

DIVIDEND PLUS

FREE CASH FLOW BUILDS VALUE

As of December 31, 2025 | Updated Annually

Income will always be a topic of conversation when discussing investments. However, creating a stable income stream comes with inherent risk; most notable of which is quality. Investing in reliable companies that withstand economic stress creates a predictable income stream that all investors stand behind. The Kingsview Investment Management Dividend Plus allocation not only considers companies with strong foundations that redistribute profit in the form of dividends, but companies who are growing their dividend by a substantial amount each year.

INCOME GENERATION COMBINED WITH LONG TERM CAPITAL APPRECIATION

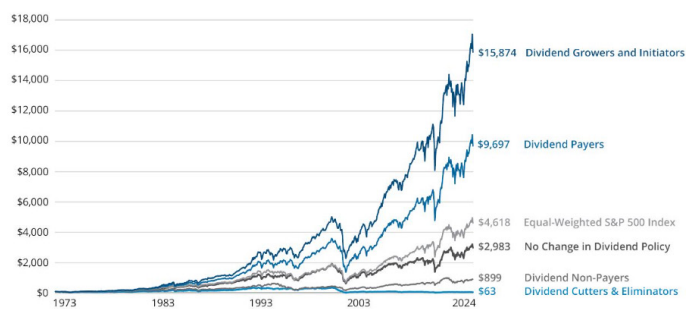
The portfolio is constructed using roughly 30 individual stocks representing all the economic sectors within the S&P 500.

Dividend Plus is designed to always be fully invested, reducing or eliminating stocks that are overvalued and looking for stocks that are out of favor or historically cheap based on a variety of metrics.

