KINGSVIEW
INVESTMENT MANAGEMENT

SMALL ACCOUNT MODEL (SAM)

3Q 2026

FACT SHEET

PROGRAM DETAILS

	CONSERVATIVE	MODERATE CONSERVATIVE	BALANCED	MODERATE AGGRESSIVE	AGGRESSIVE
INCEPTION DATE	DECEMBER 31, 2017	DECEMBER 31, 2017	DECEMBER 31, 2017	DECEMBER 31, 2017	DECEMBER 31, 2017
MINIMUM INVESTMENT	$5,000.00	$5,000.00	$5,000.00	$5,000.00	$5,000.00
INDICATED YIELD (GROSS)	3.72%	3.28%	2.85%	2.42%	2.00%
EXPENSE RATIO	0.05%	0.04%	0.04%	0.04%	0.04%
NUMBER OF HOLDINGS	9	9	9	10	10
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.

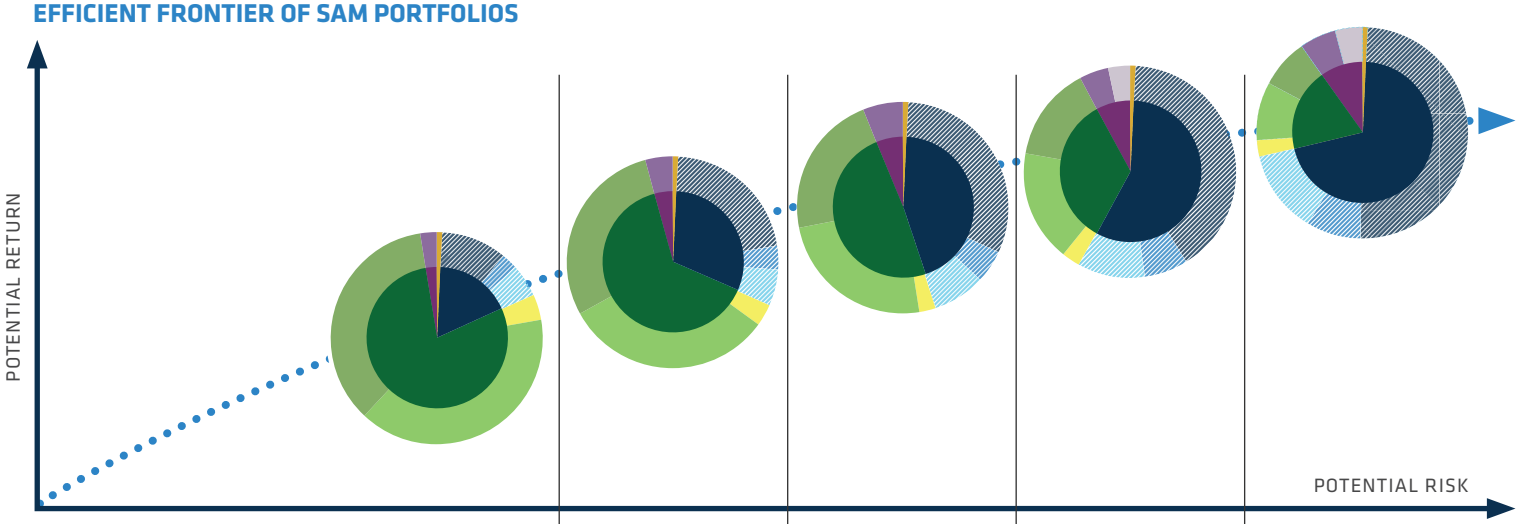
- Passive ETF Selection – Invest in what we believe are the best possible ETFs that deliver performance and manage risk, while tightly controlling expenses.
- Risk Management – By maintaining a portfolio consistent with the desired risk category, overall reward to risk can be optimized by constructing portfolios on the efficient frontier.
- Consistency - Aim to provide investors long term growth along with the knowledge that the SAM 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	1.75%	0.61%	0.29%	3.74%	2.59%	2.71%	5.80%	4.62%	5.14%	7.84%	6.64%	7.59%	9.96%	8.74%	10.06%
3 MONTHS	-1.67%	-2.04%	-2.48%	-1.21%	-1.58%	-1.71%	-1.09%	-1.46%	-0.93%	-0.93%	-1.31%	-0.15%	-0.81%	-1.18%	0.63%
1 YEAR	3.14%	1.61%	1.84%	5.41%	3.84%	4.65%	7.72%	6.13%	7.49%	9.95%	8.32%	10.36%	12.39%	10.73%	13.27%
3 YEAR	7.33%	5.75%	7.57%	9.77%	8.15%	10.24%	12.03%	10.38%	12.95%	14.06%	12.38%	15.70%	16.35%	14.63%	18.48%
5 YEAR	2.61%	1.09%	1.90%	4.22%	2.67%	3.80%	5.72%	4.16%	5.71%	7.10%	5.51%	7.62%	8.53%	6.92%	9.52%
SINCE INCEPTION	3.94%	2.40%	3.45%	5.29%	3.72%	5.08%	6.64%	5.06%	6.69%	7.96%	6.36%	8.27%	8.98%	7.37%	9.82%
CUMULATIVE RETURN	40.27%	23.06%	34.58%	56.94%	37.70%	54.30%	75.54%	54.03%	76.19%	95.46%	71.53%	100.39%	112.25%	86.28%	127.00%
CALENDAR YEAR PERFORMANCE (SINCE INCEPTION)															
2026	1.75%	0.61%	0.29%	3.74%	2.59%	2.71%	5.80%	4.62%	5.14%	7.84%	6.64%	7.59%	9.96%	8.74%	10.06%
2025	8.37%	6.76%	10.33%	10.35%	8.72%	12.63%	11.81%	10.16%	14.96%	12.98%	11.32%	17.31%	14.57%	12.88%	19.68%
2024	5.58%	4.01%	4.46%	7.92%	6.32%	6.90%	10.09%	8.46%	9.39%	11.81%	10.16%	11.93%	13.71%	12.03%	14.50%
2023	8.39%	6.79%	8.86%	10.49%	8.86%	11.40%	12.72%	11.05%	13.97%	14.86%	13.17%	16.57%	17.07%	15.35%	19.21%
