iCM Quantitative Innovations Tax Sensitive Strategy
Income & Growth (35/65)

Q3 2025 Fact Sheet

Data as of 9/30/25

Strategy Overview

iCM's investment philosophy is rooted in the core belief that - Valuations Matter - and asset class valuations are a key driver of future returns. Investor reactions to market events can result in periods where asset class valuations deviate significantly from their historical fair value, providing the potential for unique excess return opportunities over the long-term. iCM's contrarian investment approach aims to capitalize on such mispricings -- underweighting asset classes that have become expensive and overweighting asset classes that have become inexpensive.

The **iCM Quantitative Innovations – Tax Sensitive: Income & Growth (35/65)** strategy executes iCM's contrarian global tactical asset allocation views via mutual funds and ETFs and is allocated 35% to equities and 65% to fixed income.

Investment Process

Base-Case Asset Allocation

Base-case asset allocation is determined based upon client risk tolerance and iCM's long-term capital markets expectations.

Tactical Asset Allocation

Base-case asset allocation is adjusted to reflect current market conditions. Shift away from assets that appear relatively expensive and toward those that look relatively inexpensive.

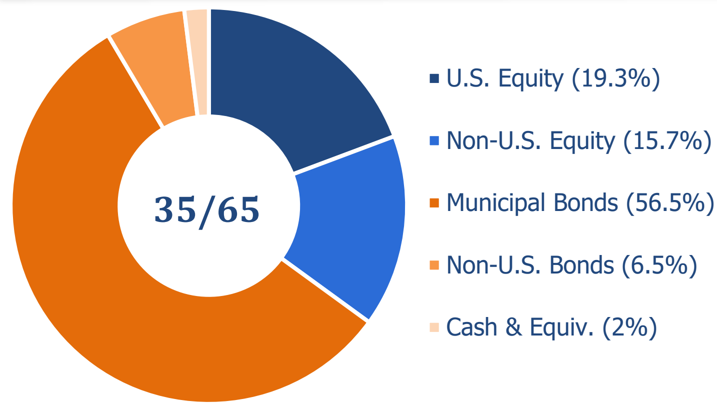
Implementation

Tactical decisions are implemented via ETFs and/or mutual funds that best expose the strategy to a desired asset class.

Portfolio Details

Primary Investment Vehicles	Mutual Funds and ETFs
Account Minimum	$10,000

Target Asset Allocation



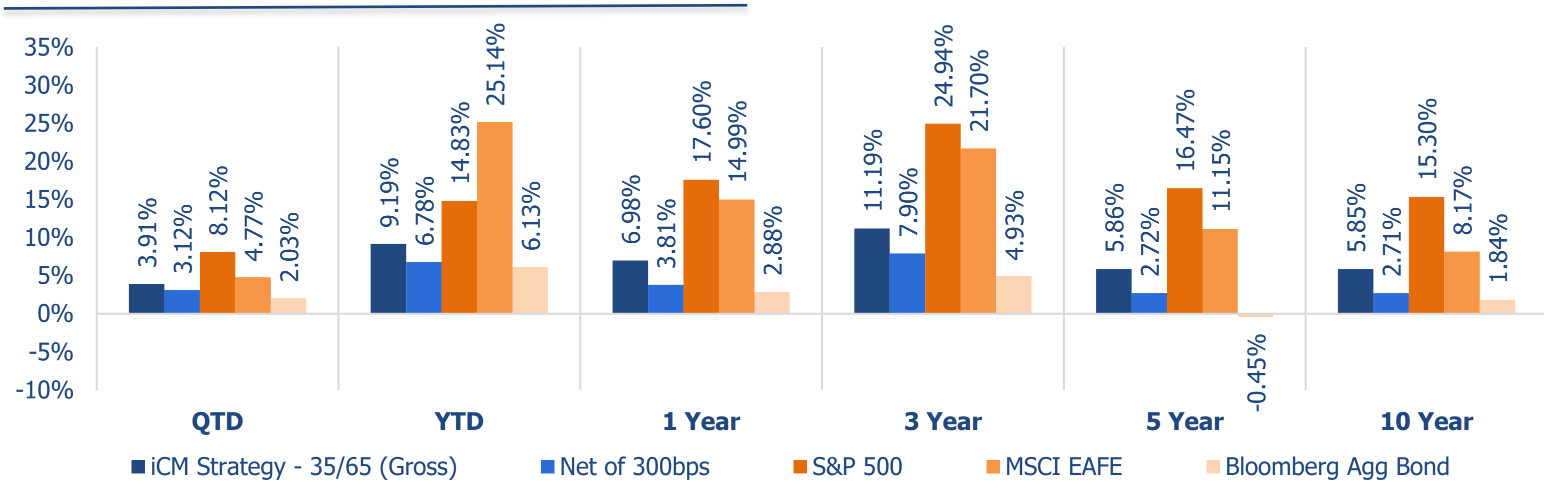
Key Portfolio Stats[1,2]

