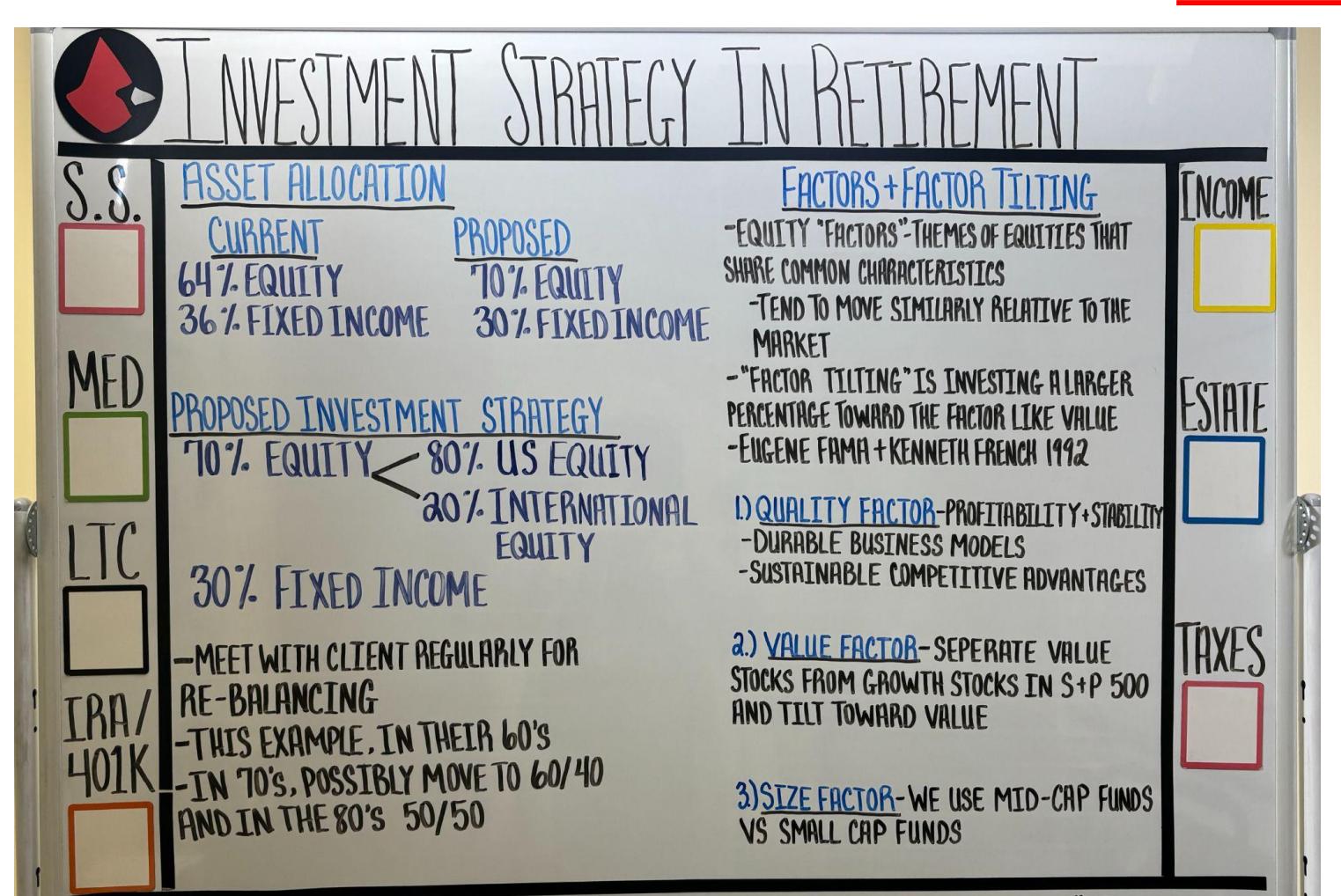


Investment Strategy in Retirement

Hans and Tom use the following illustration to discuss retirement income in the video titled “Investment Strategy in Retirement”



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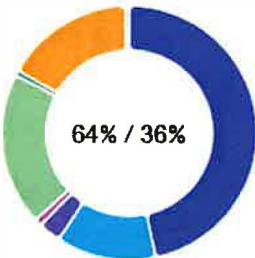
Investment Planning - Asset Allocation

OVERVIEW - Asset Allocation

Asset Allocation is the mix of stocks and bonds in your portfolio and is one of the most significant factors in determining your portfolio returns over time.

Current allocation

All accounts

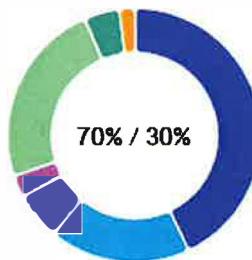


46.6%	● U.S. Equities	43%
12.7%	● International Equities	17.9%
2.8%	● Emerging Markets	6%
0.9%	● Real Estate	3%
19.5%	● U.S. Bonds	23.6%
0.7%	● International Bonds	4.5%
16.2%	● Cash	2%
0.6%	● Other	0%

Equity / Fixed Income

Target allocation

Growth



Equity / Fixed Income

YOUR CASE

Your portfolio consists of about 64% Equity and about 36% Fixed Income.

OUR RECOMMENDATION

Given that you are both retired, we believe the current allocation of approximately 64% equities and 36% fixed income is reasonable.

If you choose to purchase the Income Planning Annuity, we recommend aligning the overall portfolio to a 70/30 equity-to-fixed income allocation. This would mean keeping most of their non-annuity assets invested in the market. This approach ensures income needs are met through guaranteed sources (Social Security and annuities) while allowing non-annuity assets to remain growth-oriented to help offset inflation risk.

We further recommend periodic rebalancing and regular reviews with your investment advisor to ensure the allocation remains appropriate given market conditions, income needs, and any changes in their financial objectives.



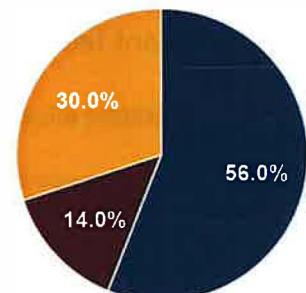
Proposed Investment Strategy

Strategic Asset Allocation

The first step in portfolio design is to select an appropriate Asset Allocation, which involves determining the most appropriate weighting for broad categories of Assets for your Goals, Risk Tolerance, and Risk Capacity.



Strategic Asset Allocation



● US Equity ● Int'l Equity ● Fixed Income

Factors & Factor Tilting

Equity "Factors" are themes of equities that share common characteristics, and which tend to move similarly relative to the market. The first factors were discovered in 1992 by Eugene Fama and Kenneth French, and Factor research has expanded significantly over the past 30 years.

- Quality - The Quality factor examines a company's fundamentals, specifically measures of Profitability and Stability, and targets companies which have durable business models and sustainable competitive advantages.
- Value - We utilize the Value factor, in tandem with the Growth factor, to replicate the S&P 500 as part of our Strategic Asset Allocation. Additionally, we target the Yield factor as a secondary approach to high-quality, high-value investments.
- Size - We target the size factor using Mid-Cap funds, rather than small-cap equities which have experienced poor performance in the past 20+ years.

