iCM Tactical ESG Composite
Capital Preservation (10/90)

Q3 2026 Fact Sheet

Data as of 9/30/26

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 Tactical – ESG: Capital Preservation (10/90)** strategy executes iCM's contrarian global tactical asset allocation views via ESG-focused ETFs and is allocated 10% to equities and 90% 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.

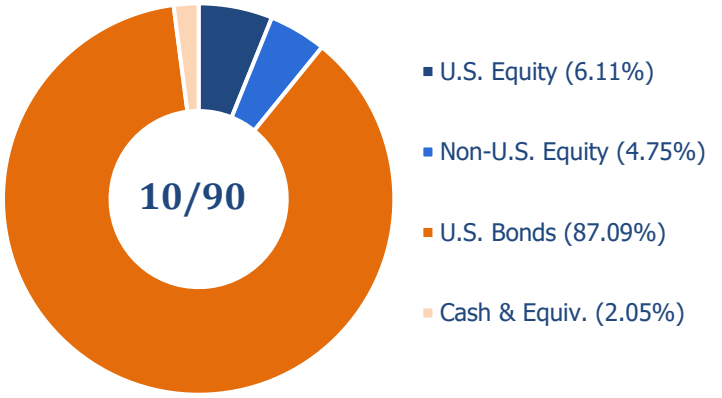
Implementation

Tactical decisions are implemented via ESG-focused ETFs that best expose the strategy to a desired asset class.

Portfolio Details

Structure	SMA
Primary Investment Vehicles	ETFs
Account Minimum	$10,000
Composite Inception	7/1/2017

Target Asset Allocation



Key Portfolio Stats[1,2]

# of Holdings	7
SEC Yield	4.34%
Expense Ratio	0.16%

Tactical Positioning

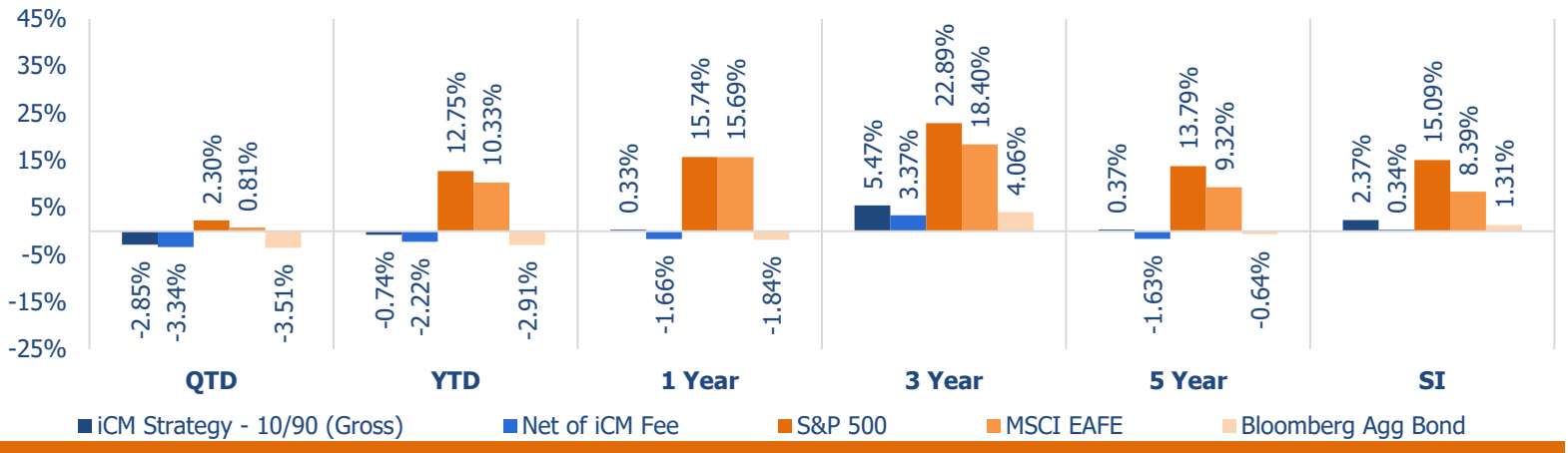
+ Overweight

U.S. Value
Emerging Markets
Non-U.S. Developed

- Underweight

U.S. Growth

Annualized Performance



Integrated Capital Management, Inc. is an SEC Registered Investment Advisor.
Registration does not imply a certain level of skill or training.

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Important Disclosures

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Historical performance returns for investment indexes do not deduct transaction and/or custodial charges or an advisory fee, which would decrease historical performance results. There are no guarantees that a portfolio will match or outperform a specific benchmark.

Portfolio Risk - Annualized

	1 Year	3 Year	5 Year	SI
iCM Strategy – 10/90	**4.49%**	**5.82%**	**7.00%**	**5.72%**
S&P 500	13.18%	12.42%	15.64%	15.89%
MSCI EAFE	15.72%	13.02%	15.56%	15.49%
Bloomberg Agg Bond	4.07%	5.62%	6.48%	5.27%

Performance results displayed are derived from a composite of similarly managed portfolios. Individual portfolio returns are calculated quarterly using an approximated time-weighted rate of return. Composite returns are then calculated quarterly using asset-weighting portfolio returns based on market values at the beginning of the period measured.

Valuations are computed and performance is reported in U.S. dollars. All returns include the reinvestment of dividends and capital gains. Net performance results have been reduced by actual management fees. In the event that all accounts in a composite are non-fee-paying during a given quarter, iCM will apply the firm's stated maximum fee (2.00%) to calculate net-of-fees returns. Where applicable, portfolio characteristics are shown gross of fees.

This composite includes all discretionary fee and non-fee-paying accounts that qualify as discretionary AUM and excludes record kept assets such as 401k plans. Accounts will be included during their first full performance period after complying with composite rules. Terminated portfolios will remain in their respective composites for the dates which they were in compliance with composite procedures. An account will change composites when the client directs a mandate change.

The composite excludes portfolios where any client directed action causes a gross quarterly performance deviation from the asset-weighted composite average of greater than 1.00%, including but not limited to; Tax loss harvesting, accounts with specific cash needs, timing delays caused by extraneous factors, accounts with external cash flows, and accounts with restricted trading instructions.

