KINGSVIEW
INVESTMENT MANAGEMENT

MULTI-STRATEGY

FACT SHEET

3Q 2026

STRATEGY OBJECTIVE

Outperform a traditional multi-asset index by positioning investments utilizing a group of asset classes featuring style diversification. The goal is to create a more attractive risk-based allocation by overweighting or underweighting asset classes that are desirable or undesirable for investment.

PHILOSOPHY

We believe a fundamental perspective coupled with active management will result in long term outperformance of a stated benchmark.

- Asset Class Selection – Equity investments feature targeted sector selection and specific stock focus: fixed income investments span various durations as well as issuer and credit quality. Alternative investments highlight a broad range from commodities to currencies.
- Risk Management – Provide investors with a wider, more diversified asset class range than a traditional risk-based portfolio.
- Consistency - Aim to provide investors seeking various levels of risk exposure with reduced volatility due to investment choice flexibility and style diversification.

PROGRAM DETAILS

MINIMUM INVESTMENT: $5,000

	CONSERVATIVE	MODERATE CONSERVATIVE	BALANCED	MODERATE AGGRESSIVE	AGGRESSIVE	EQUITY FOCUS
INCEPTION DATE	DECEMBER 31, 2016	DECEMBER 31, 2016	DECEMBER 31, 2016	DECEMBER 31, 2016	DECEMBER 31, 2016	SEPTEMBER 30, 2025
INDICATED YIELD (GROSS)	3.15%	2.55%	2.09%	1.59%	1.01%	0.58%
EXPENSE RATIO	0.67%	0.69%	0.68%	0.68%	0.68%	0.70%
NUMBER OF HOLDINGS	4	8	9	9	6	5
BENCHMARK*	10% S&P 500/ 90% AGG	30% S&P 500/ 70% AGG	50% S&P 500/ 50% AGG	70% S&P 500/ 30% AGG	90% S&P 500/ 10% AGG	S&P 500 TR INDEX

**(AGG) stands for Bloomberg Aggregate Bond TR Index*

PORTFOLIO PROCESS

An "Active & Passive" approach has been widely adopted and accepted by the investing community. The idea is to apply diversified risk exposure to the foundation of an investor's portfolio and incorporate satellite investments that either compliment or hedge the strategic foundation throughout various market cycles.

The Kingsview Investment Management Multi-Strategy portfolios deploys an "Active & Passive" approach by engaging portfolio processes of several KIM Portfolios:

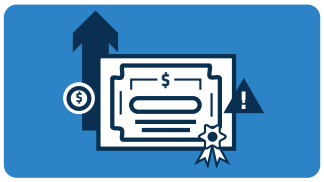
PASSIVE



TRADITIONAL ASSET ALLOCATION

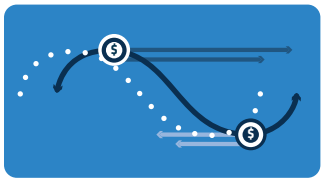
Diversified asset class exposure aimed at providing strategic, low cost risk mitigation

ACTIVE



ALTERNATIVE FIXED INCOME

Uncorrelated bond exposure aimed at hedging traditional bond pitfalls associated with rising rates or credit risk



VOLATILITY CAPITALIZATION

Opportunistic rebalancing stages are targeted in the portfolio based on underperforming and outperforming areas of the market



EQUITY ENHANCEMENT

Active approach to stock selection that favors fundamental analysis of individual company strength