# of Holdings	13
SEC Yield	3.39%
Expense Ratio	0.39%

Tactical Positioning

+ Overweight	- Underweight
U.S. Value U.S. Quality EM Value Int'l Value EM Local Bond	U.S. Growth IG Corporate Bonds

Annualized Performance



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Portfolio Risk - Annualized

	1 Year	3 Year	5 Year	10 Year
iCM Strategy – 35/65	**5.63%**	**7.42%**	**8.06%**	**7.02%**
S&P 500	12.64%	13.37%	15.84%	15.31%
MSCI EAFE	11.41%	13.54%	15.94%	14.97%
Bloomberg Agg Bond	4.68%	6.44%	6.37%	5.05%

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iCM Quantitative Innovations Tax Sensitive Strategy
Balanced (50/50)

Q3 2025 Fact Sheet

Data as of 9/30/25

Strategy Overview

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The **iCM Quantitative Innovations – Tax Sensitive: Balanced (50/50)** strategy executes iCM's contrarian global tactical asset allocation views via mutual funds and ETFs and is allocated 50% to equities and 35% to fixed income.

Investment Process

Base-Case Asset Allocation

Base-case asset allocation is determined based upon client risk tolerance and iCM's long-term capital markets expectations.

Tactical Asset Allocation

Base-case asset allocation is adjusted to reflect current market conditions. Shift away from assets that appear relatively expensive and toward those that look relatively inexpensive.

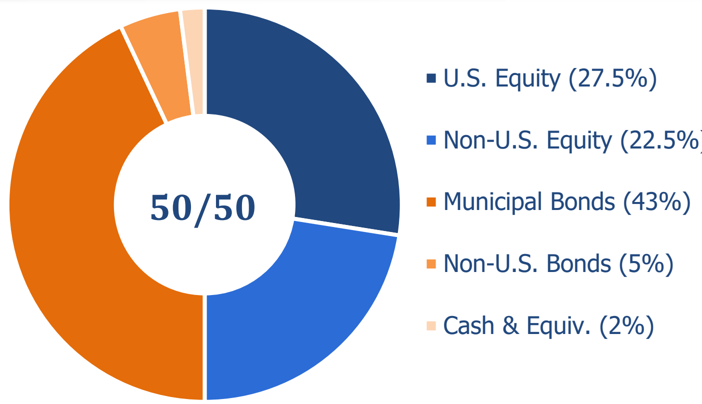
Implementation

Tactical decisions are implemented via ETFs and/or mutual funds that best expose the strategy to a desired asset class.

Portfolio Details

Primary Investment Vehicles	Mutual Funds and ETFs
Account Minimum	$10,000

Target Asset Allocation



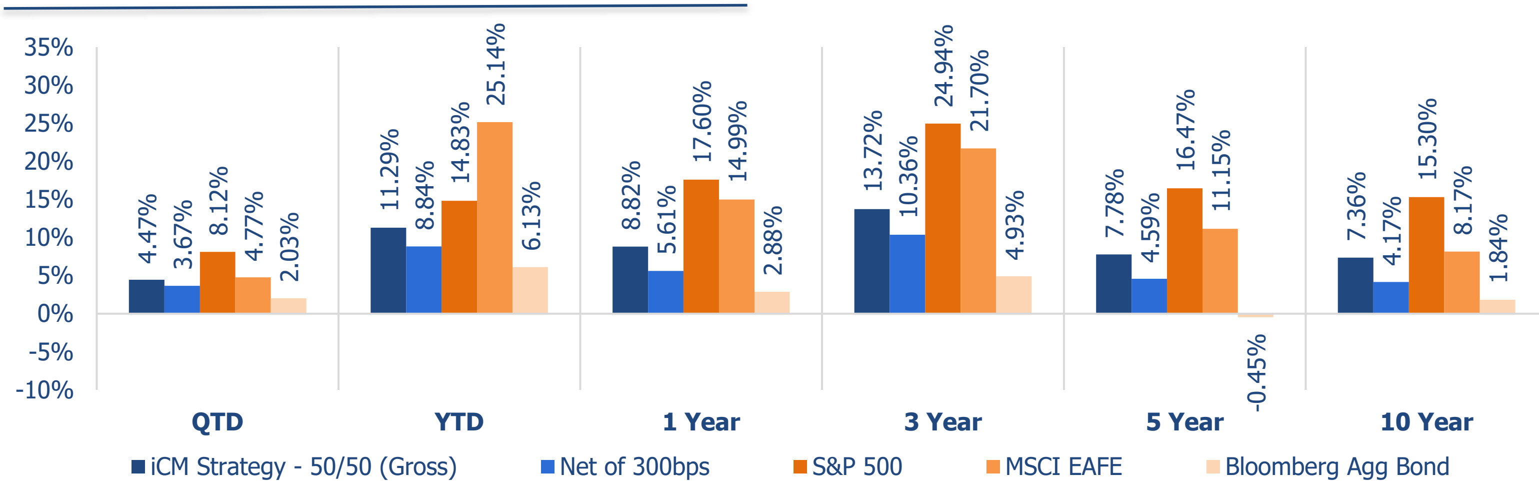
Key Portfolio Stats[1,2]