Client portfolios included in each composite are based on client's stated investment mandate and not on actual asset class weightings within each client's portfolio. Specific securities identified and described do not represent all of the securities purchased, sold or recommended for advisory clients, and may not reflect any restriction a client may have placed on a portfolio.

All investing involves the assumption of risk and the possible loss of principal. The main risks as it pertains to this strategy are US equity risk, international equity and fixed-income market risk, interest rate risk and currency risk. While attempting to achieve the objectives of the strategy, you will be exposed to the risk of loss from these sources along with others yet to be identified.

In-line with iCM's overall investment philosophy, the Tactical ESG portfolios are designed to tilt portfolio allocations to potentially undervalued asset classes, utilizing unaffiliated ESG-focused mutual funds and ETFs. iCM does not directly screen for or implement ESG criteria among individual securities. Rather iCM screens for outside mutual funds and ETFs, as defined by Morningstar Inc. to be "socially conscious". iCM reserves the right to utilize a service other than Morningstar, Inc. at any time. While each ETF or fund will undergo a thorough review, iCM does not directly control the execution and ultimate implementation of stated ESG criteria, and therefore cannot make assurances that these practices will be followed.

Following ESG criteria does not imply any guarantee of gain, prevention of loss, out performance, or under performance. It is iCM's expectation that the returns of these portfolios will be primarily driven by iCM's global tactical asset allocation process, which seeks to overweight assets that appear undervalued, while subsequently underweighting those that appear overvalued. It is not iCM's belief that investing in ESG-focused mutual funds and ETFs alone will add incremental return to a portfolio. Buying ESG-focused investment strategies does not guarantee a gain nor does it protect an investor from a loss of principal.

Indexes are unmanaged indexes that cannot be purchased or sold. Unmanaged index returns do not reflect any fees, expenses, or sales charges. Index returns shown may not represent the results of the actual trading of investable assets.

Bloomberg Aggregate Bond Index is composed of the Bloomberg Government/Corporate Bond and Mortgage-Backed Securities Indexes. It includes Treasury, agency, corporate, and mortgage-backed issues.

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

MSCI EAFE Index (Europe, Australia, Far East) is a market capitalization index that is designed to measure the equity market performance of developed markets, excluding the US & Canada.

1SEC yield: Represents net investment income earned by a fund over a 30-day period, expressed as an annual percentage rate based on the fund's share price at the end of the 30-day period.

2Expense Ratio: Weighted-average net expense ratio of the strategy's underlying holdings, according to each security's most recent annual report.

(MMXXVI)

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Integrated|Capital|Management

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iCM Tactical ESG Composite
Capital Preservation (10/90)

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Data as of 9/30/26

	Total Firm Assets (mil $)	Composite Assets			Annual Performance Results %				St. Dev 3 Year (Ann.)	
		USD (mil)	% of Total Assets	No. of Accounts	Composite Gross	Composite Net	Blended Benchmark	Dispersion	Composite %	Benchmark %
2025	1,441	0.00	0.00%	1	7.92	5.78	8.57	0.00%	6.36	6.20
2024	1,337	0.00	0.00%	1	2.15	0.10	3.00	0.00%	8.50	8.29
2023	1,358	0.00	0.00%	1	6.55	4.45	7.29	0.00%	7.91	7.71
2022	1,248	0.00	0.00%	1	-13.03	-14.77	-13.16	0.00%	6.89	6.46
2021	1,461	0.00	0.00%	1	-0.19	-2.16	0.70	0.00%	4.00	3.52
2020	1,314	0.00	0.00%	1	10.17	8.02	8.90	0.00%	3.99	3.58
2019	1,257	0.00	0.00%	1	10.50	8.33	10.52	0.00%	NA	NA
2018	1,101	0.00	0.00%	1	-1.26	-3.23	-0.58	0.00%	NA	NA
2017[1]	1,166	0.00	0.00%	1	2.12	1.11	2.17	0.00%	NA	NA

[1]Partial year performance. iCM Tactical ESG – Capital Preservation (10/90) Composite began 7/1/2017.

1. Integrated Capital Management, Inc. (iCM) has been independently verified for the years ending 12/31/2017 through 12/31/2025. Performance examinations were performed by Alpha Performance Verification Services. Verification is performed on a calendar year-basis. Verification does not ensure the accuracy of any specific composite presentation. To receive copies of the examination reports, contact iCM via info@icm-invest.com or 570-344-0100. Policies for valuing portfolios and calculating performance are available upon request.
2. iCM is an investment management firm specializing in global tactical asset allocation portfolios. iCM is an SEC registered investment adviser under the Investment Advisers Act of 1940 and is unaffiliated with any organization.
3. The iCM Tactical ESG – Capital Preservation (10/90) Composite was created on January 1, 2016 and is asset-weighted. Valuations are computed and performance is reported in U.S. dollars. Valuations are based on the fair value of the account at the composite level using objective, observable, unadjusted quoted market price for an identical investment in an active market on the measurement date obtained from a qualified independent third party. The Composite includes all fee- and non-fee paying fully discretionary equity accounts invested in the iCM Tactical ESG – Capital Preservation (10/90) strategy. They are included in the Composite from the quarter following completion of initial funding to the quarter prior to termination.
4. Performance results are presented gross-of-fees and net-of-fees. Returns reflect the reinvestment of dividends and interest. Net-of-fees returns are gross-of-fees returns reduced by the weighted average of actual investment management fees. iCM's fee schedule has a maximum of 2.00%. The fee schedule is described in detail in Form ADV Part 2 and in the investment management agreement. Actual fees may vary, depending on the portfolio size, as well as other factors. Composite dispersion is measured using an asset-weighted standard deviation of annual returns of those portfolios that are included in the composite for the whole year.
5. The benchmark used is a blend of the following indexes: 7.5% S&P 500/2.5% MSCI EAFE ND/88% Bloomberg Agg Bond/2% T-bill. The index is fully invested and includes the reinvestment income. The returns for the index do not include any trading, management fees or other costs. The volatility of each benchmark may be materially different from that of the investment portfolio. Benchmark returns are not covered by the report of the independent verifiers.
6. "Firm Assets" consist of both discretionary Assets Under Management (AUM) and Assets Under Advisement (AUA), which includes platform assets (e.g., Envestnet).

iCM Tactical ESG Composite
Income & Growth (35/65)

Q3 2026 Fact Sheet

Data as of 9/30/26

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 Tactical – ESG: Income & Growth (35/65)** strategy executes iCM's contrarian global tactical asset allocation views via ESG-focused ETFs and is allocated 20% to equities and 80% 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.