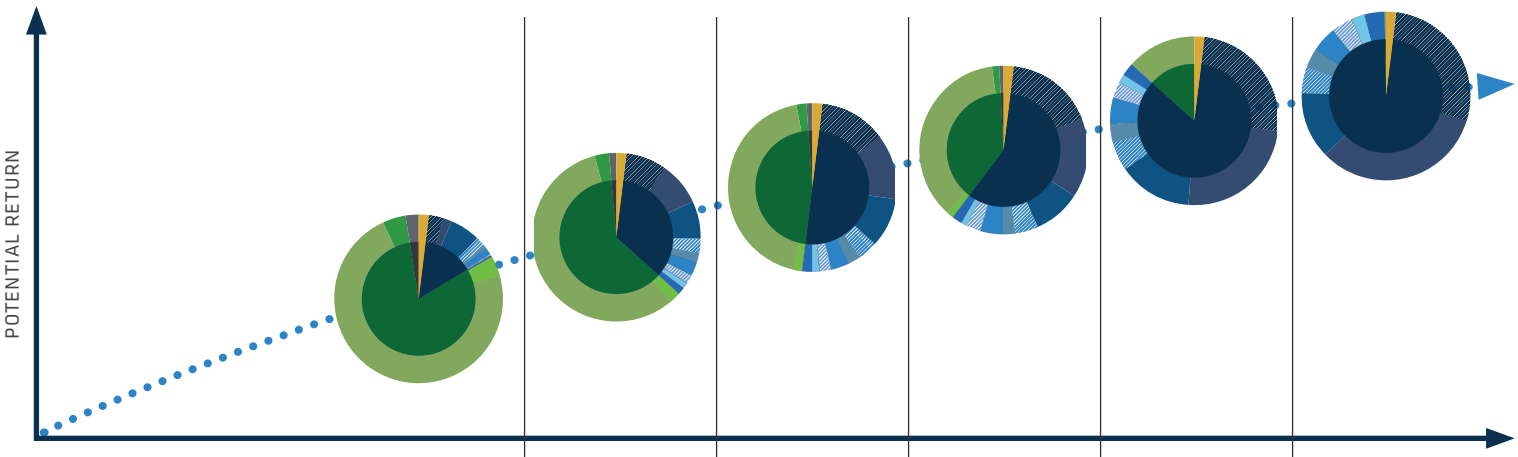
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EFFICIENT FRONTIER OF MULTI STRATEGY PORTFOLIOS



GUIDELINES

As of: 9/30/2026

	CONSERVATIVE	MODERATE CONSERVATIVE	BALANCED	MODERATE AGGRESSIVE	AGGRESSIVE	EQUITY FOCUS
CASH	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
LARGE CAP CORE	2.94%	7.88%	12.87%	18.77%	24.95%	27.83%
LARGE CAP GROWTH	1.56%	8.42%	12.58%	18.32%	24.36%	33.02%
LARGE CAP VALUE	5.91%	7.14%	9.38%	11.49%	14.13%	12.80%
MID CAP CORE	1.78%	2.88%	3.87%	4.40%	5.67%	5.01%
MID CAP GROWTH	0.71%	1.59%	2.24%	2.77%	3.58%	3.52%
MID CAP VALUE	1.42%	2.63%	3.72%	3.97%	4.83%	5.17%
SMALL CAP CORE	0.23%	1.68%	2.21%	2.33%	2.99%	4.17%
SMALL CAP GROWTH	0.02%	1.10%	1.18%	1.22%	1.70%	2.38%
SMALL CAP VALUE	0.11%	1.36%	1.95%	2.04%	2.51%	3.83%
HIGH YIELD BOND	–	–	–	–	–	-
SHORT TERM BOND	4.04%	2.48%	1.73%	1.21%	–	-
INTERMEDIATE BOND	72.58%	56.69%	43.38%	29.44%	13.28%	0.27%
LONG TERM BOND	4.49%	2.76%	1.92%	1.35%	–	-
SENIOR LOAN	–	–	–	–	–	-
COMMODITY	2.24%	1.38%	0.96%	0.67%	–	-