# of Holdings	13
SEC Yield	3.19%
Expense Ratio	0.36%

Tactical Positioning

+ Overweight	**- Underweight**
U.S. Value U.S. Quality EM Value Int'l Value EM Local Bond	U.S. Growth IG Corporate Bonds

Annualized Performance



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iCM Quantitative Innovations
Tax Sensitive Strategy
Balanced (50/50)

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Portfolio Risk - Annualized

	1 Year	3 Year	5 Year	10 Year
iCM Strategy – 50/50	**6.59%**	**8.57%**	**9.55%**	**8.59%**
S&P 500	12.64%	13.37%	15.84%	15.31%
MSCI EAFE	11.41%	13.54%	15.94%	14.97%
Bloomberg Agg Bond	4.68%	6.44%	6.37%	5.05%

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iCM Quantitative Innovations
Tax Sensitive Strategy
Conservative Growth (60/40)

Q3 2025 Fact Sheet

Data as of 9/30/25

Strategy Overview

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The **iCM Quantitative Innovations – Tax Sensitive: Conservative Growth (60/40)** strategy executes iCM's contrarian global tactical asset allocation views via mutual funds and ETFs and is allocated 60% to equities and 40% to fixed income.

Investment Process

Base-Case Asset Allocation

Base-case asset allocation is determined based upon client risk tolerance and iCM's long-term capital markets expectations.

Tactical Asset Allocation

Base-case asset allocation is adjusted to reflect current market conditions. Shift away from assets that appear relatively expensive and toward those that look relatively inexpensive.

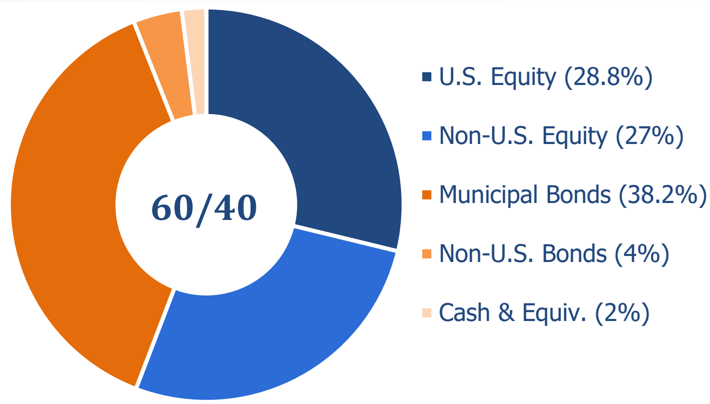
Implementation

Tactical decisions are implemented via ETFs and/or mutual funds that best expose the strategy to a desired asset class.

Portfolio Details

Primary Investment Vehicles	Mutual Funds and ETFs
Account Minimum	$10,000

Target Asset Allocation



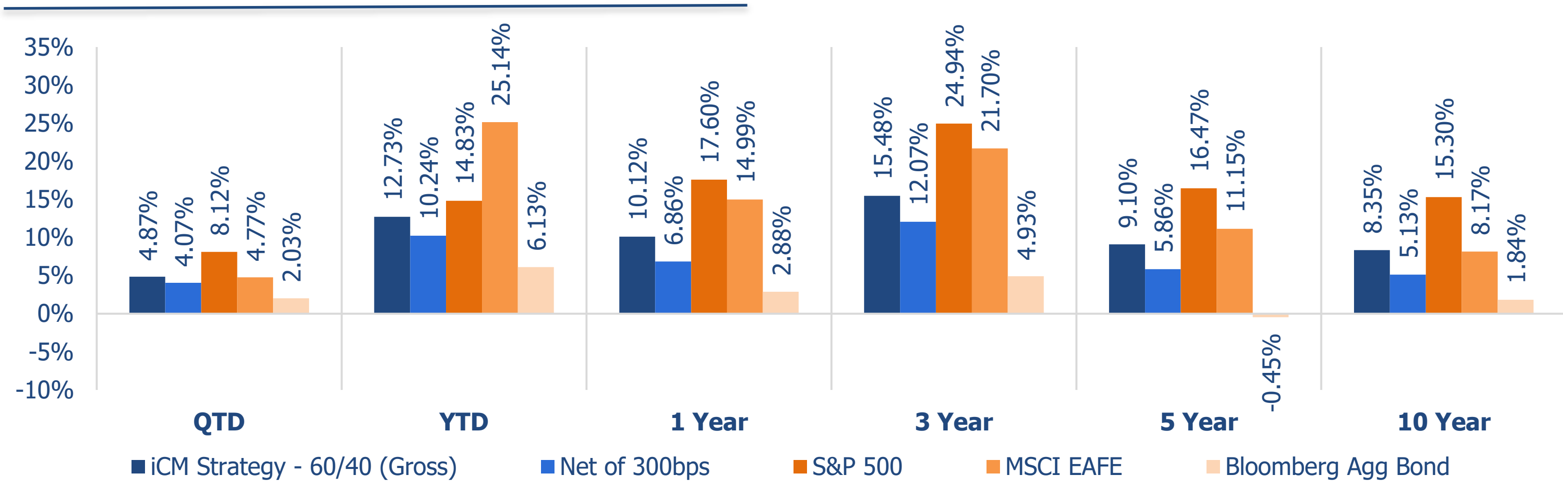
Key Portfolio Stats[1,2]