2022	-10.66%	-12.00%	-13.87%	-11.93%	-13.26%	-14.56%	-12.94%	-14.25%	-15.29%	-13.82%	-15.13%	-16.05%	-14.90%	-16.19%	-16.86%
2021	3.20%	1.67%	2.35%	7.02%	5.44%	5.34%	10.86%	9.23%	8.39%	14.43%	12.74%	11.50%	17.25%	15.53%	14.68%
2020	9.42%	7.80%	9.82%	10.53%	8.89%	11.42%	12.05%	10.39%	12.89%	12.69%	11.02%	14.22%	12.64%	10.97%	15.41%
2019	13.24%	11.57%	12.38%	15.32%	13.63%	15.14%	17.89%	16.16%	17.91%	20.34%	18.58%	20.70%	22.31%	20.52%	23.49%
2018	-2.68%	-4.14%	-1.69%	-4.30%	-5.74%	-3.00%	-6.21%	-7.61%	-4.34%	-6.59%	-7.99%	-5.70%	-7.93%	-9.31%	-7.09%
RISK MEASURES (SINCE INCEPTION)															
STANDARD DEVIATION	6.07%	6.07%	6.38%	8.02%	8.02%	7.72%	9.98%	9.98%	9.35%	12.11%	12.11%	11.13%	14.08%	14.08%	13.01%
STANDARD DEVIATION (3 YR.)	4.76%	4.76%	6.12%	5.82%	5.82%	6.90%	7.10%	7.10%	7.87%	8.54%	8.54%	8.98%	10.06%	10.06%	10.18%
STANDARD DEVIATION (5 YR.)	6.25%	6.25%	7.50%	7.75%	7.75%	8.61%	9.35%	9.35%	9.89%	11.07%	11.07%	11.29%	12.85%	12.85%	12.76%
BETA	0.90	0.90	1.00	0.99	0.99	1.00	1.03	1.03	1.00	1.06	1.06	1.00	1.06	1.06	1.00
ALPHA	0.57%	-0.98%	–	0.22%	-1.34%	–	-0.18%	-1.76%	–	-0.62%	-2.22%	*	-1.24%	-2.86%	–
SHARPE RATIO	0.21	-0.05	0.12	0.32	0.13	0.31	0.40	0.24	0.43	0.43	0.30	0.50	0.45	0.33	0.55
R-SQUARED	89.02	89.02	100.00	91.49	91.49	100.00	93.95	93.95	100.00	94.38	94.38	100.00	95.34	95.34	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). ***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 SAM 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	10.00%	21.66%	30.95%	40.22%	49.51%
MID CAP CORE	2.50%	3.61%	5.15%	6.70%	8.24%
SMALL CAP CORE	5.00%	5.58%	7.97%	10.36%	12.76%
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	35.51%	28.77%	22.07%	14.35%	7.50%
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

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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 SAM 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 SAM 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 SAM 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 SAM 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 SAM 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 SAM 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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