

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 – Standard Hybrid: 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.

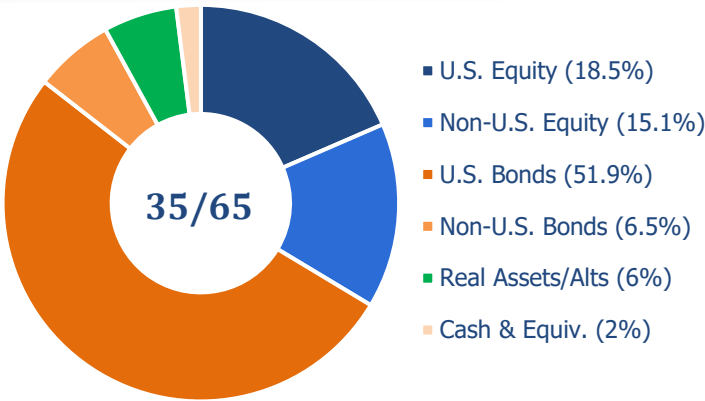
Implementation

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

Target Asset Allocation



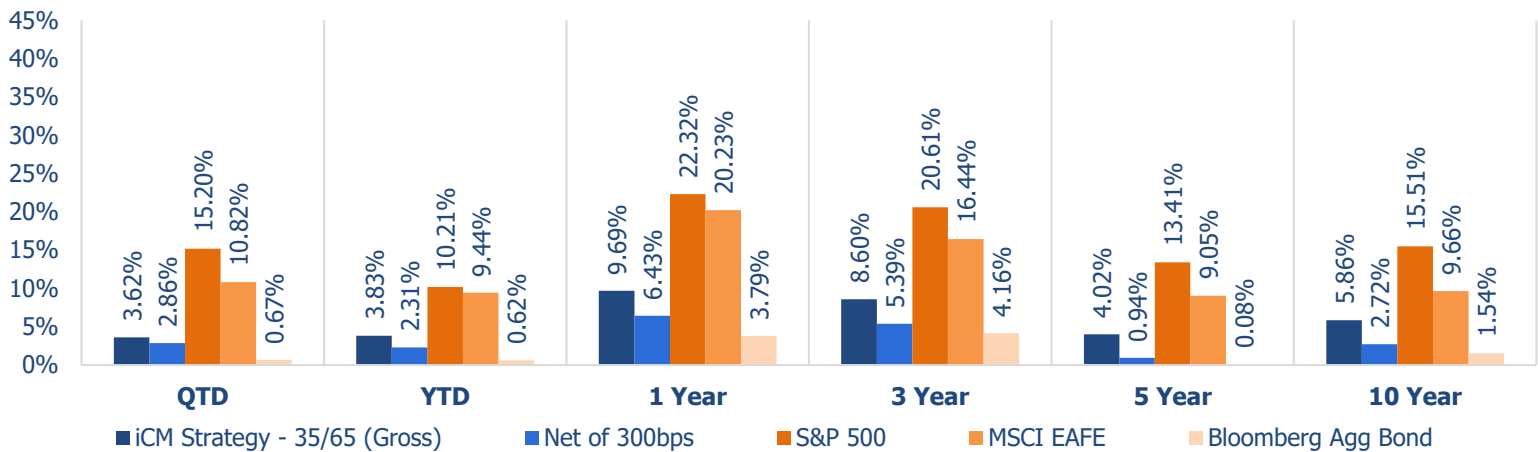
Key Portfolio Stats^{1,2}

# of Holdings	16
SEC Yield	4.16%
Expense Ratio	0.50%

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



ICM Quantitative Innovations

Standard Hybrid Strategy

Income & Growth (35/65)

Q2 2026 Fact Sheet

Data as of 6/30/26

Important Disclosures

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Portfolio Risk - Annualized

	1 Year	3 Year	5 Year	10 Year
iCM Strategy – 35/65	5.51%	6.97%	8.36%	7.45%
S&P 500	13.09%	13.05%	15.85%	15.37%
MSCI EAFE	15.55%	13.46%	15.54%	15.05%
Bloomberg Agg Bond	3.00%	5.55%	6.37%	5.06%



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The **iCM Quantitative Innovations – Standard Hybrid: 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.