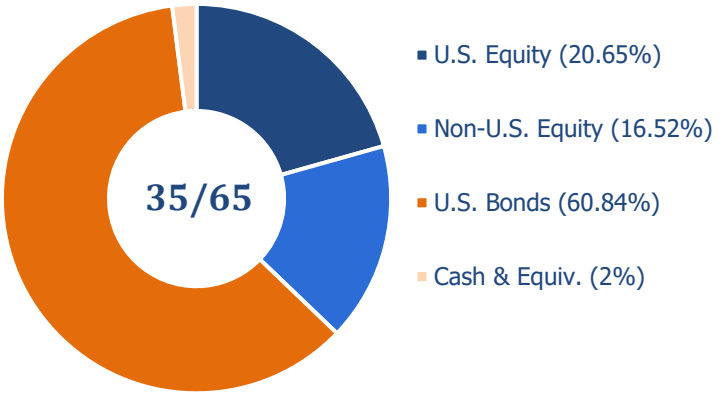
Implementation

Tactical decisions are implemented via ESG-focused ETFs that best expose the strategy to a desired asset class.

Portfolio Details

Structure	SMA
Primary Investment Vehicles	ETFs
Account Minimum	$10,000
Composite Inception	7/1/2017

Target Asset Allocation



Key Portfolio Stats[1,2]

# of Holdings	7
SEC Yield	3.48%
Expense Ratio	0.19%

Tactical Positioning

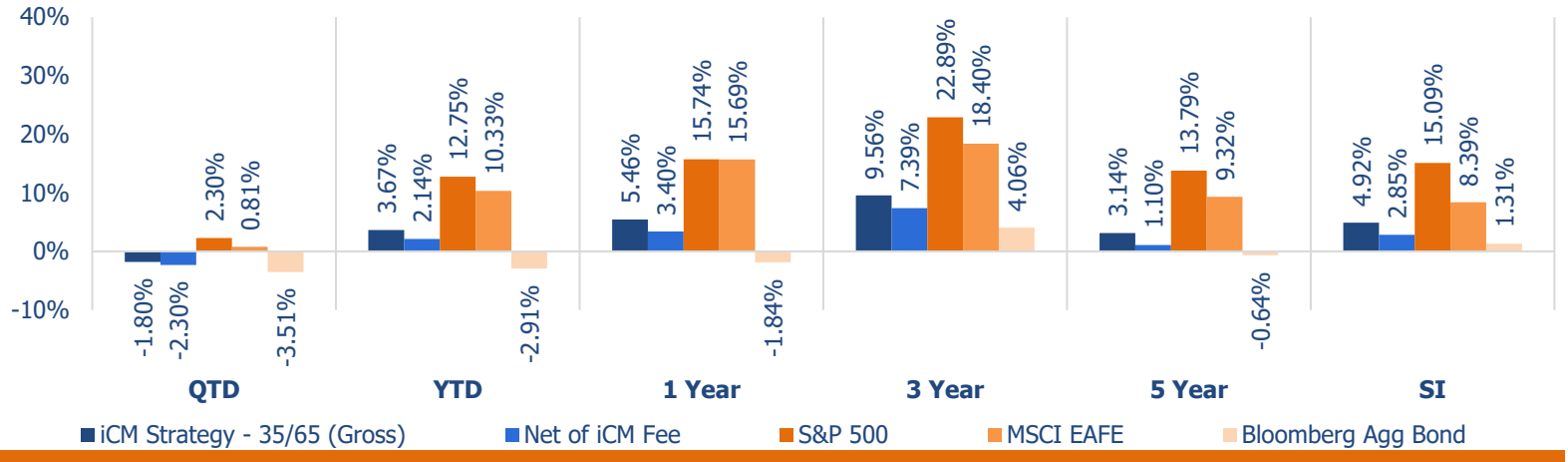
+ Overweight

U.S. Value
Emerging Markets
Non-U.S. Developed

- Underweight

U.S. Growth

Annualized Performance



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iCM Tactical ESG Composite
Income & Growth (35/65)

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Portfolio Risk - Annualized

	1 Year	3 Year	5 Year	SI
iCM Strategy – 35/65	**6.74%**	**7.14%**	**8.90%**	**7.76%**
S&P 500	13.18%	12.42%	15.64%	15.89%
MSCI EAFE	15.72%	13.02%	15.56%	15.49%
Bloomberg Agg Bond	4.07%	5.62%	6.48%	5.27%

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MSCI EAFE Index (Europe, Australia, Far East) is a market capitalization index that is designed to measure the equity market performance of developed markets, excluding the US & Canada.

1SEC yield: Represents net investment income earned by a fund over a 30-day period, expressed as an annual percentage rate based on the fund's share price at the end of the 30-day period.

2Expense Ratio: Weighted-average net expense ratio of the strategy's underlying holdings, according to each security's most recent annual report.

(MMXXVI)

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iCM Tactical ESG Composite
Income & Growth (35/65)

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Data as of 9/30/26

	Total Firm Assets (mil $)	Composite Assets			Annual Performance Results %				St. Dev 3 Year (Ann.)	
		USD (mil)	% of Total Assets	No. of Accounts	Composite Gross	Composite Net	Blended Benchmark	Dispersion	Composite %	Benchmark %
2025	1,441	0.00	0.00%	1	11.70	9.50	11.92	0.00%	7.55	7.27
2024	1,337	0.00	0.00%	1	4.81	2.71	7.24	0.00%	10.55	10.30
2023	1,358	0.00	0.00%	1	9.83	7.67	11.78	0.00%	10.03	9.83
2022	1,248	0.00	0.00%	1	-14.20	-15.91	-14.29	0.00%	9.89	9.70
2021	1,461	0.00	0.00%	1	4.63	2.58	6.35	0.00%	6.75	6.54
2020	1,314	0.00	0.00%	1	11.99	9.81	12.29	0.00%	7.16	6.97
2019	1,257	0.00	0.00%	1	15.24	12.98	15.41	0.00%	NA	NA
2018	1,101	0.00	0.00%	1	-3.40	-5.32	-2.27	0.00%	NA	NA
2017[1]	1,166	0.00	0.00%	1	4.46	3.43	4.55	0.00%	NA	NA

[1]Partial year performance. iCM Tactical ESG – Income & Growth (35/65) Composite began 7/1/2017.