Cost-Effective Implementation

Once we have fully developed a framework for the target Asset Allocation and Factor Tilting of a client's portfolio, we then examine all the available investment vehicles to determine the most cost-effective way to achieve the necessary exposures.

We periodically update client portfolios responding to economic conditions and market expectations. Additionally, we meet with our clients at least twice per year to ensure that their investment accounts reflect their goals and potential liquidity needs.

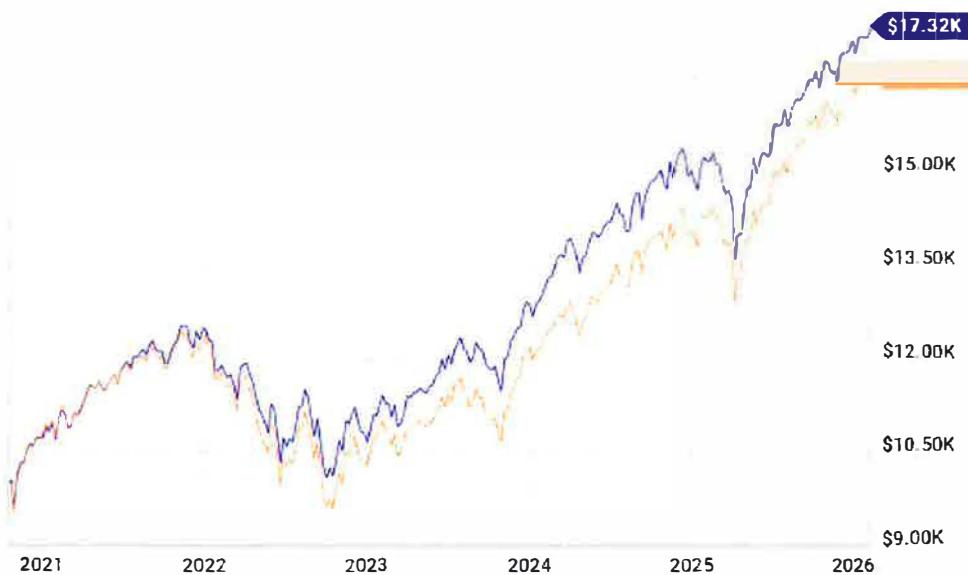


Investment Planning - Portfolio Proposal

PORTFOLIO COMPARISON

Cumulative Return & Basic Info

- LIFT v3 70/30
- 70/30 Benchmark



Basic Info

- LIFT v3 70/30

Advisory Fee

0.80%

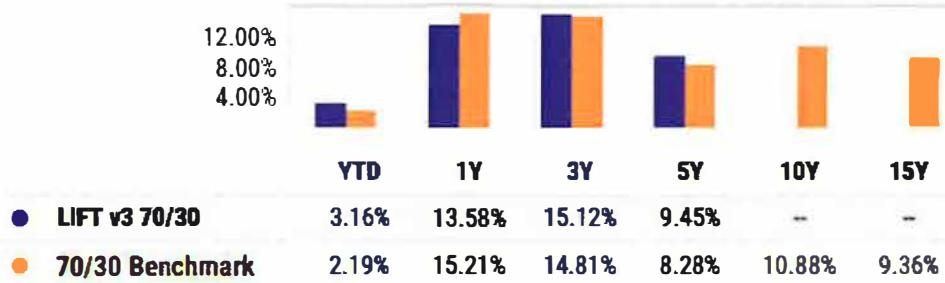
- 70/30 Benchmark

Advisory Fee

-

Periodic Return

Data as of: Feb. 6, 2026



Key Stats

	Sec A	Sec B
Net Expense Ratio	0.20%	0.04%
Distribution Yield	2.40%	2.15%
Alpha (5Y)	1.301	-
Beta (5Y)	0.9384	-
Stock Net Allocation	70.53%	70.28%
Bond Net Allocation	26.72%	28.03%

PORTFOLIO DETAILS

- In the graphic above, we have shown a performance comparison of our LIFT v3 70/30 portfolio with a benchmark 70/30 portfolio.
- Net of fees it has out performed the relative benchmark.
- The next expense ratio is 0.20%



CARDINAL ADVISORS

LIFT v3 70/30 vs. Cardinal 70/30 Benchmark (BMRK) Comprehensive Comparison (No Benchmark)

Prepared for Show Notes by Thomas Griffith at Cardinal Advisors
February 9, 2026

**For more information,
contact 919-535-8261 or visit <https://cardinalguide.com/>**

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LIFT v3 70/30 vs. Cardinal 70/30 Benchmark (BMRK) Comprehensive Comparison (No Benchmark)

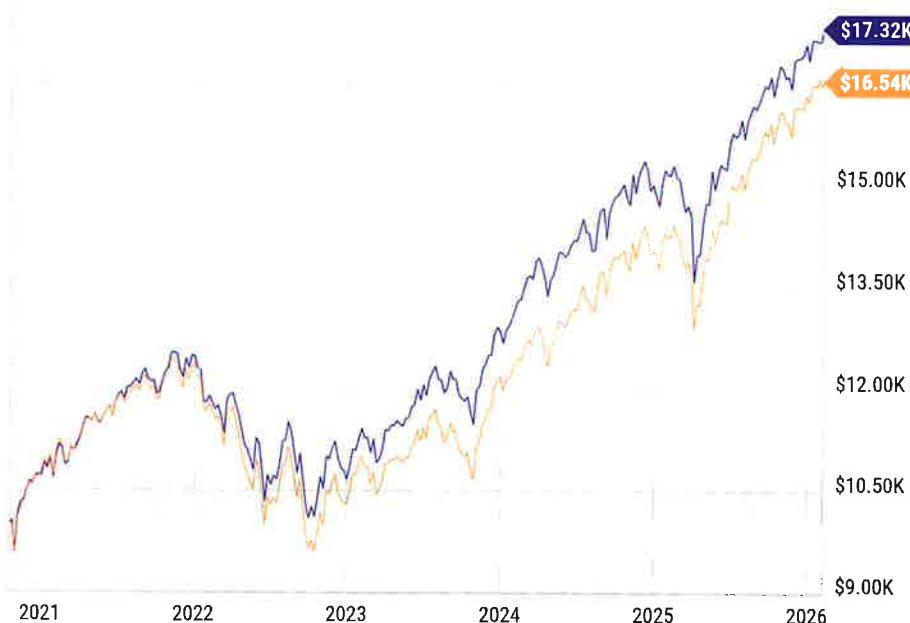


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Cumulative Return & Basic Info