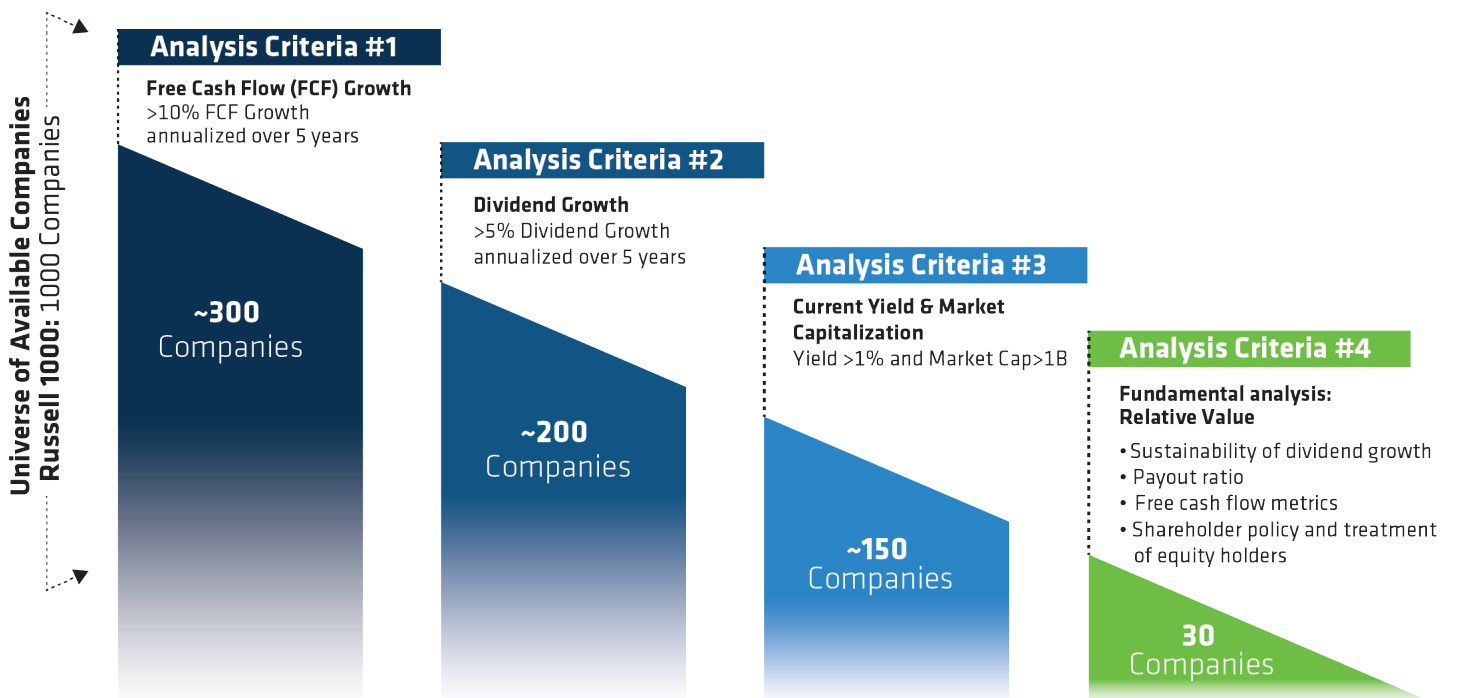
PORTFOLIO PROCESS

The Dividend Plus portfolio follows a fundamental screening for dividend growth and free cash flow generation. This provides both current income for investors as well as some belief that the company will be able to continue to expand and invest in their businesses in the future while growing dividends. Once the initial screening is completed, fundamental analysis is done on the sustainability of earnings growth, valuations and expected returns over the coming 2-3 years. The security selection process is as follows:

Returns of S&P 500 Index Stocks by Dividend Policy: Growth of \$100 (1973–2024)



As of 12/31/24. Past performance does not guarantee future results. Indices are unmanaged and not available for direct investment. For illustrative purposes only. Data Sources: Ned Davis Research and Hartford Funds, 3/25.



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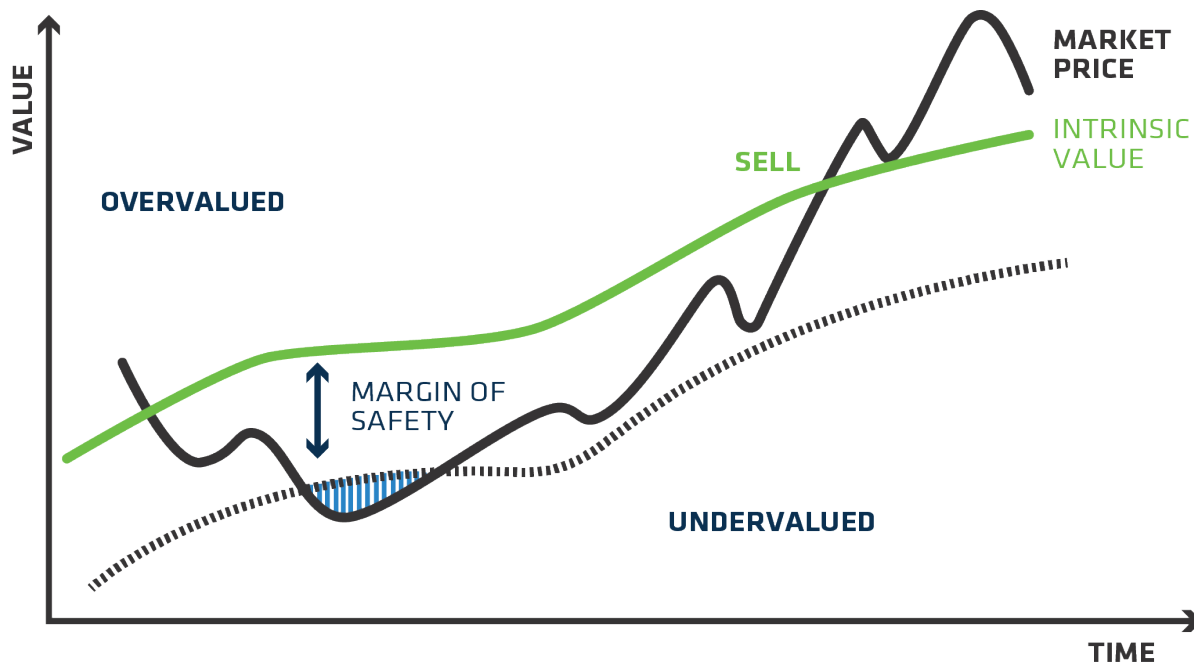
A CASE FOR DIVIDEND INVESTING

Value Investing is an approach to investing that prioritizes low priced stocks vs both peers and their own average historical average price to earnings and book ratios. Popularized by investors such as Benjamin Graham, David Dodd, and Warren Buffett, value investing seeks to buy stocks below their intrinsic value and hold them back to a fair market valuation.

If companies are temporarily out of favor with the market, they can sometimes be acquired below long-term intrinsic value with a margin of safety and held while the stock normalizes in price again over time.

The long-term reality of below average interest rates makes dividend paying stocks more attractive vs bonds in some cases, while also offering possible capital appreciation over time. Dividends can be used for current income or allowed to build up and be re-invested into the strategy to help enhance results over time.

Typical cashflow analysis would involve discounting the expected future cash flows from a stock back to the present, to help determine an impartial present value, which can then be used to determine both a suggested future value allowing for some margin of safety.



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