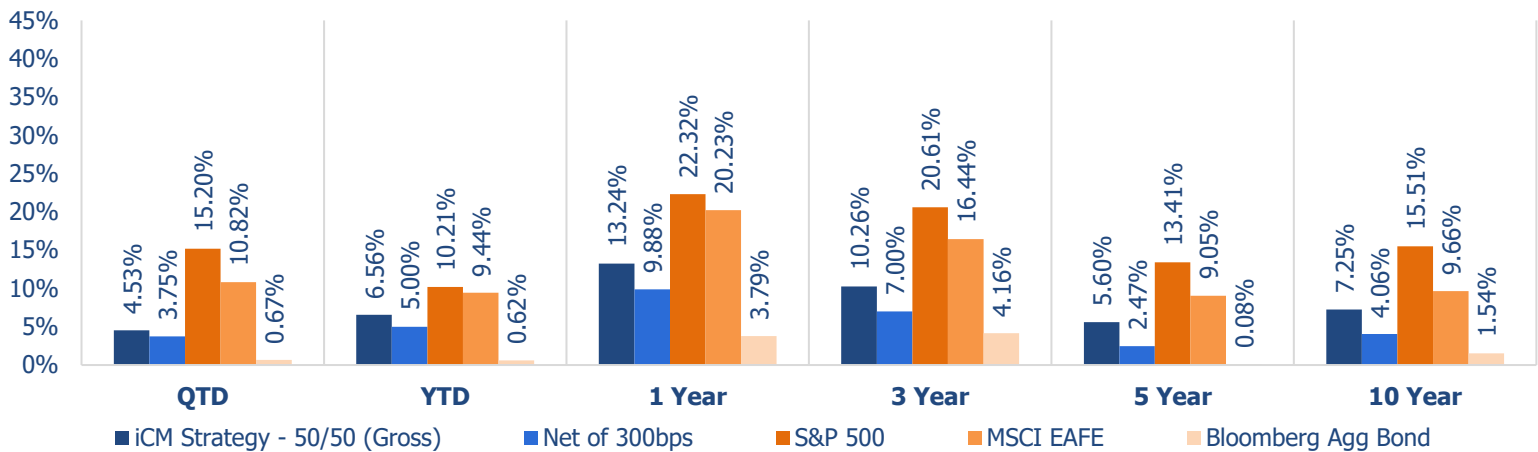
Tactical
 Asset Allocation

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Implementation

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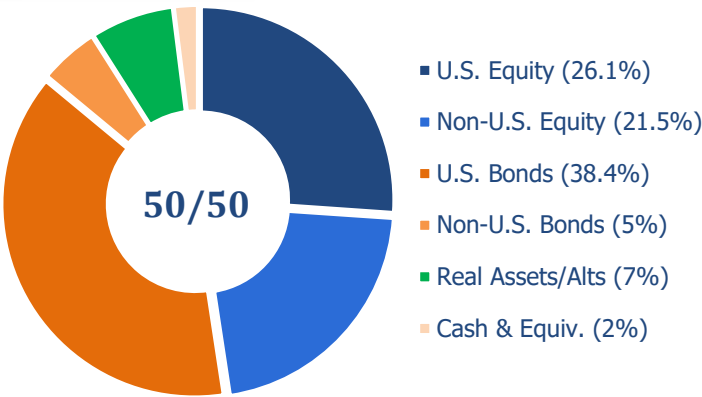
Annualized Performance



Portfolio Details

Primary Investment Vehicles Mutual Funds and ETFs

Target Asset Allocation



Key Portfolio Stats^{1,2}

# of Holdings	16
SEC Yield	3.92%
Expense Ratio	0.53%

Tactical Positioning

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

ICM Quantitative Innovations Standard Hybrid Strategy Balanced (50/50)

Q2 2026 Fact Sheet

Data as of 6/30/26

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Portfolio Risk - Annualized

	1 Year	3 Year	5 Year	10 Year
iCM Strategy – 50/50	5.62%	7.16%	8.93%	8.52%
S&P 500	13.09%	13.05%	15.85%	15.37%
MSCI EAFE	15.55%	13.46%	15.54%	15.05%
Bloomberg Agg Bond	3.00%	5.55%	6.37%	5.06%