● LIFT v3 70/30

● Cardinal 70/30 Benchmark



Basic Info

● LIFT v3 70/30

Advisory Fee

0.80%

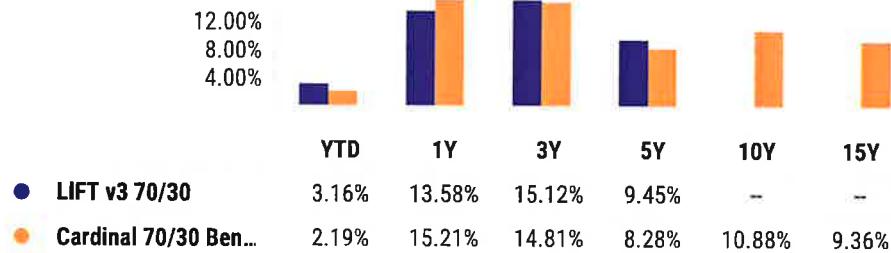
● Cardinal 70/30 Benchmark

Advisory Fee

--

Periodic Return

Data as of: Feb. 6, 2026



Key Stats

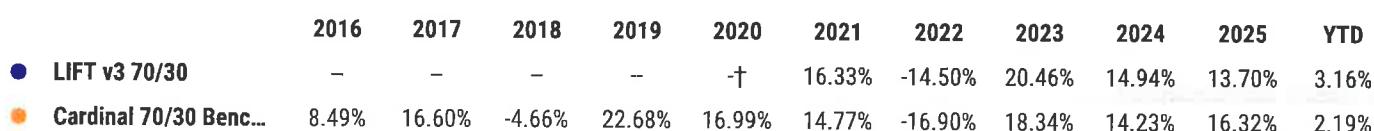
Sec A Sec B

Net Expense Ratio	0.20%	0.04%
Distribution Yield	2.40%	2.15%
Alpha (5Y)	1.301	--
Beta (5Y)	0.9384	--
Stock Net Allocation	70.53%	70.28%
Bond Net Allocation	26.72%	28.03%

Annual Return

Data as of: Feb. 6, 2026

†Partial year data not shown



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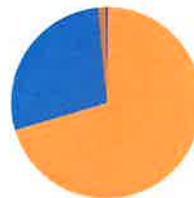
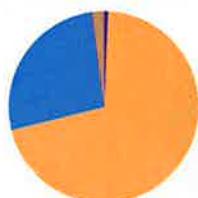
LIFT v3 70/30 vs. Cardinal 70/30 Benchmark (BMRK) Comprehensive Comparison (No Benchmark)



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Asset Allocation

Data as of: Feb. 7, 2026



LIFT v3 70/30

Cardinal 70/30 Benchmark

● Cash	0.70%	0.25%
● Stock	70.53%	70.28%
● Bond	26.72%	28.03%
● Convertible	0.00%	0.00%
● Preferred	0.11%	0.09%
● Other	1.94%	1.35%

Region Exposure

Data as of: Feb. 7, 2026



Market Classification

	LIFT v3 70/30	Cardinal 70/30 Benchmark
● Developed Mkts	96.20%	95.87%
● Emerging Mkts	1.07%	3.07%
● Unidentified	2.73%	1.06%



Region

	LIFT v3 70/30	Cardinal 70/30 Benchmark
● Americas	78.58%	83.62%
● Greater Europe	10.59%	8.00%
● Greater Asia	8.10%	7.32%
● Unidentified	2.73%	1.06%

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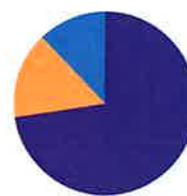
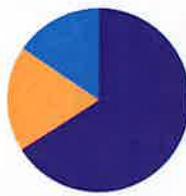
LIFT v3 70/30 vs. Cardinal 70/30 Benchmark (BMRK) Comprehensive Comparison (No Benchmark)



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Market Capitalization

Data as of: Feb. 7, 2026



LIFT v3 70/30

Cardinal 70/30 Benchmark

- Large
- Med
- Small

65.89%

72.53%

18.51%

15.16%

15.60%

12.32%

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Expanded Region Exposure

	LIFT v3..	Cardina..		LIFT v3..	Cardina..		LIFT v3..	Cardina..
● Americas	78.58%	83.62%	Greece	0.01%	0.03%	Saudi Arabia	0.06%	0.13%
North America	77.11%	82.98%	Ireland	0.89%	0.88%	South Africa	0.07%	0.15%
Canada	0.93%	1.46%	Italy	0.25%	0.29%	United Arab Emirates	0.03%	0.07%
United States	76.17%	81.52%	Netherlands	0.97%	0.52%	● Greater Asia	8.10%	7.32%
Latin America	1.47%	0.65%	Norway	0.06%	0.07%	Japan	5.54%	2.33%
Argentina	0.00%	0.00%	Portugal	0.04%	0.02%	Australasia	0.82%	0.73%
Brazil	0.10%	0.17%	Spain	0.60%	0.35%	Asia Developed	1.29%	2.10%
Chile	0.02%	0.06%	Sweden	0.50%	0.32%	Hong Kong	0.18%	0.35%
Colombia	0.00%	0.01%	Switzerland	1.02%	0.97%	Singapore	0.27%	0.23%
Mexico	0.07%	0.18%	Europe Emerging	0.05%	0.14%	South Korea	0.35%	0.62%
Peru	0.01%	0.02%	Czech Republic	0.00%	0.01%	Taiwan	0.46%	0.89%
Venezuela	0.00%	0.00%	Poland	0.03%	0.07%	Asia Emerging	0.45%	2.15%
● Greater Europe	10.59%	8.00%	Russia	0.00%	0.00%	China	0.02%	1.04%
United Kingdom	2.68%	1.76%	Turkey	0.01%	0.04%	India	0.33%	0.77%
Europe Developed	7.52%	5.56%	Africa And Middle East	0.34%	0.56%	Indonesia	0.03%	0.08%
Austria	0.11%	0.05%	Algeria	0.00%	0.00%	Kazakhstan	0.00%	0.00%
Belgium	0.06%	0.08%	Egypt	0.00%	0.00%	Malaysia	0.03%	0.07%
Denmark	0.25%	0.17%	Iran	0.00%	0.00%	Pakistan	0.00%	0.00%
Finland	0.12%	0.10%	Israel	0.14%	0.13%	Philippines	0.03%	0.11%
France	1.43%	0.79%	Nigeria	0.00%	0.00%	Thailand	0.02%	0.08%
Germany	1.02%	0.80%	Qatar	0.01%	0.03%	● Undefined	2.73%	1.06%