PORTFOLIO ALLOCATIONS

TICKER	NAME	CONSERVATIVE	MODERATE CONSERVATIVE	BALANCED	MODERATE AGGRESSIVE	AGGRESSIVE	EQUITY FOCUS
MBCE	MONARCH BLUE CHIPS ELITE INDEX ETF	-	8.75%	10.00%	13.75%	19.00%	35.00%
MDPL	MONARCH DIVIDEND PLUS INDEX ETF	-	2.50%	5.00%	5.00%	5.00%	10.00%
MSSS	MONARCH SELECT SUBSECTOR INDEX ETF	-	7.25%	7.50%	7.50%	10.00%	15.00%
SPTM	SPDR PORTFOLIO S&P 1500 COMPOSITE STOCK MARKET ETF	-	-	2.50%	6.00%	14.00%	10.00%
SPYG	SPDR PORTFOLIO S&P 500 GROWTH ETF	-	5.00%	13.00%	21.00%	24.00%	28.00%
MAMB	MONARCH AMBASSADOR INCOME INDEX ETF	35.00%	21.50%	15.00%	10.50%	-	-
SPAB	SPDR PORTFOLIO AGGREGATE BOND ETF	14.00%	13.00%	10.00%	5.00%	-	-
SPTI	SPDR PORTFOLIO INTERMEDIATE TERM TREASURY ETF	24.00%	20.00%	12.50%	6.00%	-	-
MPRO	MONARCH PROCAP INDEX ETF	25.00%	20.00%	22.50%	23.25%	26.00%	-
CASH	CASH	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%

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

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PERFORMANCE

As of: 9/30/2026

STRATEGY		3 Months	YTD	1 Year	3 Year	5 Year	Since Inception	Cumulative Return
CONSERVATIVE	NET OF MODEL FEE	-3.34%	-0.94%	0.38%	5.79%	0.93%	2.44%	26.51%
	NET OF MAX FEE	-3.70%	-2.05%	-1.12%	4.22%	-0.57%	0.92%	9.31%
10% S&P 500/90% BLOOMBERG AGGREGATE BOND		-2.93%	-1.37%	-0.14%	5.87%	0.79%	2.88%	31.93%
MODERATE CONSERVATIVE	NET OF MODEL FEE	-2.92%	1.72%	2.77%	9.22%	3.47%	4.88%	59.09%
	NET OF MAX FEE	-3.29%	0.58%	1.24%	7.61%	1.93%	3.32%	37.50%
30% S&P 500/70% BLOOMBERG AGGREGATE BOND		-1.78%	1.71%	3.30%	9.54%	3.67%	5.68%	71.34%
BALANCED	NET OF MODEL FEE	-1.91%	4.06%	5.24%	11.90%	5.36%	6.77%	89.35%
	NET OF MAX FEE	-2.28%	2.90%	3.68%	10.25%	3.80%	5.18%	63.69%
50% S&P 500/50% BLOOMBERG AGGREGATE BOND		-0.63%	4.82%	6.79%	13.27%	6.55%	8.46%	120.69%
MODERATE AGGRESSIVE	NET OF MODEL FEE	-1.27%	6.42%	7.72%	14.79%	7.29%	8.88%	129.14%
	NET OF MAX FEE	-1.64%	5.24%	6.13%	13.09%	5.70%	7.26%	98.13%
70% S&P 500/30% BLOOMBERG AGGREGATE BOND		0.54%	7.96%	10.32%	17.06%	9.44%	11.22%	181.90%
AGGRESSIVE	NET OF MODEL FEE	-0.78%	9.24%	10.58%	18.63%	9.68%	12.14%	205.60%
	NET OF MAX FEE	-1.15%	8.03%	8.94%	16.89%	8.06%	10.48%	164.33%
90% S&P 500/10% BLOOMBERG AGGREGATE BOND		1.71%	11.13%	13.91%	20.92%	12.32%	13.95%	257.14%
EQUITY FOCUS	NET OF MODEL FEE	-0.58%	10.12%	11.05%	-	-	11.05%	11.05%
	NET OF MAX FEE	-0.95%	8.90%	9.41%	-	-	9.41%	9.41%
S&P 500 TR INDEX		2.30%	12.73%	15.72%	-	-	15.72%	15.72%