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ICM Quantitative Innovations

Standard Hybrid Strategy

Conservative Growth (60/40)

Q2 2026 Fact Sheet

Data as of 6/30/26

Strategy Overview

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The **iCM Quantitative Innovations – Standard Hybrid: 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

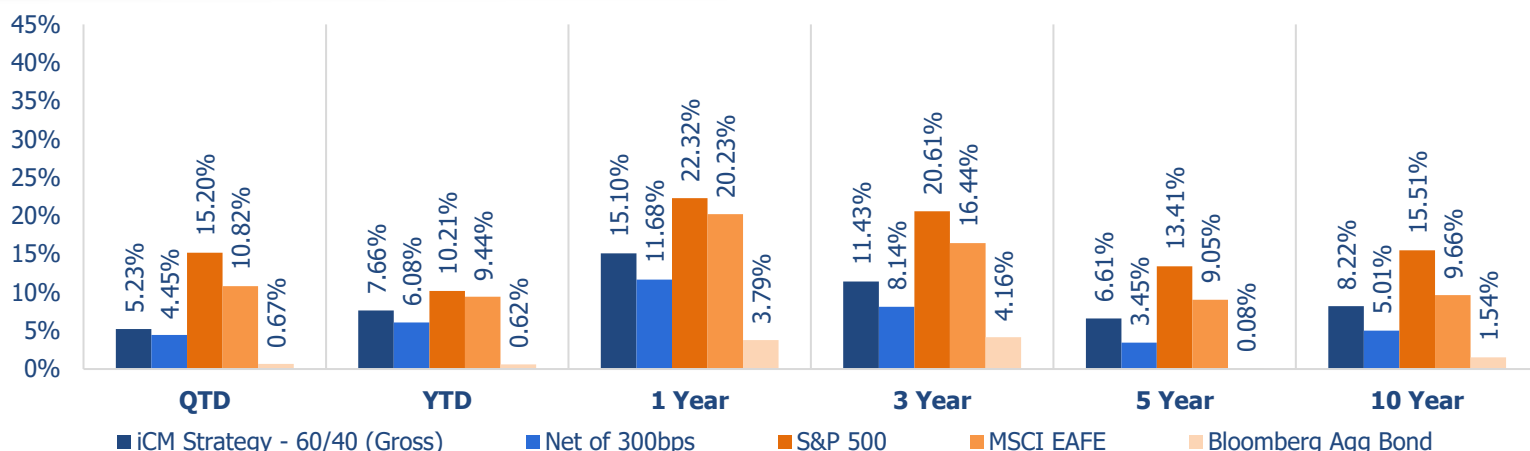
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Implementation

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

Annualized Performance

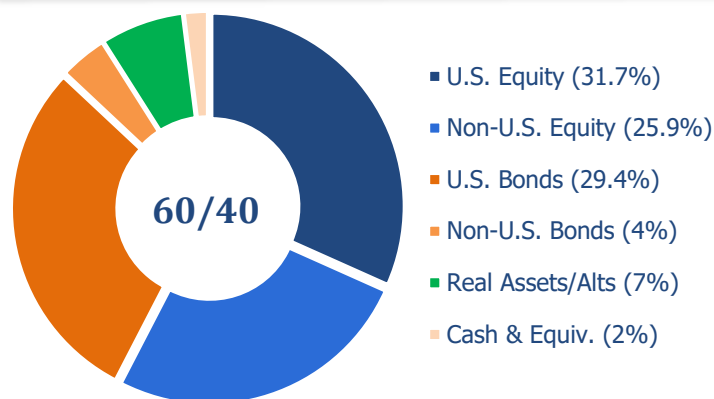


Portfolio Details

Primary Investment Vehicles

Mutual Funds and ETFs

Target Asset Allocation



Key Portfolio Stats^{1,2}

# of Holdings	16
SEC Yield	3.71%
Expense Ratio	0.54%

Tactical Positioning

+ Overweight

U.S. Value
U.S. Quality
EM Value
Int'l Value
EM Local Bond

- Underweight

U.S. Growth
IG Corporate Bonds

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Portfolio Risk - Annualized

	1 Year	3 Year	5 Year	10 Year
iCM Strategy – 60/40	6.27%	7.74%	9.73%	9.55%
S&P 500	13.09%	13.05%	15.85%	15.37%
MSCI EAFE	15.55%	13.46%	15.54%	15.05%
Bloomberg Agg Bond	3.00%	5.55%	6.37%	5.06%