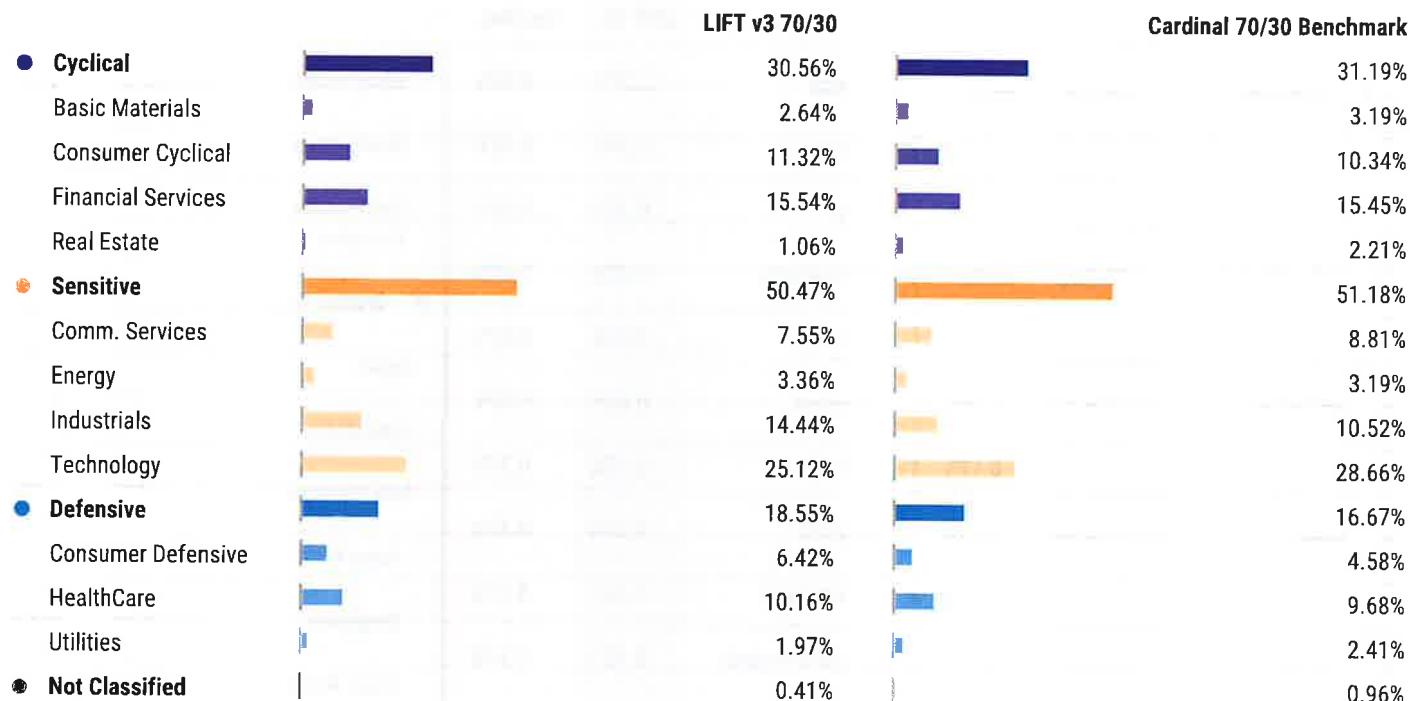
LIFT v3 70/30 vs. Cardinal 70/30 Benchmark (BMRK) Comprehensive Comparison (No Benchmark)



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Stock Sector Exposure

Data as of: Feb. 7, 2026



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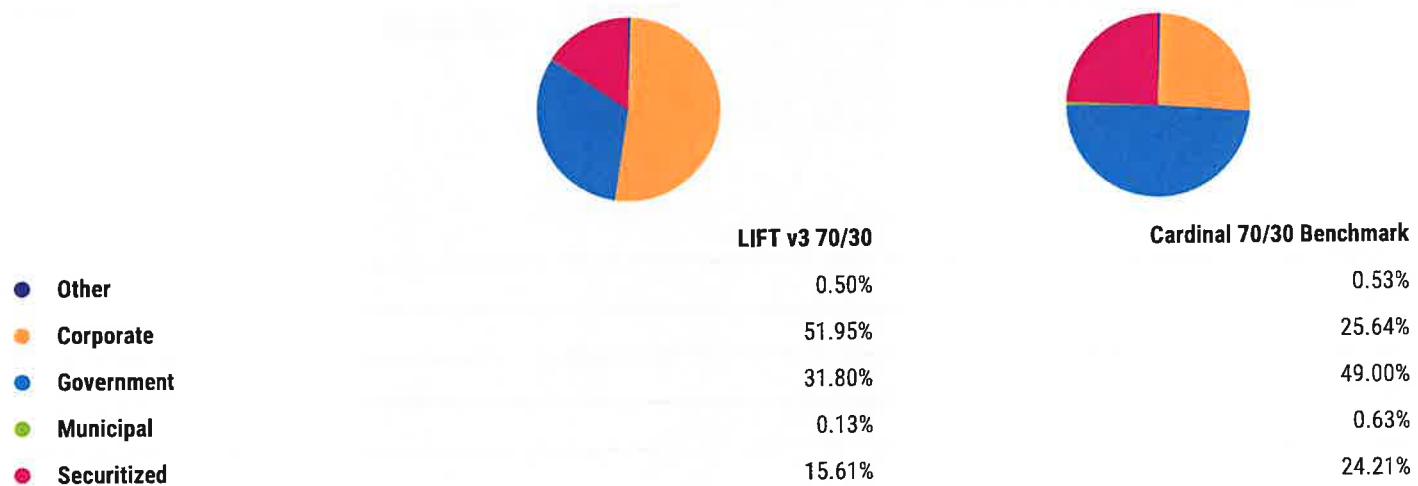
Stock Style Exposure

Data as of: Feb. 7, 2026

Style	Lg Cap Core	Lg Cap Growth	Lg Cap Value	Mid Cap Core	Mid Cap Growth	Mid Cap Value	Sm Cap Core	Sm Cap Growth	Sm Cap Value
LIFT v3 70/30	28.74%	22.54%	10.63%	11.01%	2.82%	6.53%	9.67%	3.93%	4.13%
Cardinal 70/30 Benchmark	28.10%	28.83%	11.28%	8.37%	2.34%	5.59%	8.25%	2.26%	4.99%

Bond Sector Exposure

Data as of: Feb. 7, 2026



Bond Credit Quality Exposure

Data as of: Feb. 7, 2026

Rating	AAA	AA	A	BBB	BB	B	Below B	Not Rated	Not Avail.	Short-Term
LIFT v3 70/30	11.32%	35.72%	15.56%	12.63%	12.07%	6.82%	1.68%	0.02%	4.17%	--
Cardinal 70/30 Benchmark	2.95%	55.23%	11.16%	12.65%	0.19%	0.00%	0.00%	0.01%	17.82%	--

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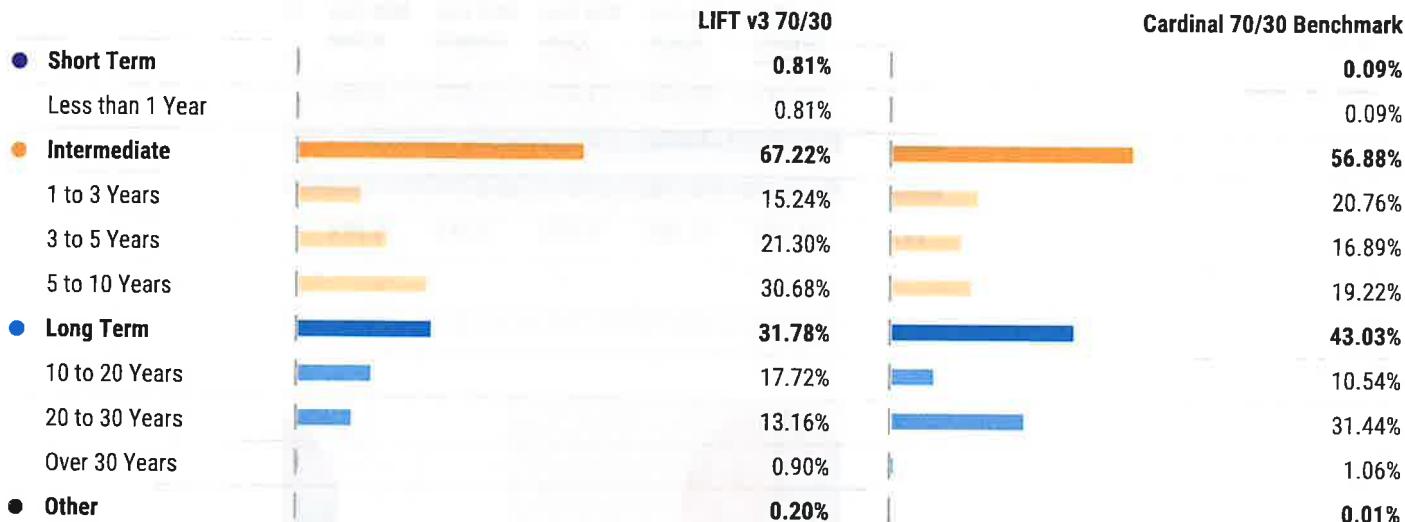
LIFT v3 70/30 vs. Cardinal 70/30 Benchmark (BMRK) Comprehensive Comparison (No Benchmark)