CALENDAR YEAR PERFORMANCE

As of: 9/30/2026

STRATEGY		2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
CONSERVATIVE	NET OF MODEL FEE	6.40%	-0.79%	7.88%	4.84%	1.91%	-11.28%	5.91%	2.61%	8.86%	-0.94%
	NET OF MAX FEE	4.82%	-2.27%	6.29%	3.28%	0.40%	-12.62%	4.34%	1.09%	7.25%	-2.05%
10% S&P 500/90% BLOOMBERG AGGREGATE BOND		5.26%	-0.32%	10.92%	8.84%	1.20%	-13.42%	7.48%	3.47%	8.37%	-1.37%
MODERATE CONSERVATIVE	NET OF MODEL FEE	9.03%	-3.45%	11.22%	7.35%	9.63%	-13.09%	10.63%	8.00%	9.31%	1.72%
	NET OF MAX FEE	7.41%	-4.89%	9.58%	5.76%	8.01%	-14.40%	9.00%	6.40%	7.69%	0.58%
30% S&P 500/70% BLOOMBERG AGGREGATE BOND		8.77%	-1.06%	15.37%	11.35%	6.88%	-14.30%	11.47%	7.99%	10.51%	1.71%
BALANCED	NET OF MODEL FEE	12.16%	-5.38%	14.79%	9.35%	13.78%	-14.15%	13.68%	11.23%	10.60%	4.06%
	NET OF MAX FEE	10.50%	-6.80%	13.10%	7.73%	12.11%	-15.44%	12.00%	9.58%	8.96%	2.90%
50% S&P 500/50% BLOOMBERG AGGREGATE BOND		12.38%	-1.90%	19.90%	13.66%	12.80%	-15.28%	15.57%	12.66%	12.63%	4.82%
MODERATE AGGRESSIVE	NET OF MODEL FEE	16.33%	-6.40%	19.12%	9.75%	19.53%	-16.09%	16.94%	15.14%	12.00%	6.42%
	NET OF MAX FEE	14.61%	-7.81%	17.37%	8.13%	17.78%	-17.36%	15.22%	13.44%	10.35%	5.24%
70% S&P 500/30% BLOOMBERG AGGREGATE BOND		16.09%	-2.83%	24.49%	15.74%	18.96%	-16.35%	19.76%	17.48%	14.74%	7.96%
AGGRESSIVE	NET OF MODEL FEE	21.86%	-9.92%	23.68%	18.62%	28.81%	-19.74%	22.20%	21.70%	12.97%	9.24%
	NET OF MAX FEE	20.08%	-11.28%	21.87%	16.87%	26.93%	-20.95%	20.41%	19.91%	11.30%	8.03%
90% S&P 500/10% BLOOMBERG AGGREGATE BOND		19.90%	-3.85%	29.14%	17.58%	25.39%	-17.52%	24.07%	22.47%	16.83%	11.13%
EQUITY FOCUS	NET OF MODEL FEE	-	-	-	-	-	-	-	-	0.84%	10.12%
	NET OF MAX FEE	-	-	-	-	-	-	-	-	0.47%	8.90%
S&P 500 TR INDEX		-	-	-	-	-	-	-	-	2.66%	12.73%

RISK MEASURES

As of: 9/30/2026

STRATEGY		Standard Deviation	Standard Deviation (3 yr)	Standard Deviation (5 yr)	R-Squared	Beta	Alpha	Sharpe Ratio
CONSERVATIVE	NET OF MODEL FEE	5.88%	5.81%	6.71%	81.72	0.98	-0.43%	-0.01
	NET OF MAX FEE						-1.96%	-0.27
10% S&P 500/90% BLOOMBERG AGGREGATE BOND		5.43%	5.69%	6.85%	100.00	1.00	–	0.07
MODERATE CONSERVATIVE	NET OF MODEL FEE	7.66%	6.87%	8.45%	92.34	1.06	-1.00%	0.31
	NET OF MAX FEE						-2.56%	0.11
30% S&P 500/70% BLOOMBERG AGGREGATE BOND		6.93%	6.52%	8.22%	100.00	1.00	–	0.46
BALANCED	NET OF MODEL FEE	9.36%	7.90%	9.87%	95.14	1.00	-1.72%	0.46
	NET OF MAX FEE						-3.30%	0.29
50% S&P 500/50% BLOOMBERG AGGREGATE BOND		9.08%	7.86%	10.05%	100.00	1.00	–	0.66
MODERATE AGGRESSIVE	NET OF MODEL FEE	11.50%	9.26%	11.63%	96.32	0.98	-2.16%	0.55
	NET OF MAX FEE						-3.77%	0.41
70% S&P 500/30% BLOOMBERG AGGREGATE BOND		11.53%	9.50%	12.14%	100.00	1.00	–	0.76
AGGRESSIVE	NET OF MODEL FEE	14.33%	11.16%	14.33%	96.50	1.00	-1.77%	0.67
	NET OF MAX FEE						-3.43%	0.56
90% S&P 500/10% BLOOMBERG AGGREGATE BOND		14.12%	11.30%	14.36%	100.00	1.00	–	0.81
EQUITY FOCUS	NET OF MODEL FEE	-	-	-	-	-	-	-
	NET OF MAX FEE	-	-	-	-	-	-	-
S&P 500 TR INDEX		-	-	-	-	-	-	-