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Investment Process



Base-Case Asset Allocation

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Tactical Asset Allocation

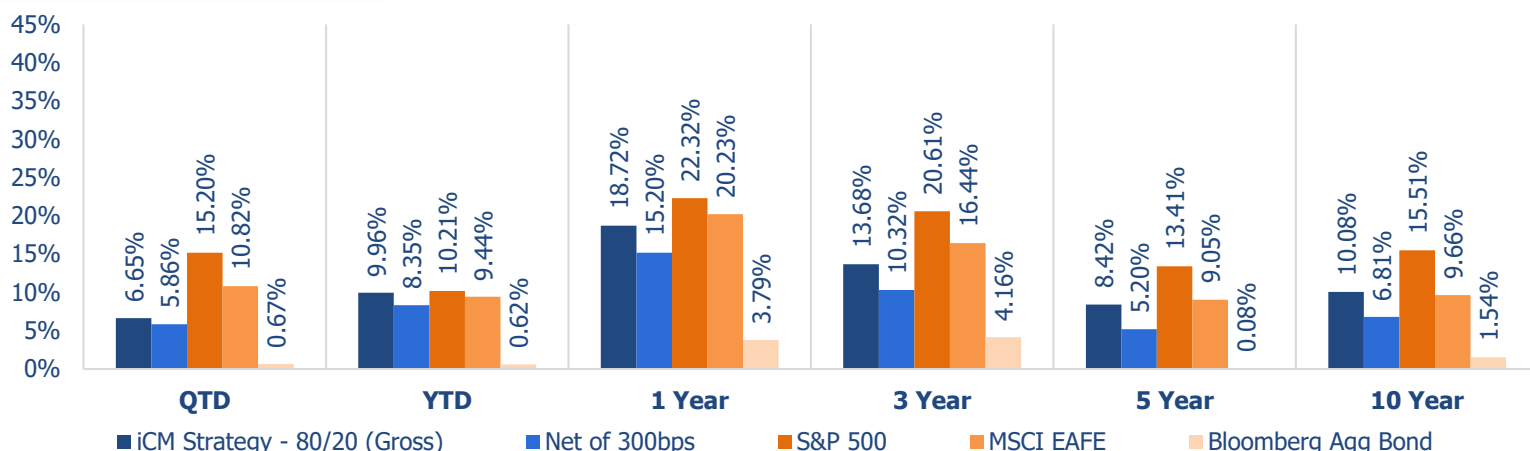
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Annualized Performance

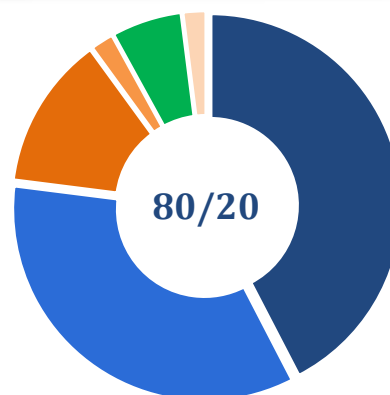


Portfolio Details

Primary Investment Vehicles

Mutual Funds and ETFs

Target Asset Allocation



- U.S. Equity (42.4%)
- Non-U.S. Equity (34.6%)
- U.S. Bonds (13%)
- Non-U.S. Bonds (2%)
- Real Assets/Alts (6%)
- Cash & Equiv. (2%)

Key Portfolio Stats^{1,2}

# of Holdings	16
SEC Yield	3.40%
Expense Ratio	0.56%

Tactical Positioning

+ Overweight

U.S. Value
 U.S. Quality
 EM Value
 Int'l Value
 EM Local Bond

- Underweight

U.S. Growth
 IG Corporate Bonds

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Portfolio Risk - Annualized

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S&P 500	13.09%	13.05%	15.85%	15.37%
MSCI EAFE	15.55%	13.46%	15.54%	15.05%
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info@icm-invest.com
The TekRidge Center
50 Alberigi Drive | Suite 114
Jessup, PA 18434