1. Integrated Capital Management, Inc. (iCM) has been independently verified for the years ending 12/31/2017 through 12/31/2025. Performance examinations were performed by Alpha Performance Verification Services. Verification is performed on a calendar year-basis. Verification does not ensure the accuracy of any specific composite presentation. To receive copies of the examination reports, contact iCM via info@icm-invest.com or 570-344-0100. Policies for valuing portfolios and calculating performance are available upon request.
2. iCM is an investment management firm specializing in global tactical asset allocation portfolios. iCM is an SEC registered investment adviser under the Investment Advisers Act of 1940 and is unaffiliated with any organization.
3. The iCM Tactical ESG – Income & Growth (35/65) Composite was created on January 1, 2016 and is asset-weighted. Valuations are computed and performance is reported in U.S. dollars. Valuations are based on the fair value of the account at the composite level using objective, observable, unadjusted quoted market price for an identical investment in an active market on the measurement date obtained from a qualified independent third party. The Composite includes all fee- and non-fee paying fully discretionary equity accounts invested in the iCM Tactical ESG – Income & Growth (35/65) strategy. They are included in the Composite from the quarter following completion of initial funding to the quarter prior to termination.
4. Performance results are presented gross-of-fees and net-of-fees. Returns reflect the reinvestment of dividends and interest. Net-of-fees returns are gross-of-fees returns reduced by the weighted average of actual investment management fees. iCM's fee schedule has a maximum of 2.00%. The fee schedule is described in detail in Form ADV Part 2 and in the investment management agreement. Actual fees may vary, depending on the portfolio size, as well as other factors. Composite dispersion is measured using an asset-weighted standard deviation of annual returns of those portfolios that are included in the composite for the whole year.
5. The benchmark used is a blend of the following indexes: 26.25% Russell 3000/8.75% MSCI EAFE ND/63% Bloomberg Agg Bond/2% T-bill. The index is fully invested and includes the reinvestment income. The returns for the index do not include any trading, management fees or other costs. The volatility of each benchmark may be materially different from that of the investment portfolio. Benchmark returns are not covered by the report of the independent verifiers.
6. "Firm Assets" consist of both discretionary Assets Under Management (AUM) and Assets Under Advisement (AUA), which includes platform assets (e.g., Envestnet).

iCM Tactical ESG Composite
Balanced (50/50)

Q3 2026 Fact Sheet

Data as of 9/30/26

Strategy Overview

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The **iCM Tactical – ESG: Balanced (50/50)** strategy executes iCM's contrarian global tactical asset allocation views via ESG-focused 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.

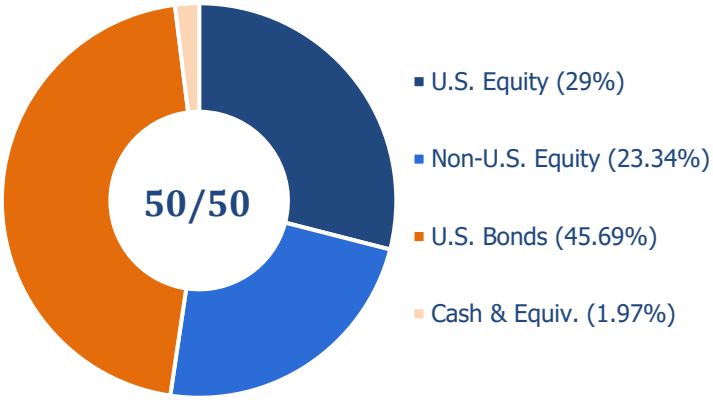
Implementation

Tactical decisions are implemented via ESG-focused ETFs that best expose the strategy to a desired asset class.

Portfolio Details

Structure	SMA
Primary Investment Vehicles	ETFs
Account Minimum	$10,000
Composite Inception	7/1/2017

Target Asset Allocation



Key Portfolio Stats[1,2]

# of Holdings	7
SEC Yield	2.99%
Expense Ratio	0.20%

Tactical Positioning

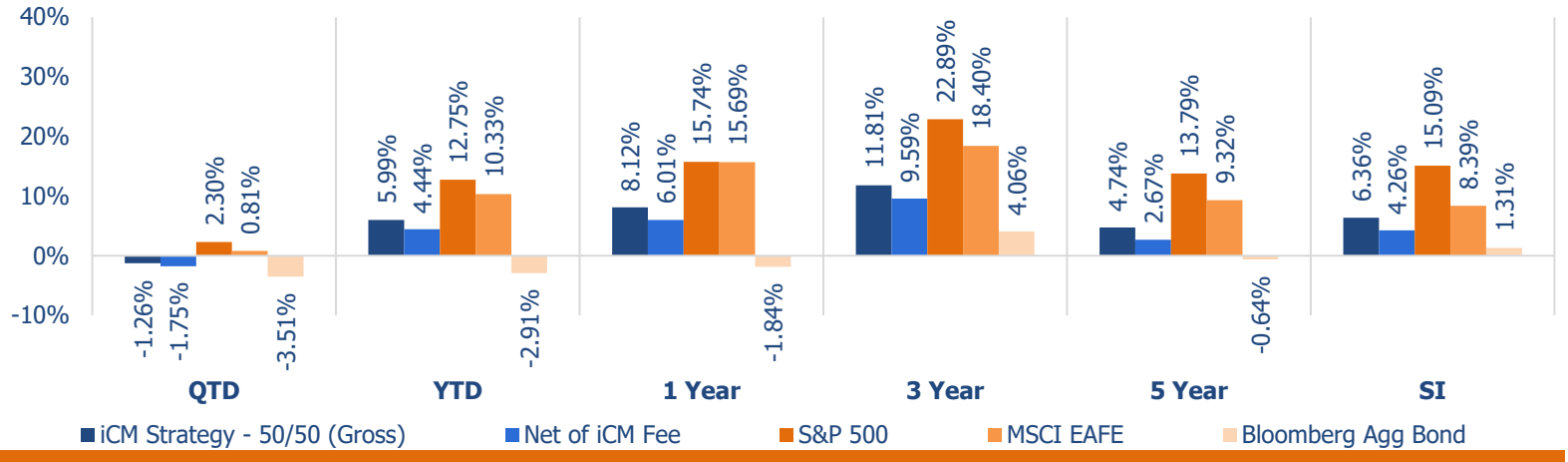
+ Overweight

U.S. Value
Emerging Markets
Non-U.S. Developed

- Underweight

U.S. Growth

Annualized Performance



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Portfolio Risk - Annualized

	1 Year	3 Year	5 Year	SI
iCM Strategy – 50/50	**7.97%**	**8.00%**	**9.93%**	**9.13%**
S&P 500	13.18%	12.42%	15.64%	15.89%
MSCI EAFE	15.72%	13.02%	15.56%	15.49%
Bloomberg Agg Bond	4.07%	5.62%	6.48%	5.27%