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Bond Maturity Exposure

Data as of: Feb. 7, 2026



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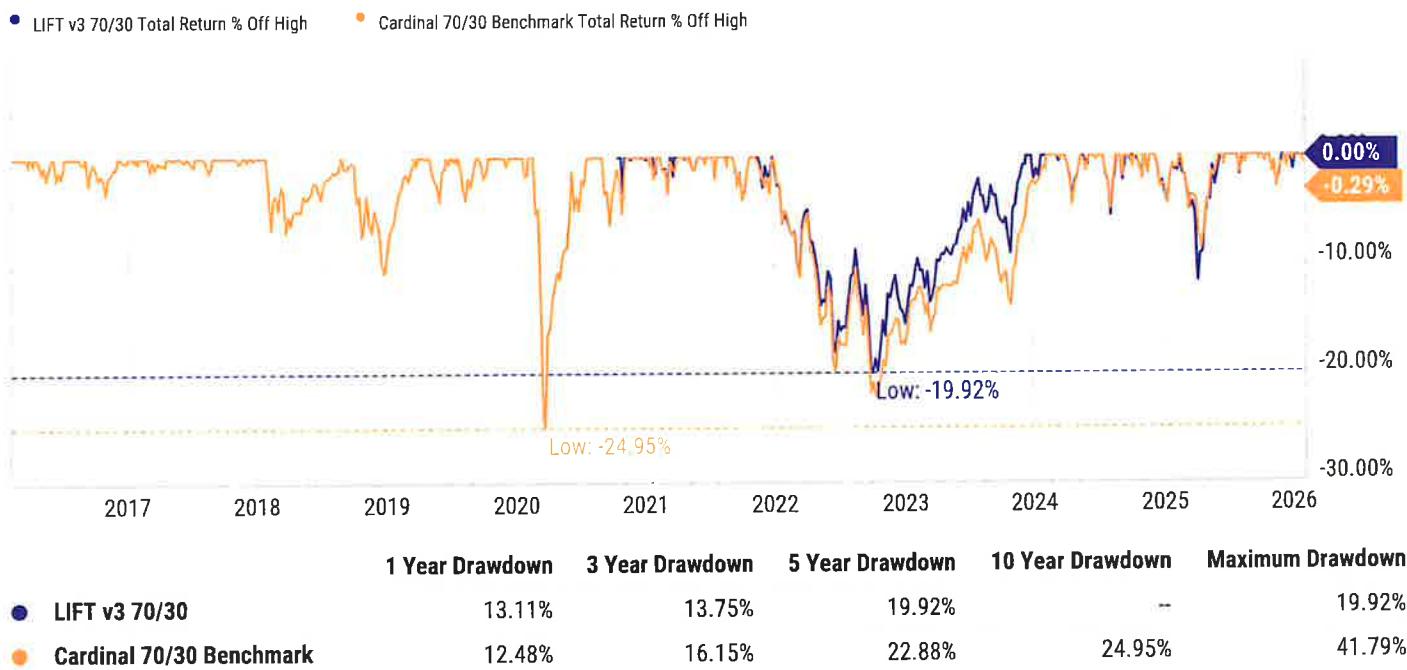
LIFT v3 70/30 vs. Cardinal 70/30 Benchmark (BMRK) Comprehensive Comparison (No Benchmark)



CARDINAL ADVISORS

Drawdown Info

Data as of: Jan. 31, 2026



Risk Info

Data as of: Jan. 31, 2026

		1Y	3Y	5Y	10Y	15Y
Alpha	LIFT v3 70/30	-2.498	1.144	1.301	--	--
	Cardinal 70/30 Benchmark	--	--	--	--	--
Beta	LIFT v3 70/30	0.9806	0.9014	0.9384	--	--
	Cardinal 70/30 Benchmark	--	--	--	--	--
Standard Deviation	LIFT v3 70/30	10.31%	8.94%	10.68%	--	--
	Cardinal 70/30 Benchmark	10.03%	9.23%	11.16%	11.64%	10.90%
Historical Sharpe	LIFT v3 70/30	0.8453	1.120	0.6168	--	--
	Cardinal 70/30 Benchmark	1.140	1.065	0.5049	0.7253	0.7303
Historical Sortino	LIFT v3 70/30	1.113	1.748	0.9035	--	--
	Cardinal 70/30 Benchmark	1.546	1.763	0.7298	0.7865	0.8332
Max Drawdown	LIFT v3 70/30	13.11%	13.75%	19.92%	--	--
	Cardinal 70/30 Benchmark	12.48%	16.15%	22.88%	24.95%	24.95%
Monthly Value at Risk (VaR) 5%	LIFT v3 70/30	4.41%	3.42%	4.94%	--	--
	Cardinal 70/30 Benchmark	4.21%	3.45%	5.09%	4.66%	4.54%

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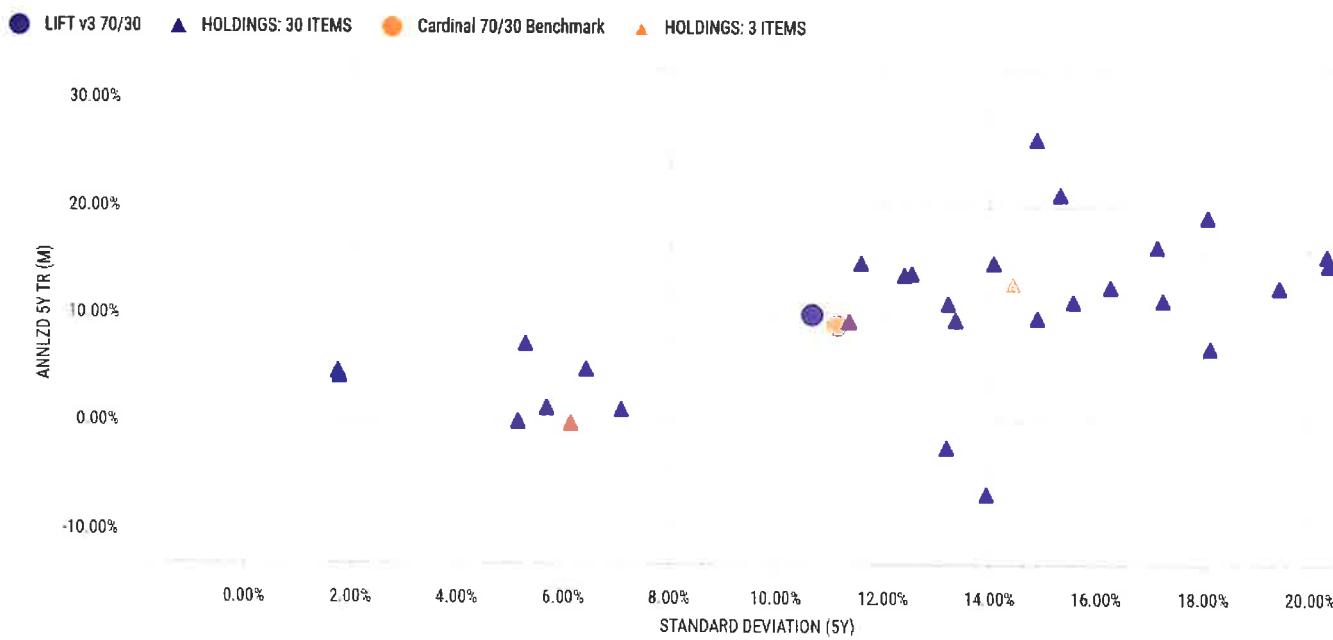
Risk/Reward