# of Holdings	13
SEC Yield	3.03%
Expense Ratio	0.33%

Tactical Positioning

+ Overweight	- Underweight
U.S. Value U.S. Quality EM Value Int'l Value EM Local Bond	U.S. Growth IG Corporate Bonds

Annualized Performance



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Conservative Growth (60/40)

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Portfolio Risk - Annualized

	1 Year	3 Year	5 Year	10 Year
iCM Strategy – 60/40	**7.26%**	**9.37%**	**10.59%**	**9.73%**
S&P 500	12.64%	13.37%	15.84%	15.31%
MSCI EAFE	11.41%	13.54%	15.94%	14.97%
Bloomberg Agg Bond	4.68%	6.44%	6.37%	5.05%

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Tax Sensitive Strategy
Dynamic Growth (80/20)

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The **iCM Quantitative Innovations – Tax Sensitive: Dynamic Growth (80/20)** strategy executes iCM's contrarian global tactical asset allocation views via mutual funds and ETFs and is allocated 80% to equities and 20% to fixed income.

Investment Process

Base-Case Asset Allocation

Base-case asset allocation is determined based upon client risk tolerance and iCM's long-term capital markets expectations.

Tactical Asset Allocation

Base-case asset allocation is adjusted to reflect current market conditions. Shift away from assets that appear relatively expensive and toward those that look relatively inexpensive.

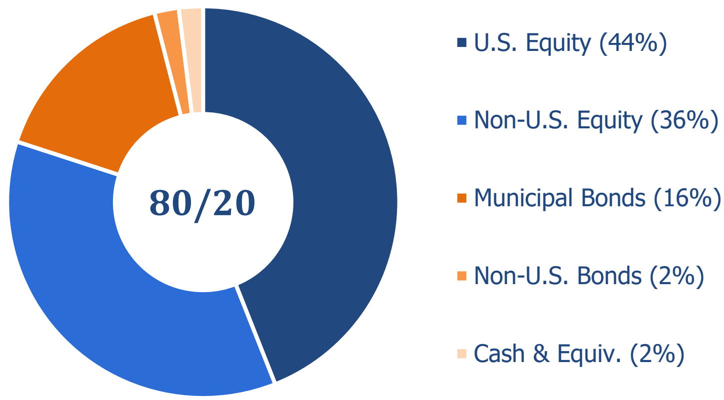
Implementation

Tactical decisions are implemented via ETFs and/or mutual funds that best expose the strategy to a desired asset class.

Portfolio Details

Primary Investment Vehicles	Mutual Funds and ETFs
Account Minimum	$10,000

Target Asset Allocation



Key Portfolio Stats[1,2]

# of Holdings	13
SEC Yield	2.67%
Expense Ratio	0.29%

Tactical Positioning

+ Overweight	- Underweight
U.S. Value U.S. Quality EM Value Int'l Value EM Local Bond	U.S. Growth IG Corporate Bonds

Annualized Performance

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Tax Sensitive Strategy
Dynamic Growth (80/20)

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Portfolio Risk - Annualized

	1 Year	3 Year	5 Year	10 Year
iCM Strategy – 80/20	**8.64%**	**11.05%**	**12.74%**	**12.10%**
S&P 500	12.64%	13.37%	15.84%	15.31%
MSCI EAFE	11.41%	13.54%	15.94%	14.97%
Bloomberg Agg Bond	4.68%	6.44%	6.37%	5.05%

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***S&P 500 Index**: is a market capitalization index that is designed to measure the equity market performance of large cap U.S. stocks.*

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