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The composite excludes portfolios where any client directed action causes a gross quarterly performance deviation from the asset-weighted composite average of greater than 1.00%, including but not limited to; Tax loss harvesting, accounts with specific cash needs, timing delays caused by extraneous factors, accounts with external cash flows, and accounts with restricted trading instructions.

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All investing involves the assumption of risk and the possible loss of principal. The main risks as it pertains to this strategy are US equity risk, international equity and fixed-income market risk, interest rate risk and currency risk. While attempting to achieve the objectives of the strategy, you will be exposed to the risk of loss from these sources along with others yet to be identified.

In-line with iCM's overall investment philosophy, the Tactical ESG portfolios are designed to tilt portfolio allocations to potentially undervalued asset classes, utilizing unaffiliated ESG-focused mutual funds and ETFs. iCM does not directly screen for or implement ESG criteria among individual securities. Rather iCM screens for outside mutual funds and ETFs, as defined by Morningstar Inc. to be "socially conscious". iCM reserves the right to utilize a service other than Morningstar, Inc. at any time. While each ETF or fund will undergo a thorough review, iCM does not directly control the execution and ultimate implementation of stated ESG criteria, and therefore cannot make assurances that these practices will be followed.

Following ESG criteria does not imply any guarantee of gain, prevention of loss, out performance, or under performance. It is iCM's expectation that the returns of these portfolios will be primarily driven by iCM's global tactical asset allocation process, which seeks to overweight assets that appear undervalued, while subsequently underweighting those that appear overvalued. It is not iCM's belief that investing in ESG-focused mutual funds and ETFs alone will add incremental return to a portfolio. Buying ESG-focused investment strategies does not guarantee a gain nor does it protect an investor from a loss of principal.

Indexes are unmanaged indexes that cannot be purchased or sold. Unmanaged index returns do not reflect any fees, expenses, or sales charges. Index returns shown may not represent the results of the actual trading of investable assets.

Bloomberg Aggregate Bond Index is composed of the Bloomberg Government/Corporate Bond and Mortgage-Backed Securities Indexes. It includes Treasury, agency, corporate, and mortgage-backed issues.

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MSCI EAFE Index (Europe, Australia, Far East) is a market capitalization index that is designed to measure the equity market performance of developed markets, excluding the US & Canada.

1SEC yield: Represents net investment income earned by a fund over a 30-day period, expressed as an annual percentage rate based on the fund's share price at the end of the 30-day period.

2Expense Ratio: Weighted-average net expense ratio of the strategy's underlying holdings, according to each security's most recent annual report.

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iCM Tactical ESG Composite
Balanced (50/50)

Q3 2026 Fact Sheet

Data as of 9/30/26

	Total Firm Assets (mil $)	Composite Assets			Annual Performance Results %				St. Dev 3 Year (Ann.)	
		USD (mil)	% of Total Assets	No. of Accounts	Composite Gross	Composite Net	Blended Benchmark	Dispersion	Composite %	Benchmark %
2025	1,441	0.00	0.00%	1	14.48	12.22	13.93	0.00%	8.27	8.14
2024	1,337	0.00	0.00%	1	5.91	3.78	9.83	0.00%	11.55	11.71
2023	1,358	0.00	0.00%	1	10.91	8.74	14.54	0.00%	11.10	11.35
2022	1,248	0.00	0.00%	1	-14.02	-15.74	-15.01	0.00%	11.79	12.10
2021	1,461	0.00	0.00%	1	7.35	5.25	9.84	0.00%	8.88	8.95
2020	1,314	0.00	0.00%	1	12.68	10.49	13.97	0.00%	9.48	9.59
2019	1,257	0.00	0.00%	1	17.74	15.45	18.40	0.00%	NA	NA
2018	1,101	0.00	0.00%	1	-4.41	-6.31	-3.36	0.00%	NA	NA
2017[1]	1,166	0.00	0.00%	1	5.97	4.93	5.99	0.00%	NA	NA

[1]Partial year performance. iCM Tactical ESG – Balanced (50/50) Composite began 7/1/2017.

1. Integrated Capital Management, Inc. (iCM) has been independently verified for the years ending 12/31/2017 through 12/31/2025. Performance examinations were performed by Alpha Performance Verification Services. Verification is performed on a calendar year-basis. Verification does not ensure the accuracy of any specific composite presentation. To receive copies of the examination reports, contact iCM via info@icm-invest.com or 570-344-0100. Policies for valuing portfolios and calculating performance are available upon request.
2. iCM is an investment management firm specializing in global tactical asset allocation portfolios. iCM is an SEC registered investment adviser under the Investment Advisers Act of 1940 and is unaffiliated with any organization.
3. The iCM Tactical ESG – Balanced (50/50) Composite was created on January 1, 2016 and is asset-weighted. Valuations are computed and performance is reported in U.S. dollars. Valuations are based on the fair value of the account at the composite level using objective, observable, unadjusted quoted market price for an identical investment in an active market on the measurement date obtained from a qualified independent third party. The Composite includes all fee- and non-fee paying fully discretionary equity accounts invested in the iCM Tactical ESG – Balanced (50/50) strategy. They are included in the Composite from the quarter following completion of initial funding to the quarter prior to termination.
4. Performance results are presented gross-of-fees and net-of-fees. Returns reflect the reinvestment of dividends and interest. Net-of-fees returns are gross-of-fees returns reduced by the weighted average of actual investment management fees. iCM's fee schedule has a maximum of 2.00%. The fee schedule is described in detail in Form ADV Part 2 and in the investment management agreement. Actual fees may vary, depending on the portfolio size, as well as other factors. Composite dispersion is measured using an asset-weighted standard deviation of annual returns of those portfolios that are included in the composite for the whole year.
5. The benchmark used is a blend of the following indexes: 37.5% Russell 3000/12.5% MSCI EAFE ND/48% Bloomberg Agg Bond/2% T-bill. The index is fully invested and includes the reinvestment income. The returns for the index do not include any trading, management fees or other costs. The volatility of each benchmark may be materially different from that of the investment portfolio. Benchmark returns are not covered by the report of the independent verifiers.
6. "Firm Assets" consist of both discretionary Assets Under Management (AUM) and Assets Under Advisement (AUA), which includes platform assets (e.g., Envestnet).