[1]"Net of Model Fee" represents performance that has factored in an assumed fee of zero for data after March 24, 2021, 0.40% from April 1, 2020 through March 23, 2021 and 0.60% prior to April 1, 2020. [2] "Net of Max Fee" represents performance that has factored in an assumed fee of 1.50% (zero Model Fee plus 1.50% Advisor Fee) for data after March 24, 2021, 1.90% (0.40% Model Fee plus 1.50% Advisor Fee) from April 1, 2020 through March 23, 2021 and 2.10% (0.60% Model Fee plus 1.50% Advisor Fee) prior to April 1, 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.***

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.*

Kingsview Investment Management ("KIM") *is the internal portfolio management group of KWM. KIM asset management services are offered to KWM clients through KWM IARs. KIM asset management services are also offered to non KWM clients and unaffiliated advisors through model leases, solicitor agreements and model trading agreements. KWM clients utilizing asset management services provided by KIM will incur charges in addition to the KWM advisory fee.*

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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 Multi Strategy 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 trading costs of the firm's Custodians and a zero KIM model fee after March 24, 2021, a 0.40% KIM model fee from April 1, 2020 through March 23, 2021, and a 0.60% KIM model fee prior to April 1, 2020. "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 trading costs of the firm's Custodians and advisory fees of 1.50% after March 24, 2021, advisory fees of 1.90%, which is inclusive of a 0.40% KIM model fee, from April 1, 2020 through March 23, 2021, and advisory fees of 2.10%, which is inclusive of a 0.60% KIM model fee prior to April 1, 2020.

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 Multi Strategy Conservative model performance is compared to a blended index comprised of a 90% weighting in the Bloomberg Total Bond Index (AGG) and a 10% weighting in the S&P 500 Total Return index (SPTR). The KIM Multi Strategy Moderate Conservative model performance is compared to a blended index comprised of a 70% weighting in the Bloomberg Total Bond Index (AGG) and a 30% weighting in the S&P 500 Total Return index (SPTR). The KIM Multi Strategy Balanced model performance is compared to a blended index comprised of a 50% weighting in the Bloomberg Total Bond Index (AGG) and a 50% weighting in the S&P 500 Total Return index (SPTR). The KIM Multi Strategy Moderate Aggressive model performance is compared to a blended index comprised of a 30% weighting in the Bloomberg Total Bond Index (AGG) and a 70% weighting in the S&P 500 Total Return index (SPTR). The KIM Multi Strategy Aggressive model performance is compared to a blended index comprised of a 10% weighting in the Bloomberg Total Bond Index (AGG) and a 90% weighting in the S&P 500 Total Return index (SPTR). The KIM Multi Strategy Equity Focus model performance is compared to the S&P 500 Total Return index (SPTR).*

The S&P 500 Total Return Index is the total return version of the S&P 500 Index which includes the effects of reinvested dividends. The S&P 500 Index is a capitalization-weighted index of 500 stocks designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries.

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 Ratios*** *is the weighted average of the expense ratio 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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