Data as of: Jan. 31, 2026

Return	1Y	3Y	5Y	10Y	All time
● LIFT v3 70/30	12.92%	14.87%	9.87%	--	10.79%
● Cardinal 70/30 Benc...	15.64%	14.70%	8.92%	10.61%	8.51%
Standard Deviation					
● LIFT v3 70/30	10.31%	8.94%	10.68%	--	10.67%
● Cardinal 70/30 Benc...	10.03%	9.23%	11.16%	11.64%	11.74%

Risk/Reward Scatter Plot (5 Years)

Data as of: Jan. 31, 2026



The performance data quoted presents past performance; past performance does not guarantee future results; the investment return and principal value of an investment will fluctuate; an investor's shares, when redeemed, may be worth more or less than their original cost; current performance may be lower or higher than the performance data quoted. The most recent month end performance data can be accessed at https://go.ycharts.com/fund_contact_info. (See the Standardized Returns section of this report for standardized returns information).

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LIFT v3 70/30 vs. Cardinal 70/30 Benchmark (BMRK) Comprehensive Comparison (No Benchmark)



CARDINAL ADVISORS

Data as of: Feb. 6, 2026

Fundamentals

	LIFT v3 70/30	Cardinal 70/30 Benchmark
General		
Dividend Yield (TTM)	2.27%	2.15%
Distribution Yield (TTM)	2.40%	2.15%
Net Expense Ratio	0.20%	0.04%
Number of Holdings	30	3
Stock		
Weighted Average PE Ratio	29.83	31.66
Weighted Average Price to Sales Ratio	6.751	7.951
Weighted Average Price to Book Ratio	9.222	9.698
Weighted Median Return on Equity	52.70%	53.87%
Weighted Median Return on Assets	13.84%	14.02%
Weighted Average Debt to Capital	40.37	40.40
Weighted Average Market Cap	685.80B	957.80B
Number of Equity Holdings	0	0
Bond		
Yield to Maturity	4.69%	4.33%
Effective Duration	3.415	0.00
Average Coupon	4.71%	3.78%
Calculated Average Quality	3.025	2.315
Number of Bond Holdings	0	0

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LIFT v3 70/30 vs. Cardinal 70/30 Benchmark (BMRK) Comprehensive Comparison (No Benchmark)

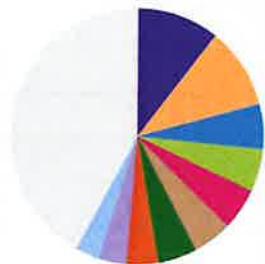


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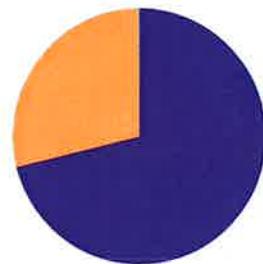
Top 10 Holdings

Data as of: Feb. 7, 2026

LIFT v3 70/30



Cardinal 70/30 Benchmark



Symbol	Name	% Weight	Close Price (Daily)	Annual 1 Year Total Returns (Daily)	Symbol	Name	% Weight	Close Price (Daily)	Annual 1 Year Total Returns (Daily)
● VUG	Vanguard Growth Index Fund ETF	10.47%	468.59	11.23%	● P:1383069	Pure Equity Benchmark	71.06%	--	18.81%
● VTV	Vanguard Value Index Fund ETF	10.31%	206.39	18.91%	● AGG	iShares Core US Aggregate Bond ETF	28.78%	100.13	6.50%
● AGG	iShares Core US Aggregate Bond ETF	5.68%	100.13	6.50%	● \$:CASH	Cash	0.16%	--	0.00%
● QQQM	Invesco NASDAQ 100 ETF	5.41%	251.01	15.76%					
● SPGP	Invesco S&P 500 GARP ETF	5.27%	117.45	9.50%					
● HEFA	iShares Currency Hedged MSCI...	5.06%	43.85	24.00%					
● IHDG	WisdomTree International Hedged Qual...	5.01%	51.13	12.57%					
● SPHQ	Invesco S&P 500 Quality ETF	3.99%	79.86	14.89%					
● MOAT	VanEck Morningstar Wide Moat ETF	3.65%	105.53	15.64%					
● DXJ	WisdomTree Japan Hedged Equity Fund	3.09%	163.63	51.78%					

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LIFT v3 70/30 vs. Cardinal 70/30 Benchmark (BMRK) Comprehensive Comparison (No Benchmark)

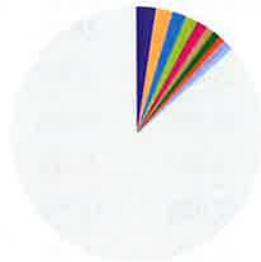


CARDINAL ADVISORS

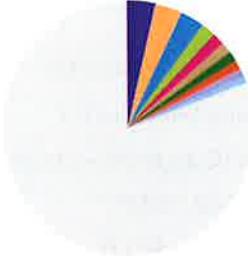
Top 10 Holdings

Data as of: Feb. 7, 2026

LIFT v3 70/30



Cardinal 70/30 Benchmark



Symbol	Name	% Weight	Close Price (Daily)	Annual. 1 Year Total Returns (Daily)	Symbol	Name	% Weight	Close Price (Daily)	Annual. 1 Year Total Returns (Daily)
NVDA	NVIDIA Corp.	2.51%	185.41	44.12%	NVDA	NVIDIA Corp.	3.69%	185.41	44.12%
AAPL	Apple, Inc.	2.08%	278.12	19.78%	AAPL	Apple, Inc.	3.44%	278.12	19.78%
MSFT	Microsoft Corp.	1.80%	401.14	-2.82%	MSFT	Microsoft Corp.	3.08%	401.14	-2.82%
-	Gold Bullion Commodity	1.62%	-	-	AMZN	Amazon.com, Inc.	1.90%	210.32	-11.94%
META	Meta Platforms, Inc.	1.32%	661.46	-6.81%	GOOGL	Alphabet, Inc.	1.56%	322.86	69.18%
AMZN	Amazon.com, Inc.	0.95%	210.32	-11.94%	AVGO	Broadcom Inc.	1.40%	332.92	45.21%
GOOGL	Alphabet, Inc.	0.94%	322.86	69.18%	GOOG	Alphabet, Inc.	1.23%	323.10	67.80%
AVGO	Broadcom Inc.	0.83%	332.92	45.21%	META	Meta Platforms, Inc.	1.23%	661.46	-6.81%
GOOG	Alphabet, Inc.	0.82%	323.10	67.80%	TSLA	Tesla, Inc.	1.09%	411.11	9.83%
TSLA	Tesla, Inc.	0.59%	411.11	9.83%	LLY	Eli Lilly & Co.	0.78%	1058.18	22.48%