iCM Tactical ESG Composite
Conservative Growth (60/40)

Q3 2026 Fact Sheet

Data as of 9/30/26

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 Tactical – ESG: Conservative Growth (60/40)** strategy executes iCM's contrarian global tactical asset allocation views via ESG-focused 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.

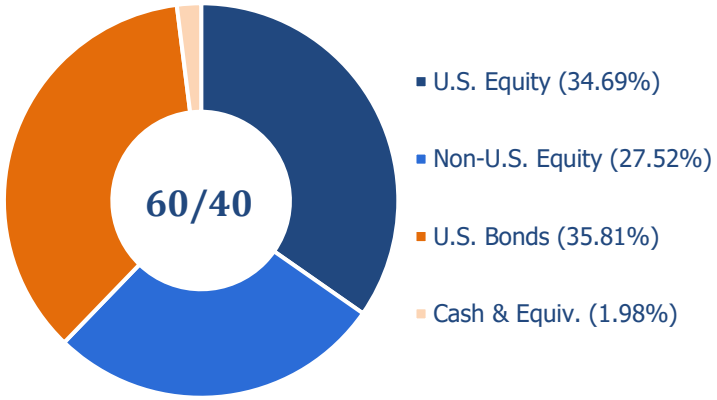
Implementation

Tactical decisions are implemented via ESG-focused ETFs that best expose the strategy to a desired asset class.

Portfolio Details

Structure	SMA
Primary Investment Vehicles	ETFs
Account Minimum	$10,000
Composite Inception	7/1/2017

Target Asset Allocation



Key Portfolio Stats[1,2]

# of Holdings	7
SEC Yield	2.68%
Expense Ratio	0.21%

Tactical Positioning

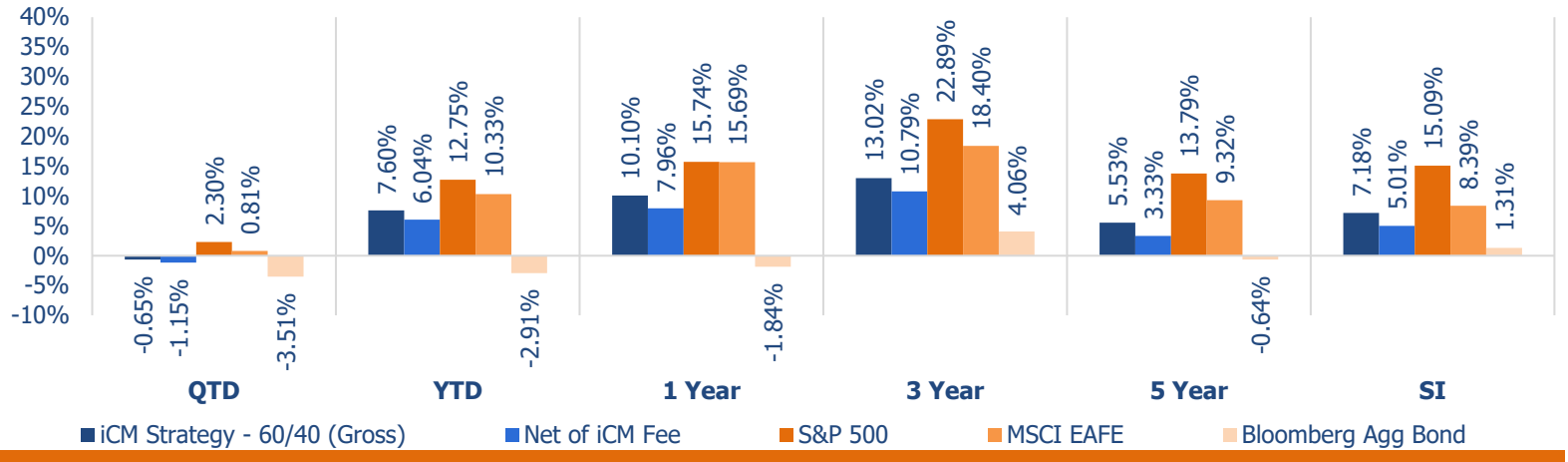
+ Overweight

U.S. Value
Emerging Markets
Non-U.S. Developed

- Underweight

U.S. Growth

Annualized Performance



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iCM Tactical ESG Composite
Conservative Growth (60/40)

Q3 2026 Fact Sheet

Data as of 9/30/26

Important Disclosures

Past performance does not guarantee future results. All investment strategies have the potential for profit or loss. Changes in investment strategies and economic conditions, as well as contributions or withdrawals, can materially change how your portfolio will perform. Different types of investments involve higher and lower levels of risk.

Historical performance returns for investment indexes do not deduct transaction and/or custodial charges or an advisory fee, which would decrease historical performance results. There are no guarantees that a portfolio will match or outperform a specific benchmark.

Portfolio Risk - Annualized

	1 Year	3 Year	5 Year	SI
iCM Strategy – 60/40	**8.85%**	**8.61%**	**10.86%**	**10.21%**
S&P 500	13.18%	12.42%	15.64%	15.89%
MSCI EAFE	15.72%	13.02%	15.56%	15.49%
Bloomberg Agg Bond	4.07%	5.62%	6.48%	5.27%

Performance results displayed are derived from a composite of similarly managed portfolios. Individual portfolio returns are calculated quarterly using an approximated time-weighted rate of return. Composite returns are then calculated quarterly using asset-weighting portfolio returns based on market values at the beginning of the period measured.

