13.41% | 16.50% |
| MID CAP GROWTH | – | – | 2.65% | 3.70% | 4.64% |
| MID CAP VALUE | 2.50% | 3.61% | 2.50% | 3.00% | 3.60% |
| SMALL CAP GROWTH | 2.50% | 2.50% | 2.63% | 3.42% | 4.21% |
| SMALL CAP VALUE | 2.50% | 3.08% | 5.34% | 6.94% | 8.55% |
| HIGH YIELD BOND | 3.99% | 3.23% | 2.50% | 2.65% | 2.50% |
| SHORT TERM BOND | 39.50% | 32.00% | 24.43% | 17.00% | 9.00% |
| INTERMEDIATE BOND | 23.83% | 19.31% | 14.83% | 9.32% | 5.00% |
| LONG TERM BOND | 11.68% | 9.46% | 7.24% | 5.03% | 2.50% |
| INTERNATIONAL DEVELOPED | 2.50% | 4.15% | 5.93% | 4.52% | 5.49% |
| EMERGING MARKET | – | – | – | 3.20% | 4.00% |

*Allocations are subject to change without notice. Allocations may not total 100% due to rounding.*

### DISCLOSURES

**Kingsview Wealth Management ("KWM")** *is an investment adviser registered with the Securities and Exchange Commission ("SEC"). Registration does not constitute an endorsement of the firm by the SEC nor does it indicate that KWM has attained a particular level of skill or ability. Information presented is for educational purposes only and does not intend to make an offer or solicitation for the sale or purchase of any specific securities, investments, or investment strategies. Investments involve risk and unless otherwise stated, are not guaranteed.*

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*Any performance shown since inception is based upon composite results of the stated portfolio. Portfolio performance is the result of the application of the KIM CORE investment process. It does not reflect any investor's actual experience with owning, trading or managing an actual investment account.*

*"Net of Model Fee" portfolio performance is shown net of the 0.25% KIM model fee and the trading costs of the firm's Custodians. "Net Model Fee" portfolio performance DOES NOT include the advisory fee charged by a KWM investment advisor representative. "Net of Max Fees" portfolio performance is shown net of the advisory fees of 1.75%, the highest fee charged by KWM, which is inclusive of the 0.25% KIM model fee and the trading costs of the firm's Custodians. Performance does not reflect the deduction of other fees or expenses, including but not limited to custodial fees and fees and expenses charged by mutual funds and other investment companies. Performance results shown include the reinvestment of dividends and interest on cash balances where applicable. The data used to calculate the portfolio performance was obtained from sources deemed reliable and then organized and presented by KWM.*

*Actual performance of client portfolios may differ materially due to the timing related to additional client deposits or withdrawals and the actual deployment and investment of a client portfolio, the reinvestment of dividends, the length of time various positions are held, the client's objectives and restrictions, and fees and expenses incurred by any specific individual portfolio.*

**Performance results are presented in US dollars. Past performance is no guarantee of future results. There are risks associated with any investment strategy, including the possible loss of principal. There is no guarantee that any investment will achieve its objectives. Diversification does not guarantee a profit or eliminate the risk of loss.**

**Benchmark:** *The KIM CORE Conservative model performance is compared to a blended index comprised of an 80% weighting in the Bloomberg Total Bond index (AGG), and a 20% weighting in the All Country World index (ACWI). The KIM CORE Moderate Conservative model performance is compared to a blended index comprised of an 65% weighting in the Bloomberg Total Bond index (AGG), and a 35% weighting in the All Country World index (ACWI). The KIM CORE Balanced model performance is compared to a blended index comprised of an 50% weighting in the Bloomberg Total Bond index (AGG), and a 50% weighting in the All Country World index (ACWI). The KIM CORE Moderate Aggressive model performance is compared to a blended index comprised of an 35% weighting in the Bloomberg Total Bond index (AGG), and a 65% weighting in the All Country World index (ACWI). The KIM CORE Aggressive model performance is compared to a blended index comprised of an 20% weighting in the Bloomberg Total Bond Index (AGG), and an 80% weighting in the All Country World index (ACWI).*

*The MSCI ACWI Total Return Index is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of developed and emerging markets. The MSCI ACWI consists of 50 country indices comprising 23 developed and 27 emerging market country indices.*

*The Bloomberg US Aggregate Bond Total Return Index is an index designed to provide a measure of the performance of the U.S. investment grade bonds market, which includes investment grade U.S. Government bonds, investment grade corporate bonds, mortgage pass through-securities and asset-backed securities that are publicly offered for sale in the United States. The securities in the index must have at least 1 year remaining to maturity. In addition, the securities must be denominated in US dollars and must be fixed rate, nonconvertible, and taxable.*

*The index results do not reflect fees and expenses and you typically cannot invest in an index. The index / indices used by KWM have not been selected to represent an appropriate benchmark to compare an investor's performance, but rather are disclosed to allow for comparison of the investor's performance to that of certain well-known and widely recognized indices. Indices are typically not available for direct investment, are unmanaged and do not incur fees or expenses.*

**Glossary of Terms:** ***Standard Deviation*** *measures the dispersion of returns; a large dispersion shows higher volatility.* ***Alpha*** *is a measure of actual returns and expected performance, given its level of risk (as measured by beta).* ***Beta*** *is a measure of the volatility, or systematic risk, of the composite portfolio in comparison to the market as a whole.* ***R-squared*** *indicates how much of the composite portfolio's fluctuations are attributable to movements of it's benchmark.* ***Sharpe Ratio*** *is a measure of risk-adjusted performance.* ***Indicated Yield (Gross)*** *estimates an annualized forward-looking yield by taking the most recently announced dividend for each underlying holding as of the end of the quarter, annualizing it based on dividend frequency and dividing by the end of quarter market price. Actual yields will differ based on any allocation changes and dividend changes by the underlying holdings. The indicated yield shown does not reflect the deduction of advisory or KIM model fees and expenses that a client or investor has paid or would have paid. Please refer to the presentation of portfolio performance to understand the overall effect of fees.* ***Expense Ratio*** *is the weighted average of the expense ratios of the underlying holdings as of the end of the quarter. These expenses are deducted from the returns of the underlying holdings and are not an additional fee to the client.*

*The firm claims compliance with GIPS®. For a complete list and description of the firm's composites and / or a presentation that adheres to the GIPS standards, contact gips@kingsview.com. For purposes of compliance with the Global Investment Performance Standards (GIPS®), the "firm" refers to only Kingsview Investment Management.*

*Indicated yield is calculated without the deduction of fees and expenses and does not reflect the deduction of all fees and expenses that a client or investor has paid or would have paid. Please refer to the presentation of the total portfolio's gross and net performance to understand the overall effect of fees.*

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