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LIFT v3 70/30 vs. Cardinal 70/30 Benchmark (BMRK) Comprehensive Comparison (No Benchmark)



CARDINAL ADVISORS

All Holdings - Security A - LIFT v3 70/30

Data as of: Feb. 6, 2026

Symbol	Name	% Weight	Close Price (Daily)	Annlzd 1Y TR (D)	Annlzd 3Y TR (D)	Annlzd 5Y TR (D)	Distrib. Yield	Net Expense Ratio
VUG	Vanguard Growth Index Fund ETF	10.47%	468.59	11.23%	25.48%	12.70%	0.42%	0.04%
VTV	Vanguard Value Index Fund ETF	10.31%	206.39	18.91%	15.59%	13.64%	1.90%	0.04%
AGG	iShares Core US Aggregate Bond ETF	5.68%	100.13	6.50%	4.00%	-0.06%	3.88%	0.03%
QQQM	Invesco NASDAQ 100 ETF	5.41%	251.01	15.76%	27.02%	13.72%	0.50%	0.15%
SPGP	Invesco S&P 500 GARP ETF	5.27%	117.45	9.50%	10.48%	10.33%	1.01%	0.36%
HEFA	iShares Currency Hedged MAFE ETF	5.06%	43.85	24.00%	18.19%	14.45%	3.15%	0.35%
IHDG	WisdomTree International Bond Fund	5.01%	51.13	12.57%	12.00%	9.53%	1.75%	0.58%
SPHQ	Invesco S&P 500 Quality ETF	3.99%	79.86	14.89%	21.28%	14.58%	1.02%	0.15%
MOAT	VanEck Morningstar Wide Moat ETF	3.65%	105.53	15.64%	13.96%	11.53%	1.33%	0.46%
DXJ	WisdomTree Japan Hedge Fund	3.09%	163.63	51.78%	37.51%	26.89%	1.13%	0.48%
HYGH	iShares Interest Rate Hedged Bond ETF	2.85%	86.53	6.51%	9.28%	6.90%	6.75%	0.52%
SPHY	State Street SPDR Portfolio Bond ETF	2.84%	23.71	7.60%	8.85%	4.58%	7.29%	0.05%
FLTR	VanEck IG Floating Rate ETF	2.84%	25.53	5.25%	6.31%	4.24%	4.91%	0.14%
VCIT	Vanguard Intermediate-Term Bond ETF	2.84%	83.87	8.64%	6.10%	1.04%	4.63%	0.03%
JAAA	Janus Henderson AAA CLO ETF	2.84%	50.66	4.92%	6.70%	4.59%	5.24%	0.20%
VGIT	Vanguard Intermediate-Term Bond Fund	2.83%	59.90	6.60%	3.93%	-0.04%	3.79%	0.03%
FCNTX	Fidelity Contrafund	2.76%	24.54	14.76%	28.91%	14.96%	4.61%	0.63%
XMHQ	Invesco S&P MidCap Quality ETF	2.54%	108.95	7.95%	15.28%	10.62%	0.61%	0.25%
XMMO	Invesco S&P MidCap Momentum ETF	2.53%	146.65	12.45%	23.85%	12.33%	0.73%	0.35%
SCHD	Schwab US Dividend Equity ETF	2.35%	31.47	17.84%	11.09%	11.28%	3.35%	0.06%
DGRW	WisdomTree US Quality Dividend Fund	2.30%	93.04	13.08%	16.01%	13.34%	1.39%	0.28%
SPMO	Invesco S&P 500 Momentum ETF	1.71%	119.84	17.41%	31.10%	18.29%	0.72%	0.13%
IAU	iShares Gold Trust	1.62%	93.24	73.02%	38.04%	21.97%	0%	0.25%
EMXC	iShares MSCI Emerging Markets ETF	1.53%	81.82	48.15%	21.02%	9.02%	2.48%	0.25%
XSHQ	Invesco S&P SmallCap Quality ETF	1.47%	45.30	6.13%	9.26%	6.41%	1.37%	0.29%

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All Holdings - Security A - LIFT v3 70/30 (cont.)

Data as of: Feb. 6, 2026

Symbol	Name	% Weight	Close Price (Daily)	Annlzd 1Y TR (D)	Annlzd 3Y TR (D)	Annlzd 5Y TR (D)	Distrib. Yield	Net Expense Ratio
VCLT	Vanguard Long-Term Corp...und ETF	1.43%	76.27	6.04%	3.40%	-2.11%	5.49%	0.03%
SCHP	Schwab US TIPS ETF	1.42%	26.67	5.49%	4.00%	1.16%	4.03%	0.03%
VGLT	Vanguard Long-Term Treas.und ETF	1.42%	55.92	2.95%	-1.12%	-6.07%	4.45%	0.03%
USMV	iShares MSCI USA Min Vol...tor ETF	1.39%	96.03	4.69%	11.55%	9.00%	1.46%	0.15%
\$:CASH	Cash	0.55%	--	0.00%	0.00%	0.00%	--	--

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All Holdings - Security B - Cardinal 70/30 Benchmark

Data as of: Feb. 6, 2026

Symbol	Name	% Weight	Close Price (Daily)	Annlzd 1Y TR (D)	Annlzd 3Y TR (D)	Annlzd 5Y TR (D)	Distrib. Yield	Net Expense Ratio
P:1383069	Pure Equity Benchmark	71.06%	--	18.81%	19.46%	11.73%	1.46%	0.05%
AGG	iShares Core US Aggregate Bond ETF	28.78%	100.13	6.50%	4.00%	-0.06%	3.88%	0.03%
\$:CASH	Cash	0.16%	--	0.00%	0.00%	0.00%	--	--

LIFT v3 70/30 vs. Cardinal 70/30 Benchmark (BMRK) Comprehensive Comparison (No Benchmark)