Valuations are computed and performance is reported in U.S. dollars. All returns include the reinvestment of dividends and capital gains. Net performance results have been reduced by actual management fees. In the event that all accounts in a composite are non-fee-paying during a given quarter, iCM will apply the firm's stated maximum fee (2.00%) to calculate net-of-fees returns. Where applicable, portfolio characteristics are shown gross of fees.

This composite includes all discretionary fee and non-fee-paying accounts that qualify as discretionary AUM and excludes record kept assets such as 401k plans. Accounts will be included during their first full performance period after complying with composite rules. Terminated portfolios will remain in their respective composites for the dates which they were in compliance with composite procedures. An account will change composites when the client directs a mandate change.

The composite excludes portfolios where any client directed action causes a gross quarterly performance deviation from the asset-weighted composite average of greater than 1.00%, including but not limited to; Tax loss harvesting, accounts with specific cash needs, timing delays caused by extraneous factors, accounts with external cash flows, and accounts with restricted trading instructions.

Client portfolios included in each composite are based on client's stated investment mandate and not on actual asset class weightings within each client's portfolio. Specific securities identified and described do not represent all of the securities purchased, sold or recommended for advisory clients, and may not reflect any restriction a client may have placed on a portfolio.

All investing involves the assumption of risk and the possible loss of principal. The main risks as it pertains to this strategy are US equity risk, international equity and fixed-income market risk, interest rate risk and currency risk. While attempting to achieve the objectives of the strategy, you will be exposed to the risk of loss from these sources along with others yet to be identified.

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Indexes are unmanaged indexes that cannot be purchased or sold. Unmanaged index returns do not reflect any fees, expenses, or sales charges. Index returns shown may not represent the results of the actual trading of investable assets.

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1SEC yield: Represents net investment income earned by a fund over a 30-day period, expressed as an annual percentage rate based on the fund's share price at the end of the 30-day period.

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iCM Tactical ESG Composite
Conservative Growth (60/40)

Q3 2026 Fact Sheet

Data as of 9/30/26

	Total Firm Assets (mil $)	Composite Assets			Annual Performance Results %				St. Dev 3 Year (Ann.)	
		USD (mil)	% of Total Assets	No. of Accounts	Composite Gross	Composite Net	Blended Benchmark	Dispersion	Composite %	Benchmark %
2025	1,441	0.00	0.00%	1	15.09	12.83	15.27	0.00%	8.86	8.77
2024	1,337	0.00	0.00%	1	6.74	4.60	11.58	0.00%	12.58	12.71
2023	1,358	0.00	0.00%	1	12.12	9.92	16.39	0.00%	12.21	12.42
2022	1,248	0.00	0.00%	1	-14.62	-16.77	-15.51	0.00%	13.26	13.79
2021	1,461	0.00	0.00%	1	9.03	6.90	12.20	0.00%	10.24	10.63
2020	1,314	0.00	0.00%	1	13.68	11.46	14.94	0.00%	11.02	11.42
2019	1,257	0.00	0.00%	1	19.67	17.34	20.40	0.00%	NA	NA
2018	1,101	0.00	0.00%	1	-5.34	-7.22	-4.11	0.00%	NA	NA
2017[1]	1,166	0.00	0.00%	1	6.85	5.80	6.95	0.00%	NA	NA

[1]Partial year performance. iCM Tactical ESG – Conservative Growth (60/40) Composite began 7/1/2017.

1. Integrated Capital Management, Inc. (iCM) has been independently verified for the years ending 12/31/2017 through 12/31/2025. Performance examinations were performed by Alpha Performance Verification Services. Verification is performed on a calendar year-basis. Verification does not ensure the accuracy of any specific composite presentation. To receive copies of the examination reports, contact iCM via info@icm-invest.com or 570-344-0100. Policies for valuing portfolios and calculating performance are available upon request.
2. iCM is an investment management firm specializing in global tactical asset allocation portfolios. iCM is an SEC registered investment adviser under the Investment Advisers Act of 1940 and is unaffiliated with any organization.
3. The iCM Tactical ESG – Conservative Growth (60/40) Composite was created on January 1, 2016 and is asset-weighted. Valuations are computed and performance is reported in U.S. dollars. Valuations are based on the fair value of the account at the composite level using objective, observable, unadjusted quoted market price for an identical investment in an active market on the measurement date obtained from a qualified independent third party. The Composite includes all fee- and non-fee paying fully discretionary equity accounts invested in the iCM Tactical ESG – Conservative Growth (60/40) strategy. They are included in the Composite from the quarter following completion of initial funding to the quarter prior to termination.
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5. The benchmark used is a blend of the following indexes: 45% Russell 3000/15% MSCI EAFE ND/38% Bloomberg Agg Bond/2% T-bill. The index is fully invested and includes the reinvestment income. The returns for the index do not include any trading, management fees or other costs. The volatility of each benchmark may be materially different from that of the investment portfolio. Benchmark returns are not covered by the report of the independent verifiers.
6. "Firm Assets" consist of both discretionary Assets Under Management (AUM) and Assets Under Advisement (AUA), which includes platform assets (e.g., Envestnet).

iCM Tactical ESG Composite
Dynamic Growth (80/20)

Q3 2026 Fact Sheet

Data as of 9/30/26

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 Tactical – ESG: Dynamic Growth (80/20)** strategy executes iCM's contrarian global tactical asset allocation views via ESG-focused 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.

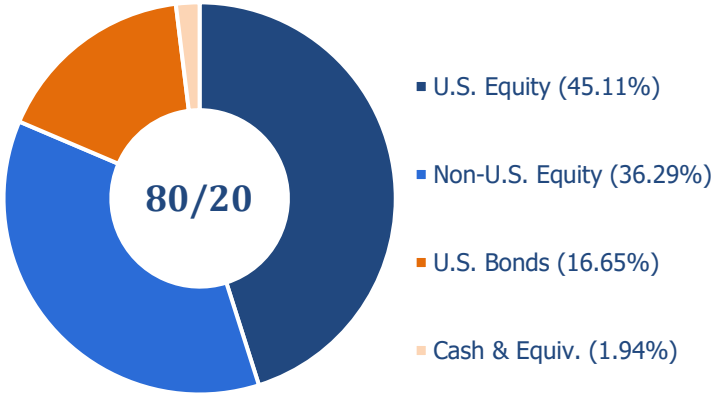
Implementation

Tactical decisions are implemented via ESG-focused ETFs that best expose the strategy to a desired asset class.

Portfolio Details

Structure	SMA
Primary Investment Vehicles	ETFs
Account Minimum	$10,000
Composite Inception	7/1/2017

Target Asset Allocation



Key Portfolio Stats[1,2]

# of Holdings	7
SEC Yield	2.07%
Expense Ratio	0.23%

Tactical Positioning

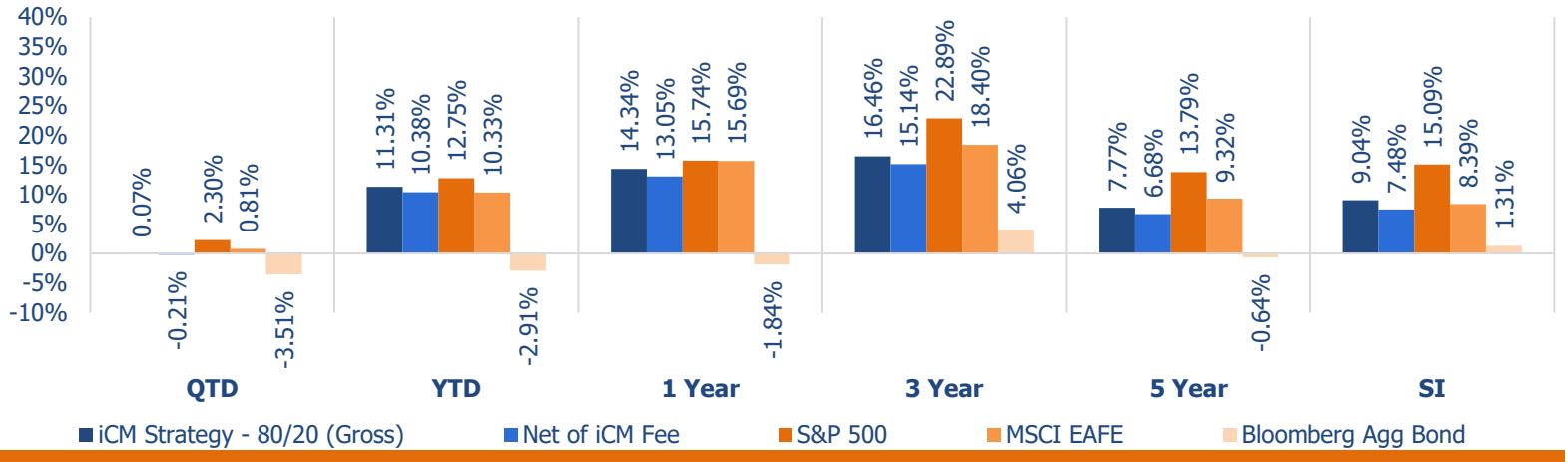
+ Overweight

U.S. Value
Emerging Markets
Non-U.S. Developed

- Underweight

U.S. Growth

Annualized Performance



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iCM Tactical ESG Composite
Dynamic Growth (80/20)

Q3 2026 Fact Sheet

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Portfolio Risk - Annualized

	1 Year	3 Year	5 Year	SI
iCM Strategy – 80/20	**11.08%**	**10.19%**	**12.98%**	**12.64%**
S&P 500	13.18%	12.42%	15.64%	15.89%
MSCI EAFE	15.72%	13.02%	15.56%	15.49%
Bloomberg Agg Bond	4.07%	5.62%	6.48%	5.27%

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iCM Tactical ESG Composite
Dynamic Growth (80/20)

Q3 2026 Fact Sheet

Data as of 9/30/26

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2024	1,337	0.06	0.00%	2	8.49	7.27	15.12	0.01%	14.79	14.80
2023	1,358	0.07	0.00%	2	14.78	13.54	20.17	0.11%	14.56	14.66
2022	1,248	0.07	0.01%	2	-15.56	-16.16	-16.56	0.00%	16.57	17.32
2021	1,461	0.26	0.02%	5	12.60	10.99	17.03	0.00%	13.35	14.10
2020	1,314	0.00	0.00%	1	13.55	11.35	16.46	0.00%	14.34	15.17
2019	1,257	0.00	0.00%	1	23.60	21.47	24.46	0.00%	NA	NA
2018	1,101	0.09	0.01%	2	-6.79	-8.93	-5.69	0.00%	NA	NA
2017[1]	1,166	0.00	0.00%	1	8.71	7.65	8.89	0.00%	NA	NA

[1]Partial year performance. iCM Tactical ESG – Dynamic Growth (80/20) Composite began 7/1/2017.

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2. iCM is an investment management firm specializing in global tactical asset allocation portfolios. iCM is an SEC registered investment adviser under the Investment Advisers Act of 1940 and is unaffiliated with any organization.
3. The iCM Tactical ESG – Dynamic Growth (80/20) Composite was created on January 1, 2016 and is asset-weighted. Valuations are computed and performance is reported in U.S. dollars. Valuations are based on the fair value of the account at the composite level using objective, observable, unadjusted quoted market price for an identical investment in an active market on the measurement date obtained from a qualified independent third party. The Composite includes all fee- and non-fee paying fully discretionary equity accounts invested in the iCM Tactical ESG – Dynamic Growth (80/20) strategy. They are included in the Composite from the quarter following completion of initial funding to the quarter prior to termination.
4. Performance results are presented gross-of-fees and net-of-fees. Returns reflect the reinvestment of dividends and interest. Net-of-fees returns are gross-of-fees returns reduced by the weighted average of actual investment management fees. iCM's fee schedule has a maximum of 2.00%. The fee schedule is described in detail in Form ADV Part 2 and in the investment management agreement. Actual fees may vary, depending on the portfolio size, as well as other factors. Composite dispersion is measured using an asset-weighted standard deviation of annual returns of those portfolios that are included in the composite for the whole year.
5. The benchmark used is a blend of the following indexes: 60% Russell 3000/20% MSCI EAFE ND/18% Bloomberg Agg Bond/2% T-bill. The index is fully invested and includes the reinvestment income. The returns for the index do not include any trading, management fees or other costs. The volatility of each benchmark may be materially different from that of the investment portfolio. Benchmark returns are not covered by the report of the independent verifiers.
6. "Firm Assets" consist of both discretionary Assets Under Management (AUM) and Assets Under Advisement (AUA), which includes platform assets (e.g., Envestnet).