CARDINAL ADVISORS

Top 25 Underlying Holdings - Security A - LIFT v3 70/30

Data as of: Feb. 6, 2026

Symbol	Name	% Weight	Close Price (Daily)	Annlzd 1Y TR (D)	Annlzd 3Y TR (D)	Annlzd 5Y TR (D)	Annlzd 10Y TR (D)	Dividen. Yield
NVDA	NVIDIA Corp.	2.51%	185.41	44.12%	106.5%	68.74%	76.15%	0.02%
AAPL	Apple, Inc.	2.08%	278.12	19.78%	22.99%	15.84%	29.29%	0.38%
MSFT	Microsoft Corp.	1.80%	401.14	-2.82%	16.95%	11.54%	24.76%	0.83%
--	Gold Bullion Commodity	1.62%	--	--	--	--	--	--
META	Meta Platforms, Inc.	1.32%	661.46	-6.81%	52.97%	19.96%	20.40%	0.31%
AMZN	Amazon.com, Inc.	0.95%	210.32	-11.94%	27.21%	4.64%	23.68%	0%
GOOGL	Alphabet, Inc.	0.94%	322.86	69.18%	46.77%	25.51%	24.91%	0.25%
AVGO	Broadcom Inc.	0.83%	332.92	45.21%	79.58%	51.34%	42.05%	0.70%
GOOG	Alphabet, Inc.	0.82%	323.10	67.80%	46.53%	25.42%	25.28%	0.25%
TSLA	Tesla, Inc.	0.59%	411.11	9.83%	28.28%	7.67%	43.84%	0%
V	Visa, Inc.	0.57%	331.58	-3.90%	13.91%	10.49%	17.39%	0.75%
\$:CASH	Cash	0.55%	--	0.00%	0.00%	0.00%	0.00%	--
JPM	JPMorgan Chase & Co.	0.55%	322.40	18.86%	34.62%	21.56%	22.00%	1.79%
CSCO	Cisco Systems, Inc.	0.52%	84.82	39.58%	24.76%	15.32%	17.54%	1.90%
WMT	Walmart, Inc.	0.51%	131.18	28.76%	42.63%	23.88%	21.56%	0.73%
TOYOF	Toyota Motor Corp.	0.50%	24.64	36.41%	23.52%	-16.79%	-4.43%	2.61%
COST	Costco Wholesale Corp.	0.48%	1001.16	-4.11%	26.45%	24.37%	23.52%	0.52%
MRK	Merck & Co., Inc.	0.45%	121.93	43.68%	8.69%	14.59%	13.43%	2.79%
LLY	Eli Lilly & Co.	0.45%	1058.18	22.48%	47.50%	40.76%	32.68%	0.57%
MA	Mastercard, Inc.	0.44%	548.74	-2.70%	14.40%	10.76%	21.54%	0.59%
KO	The Coca-Cola Co.	0.43%	79.03	28.43%	12.85%	13.10%	9.81%	2.62%
GE	GE Aerospace	0.39%	321.00	56.67%	70.58%	42.06%	10.27%	0.45%
NFLX	Netflix, Inc.	0.37%	82.20	-19.07%	31.50%	8.34%	25.80%	0%
XOM	Exxon Mobil Corp.	0.36%	149.05	42.52%	13.94%	29.57%	11.18%	2.68%
BRK.B	Berkshire Hathaway, Inc.	0.36%	508.09	6.47%	18.10%	16.66%	14.91%	0%

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Top 25 Underlying Holdings - Security B - Cardinal 70/30 Benchmark

Data as of: Feb. 6, 2026

Symbol	Name	% Weight	Close Price (Daily)	Annlzd 1Y TR (D)	Annlzd 3Y TR (D)	Annlzd 5Y TR (D)	Annlzd 10Y TR (D)	Dividen. Yield
NVDA	NVIDIA Corp.	3.69%	185.41	44.12%	106.5%	68.74%	76.15%	0.02%
AAPL	Apple, Inc.	3.44%	278.12	19.78%	22.99%	15.84%	29.29%	0.38%
MSFT	Microsoft Corp.	3.08%	401.14	-2.82%	16.95%	11.54%	24.76%	0.83%
AMZN	Amazon.com, Inc.	1.90%	210.32	-11.94%	27.21%	4.64%	23.68%	0%
GOOGL	Alphabet, Inc.	1.56%	322.86	69.18%	46.77%	25.51%	24.91%	0.25%
AVGO	Broadcom Inc.	1.40%	332.92	45.21%	79.58%	51.34%	42.05%	0.70%
GOOG	Alphabet, Inc.	1.23%	323.10	67.80%	46.53%	25.42%	25.28%	0.25%
META	Meta Platforms, Inc.	1.23%	661.46	-6.81%	52.97%	19.96%	20.40%	0.31%
TSLA	Tesla, Inc.	1.09%	411.11	9.83%	28.28%	7.67%	43.84%	0%
LLY	Eli Lilly & Co.	0.78%	1058.18	22.48%	47.50%	40.76%	32.68%	0.57%
BRK.B	Berkshire Hathaway, Inc.	0.77%	508.09	6.47%	18.10%	16.66%	14.91%	0%
JPM	JPMorgan Chase & Co.	0.72%	322.40	18.86%	34.62%	21.56%	22.00%	1.79%
V	Visa, Inc.	0.50%	331.58	-3.90%	13.91%	10.49%	17.39%	0.75%
TSMWF	Taiwan Semiconductor Ma..., Ltd.	0.45%	17.24	934.0%	--	--	--	909.8%
XOM	Exxon Mobil Corp.	0.43%	149.05	42.52%	13.94%	29.57%	11.18%	2.68%
JNJ	Johnson & Johnson	0.43%	239.99	61.10%	17.18%	10.96%	12.15%	2.15%
WMT	Walmart, Inc.	0.42%	131.18	28.76%	42.63%	23.88%	21.56%	0.73%
MA	Mastercard, Inc.	0.39%	548.74	-2.70%	14.40%	10.76%	21.54%	0.59%
ABBV	AbbVie, Inc.	0.35%	223.43	19.70%	19.77%	20.02%	20.32%	2.99%
NFLX	Netflix, Inc.	0.34%	82.20	-19.07%	31.50%	8.34%	25.80%	0%
PLTR	Palantir Technologies, Inc.	0.33%	135.90	22.12%	153.8%	31.89%	--	0%
COST	Costco Wholesale Corp.	0.33%	1001.16	-4.11%	26.45%	24.37%	23.52%	0.52%
AMD	Advanced Micro Devices, Inc.	0.30%	208.44	89.22%	35.56%	18.85%	59.31%	0%
BAC	Bank of America Corp.	0.30%	56.53	21.14%	18.91%	14.53%	18.44%	1.91%
--	Vanguard Market Liquidity Fund	0.29%	--	--	--	--	--	--



Important Information About This Report

This report is supplemental material, and when applicable, must be accompanied by a prospectus or equivalent document. These disclosures contain important information for an investor and their financial professional. They cover key terms, criteria, methodology, assumptions, risks, and limitations outlined in this report.

Investors should carefully consider an investment's objectives, risks, charges and expenses. This and other important information is contained in the prospectus or equivalent document which can be obtained from their financial professional and should be read carefully before investing.

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Standardized Returns

The performance data quoted is past performance, past performance does not guarantee future results, and current performance may be lower or higher than the performance data quoted. The return and principal value of an investment will fluctuate which means that an investor's shares, when redeemed, may be worth more or less than their original cost. The most recent month end performance data can be accessed at https://go.ycharts.com/fund_contact_info.

Standardized returns are annualized total returns that reflect the reinvestment of dividends and capital gains and ongoing fund expenses for all fund types. Load-adjusted annualized returns also reflect the deduction of any sales charges associated with purchasing or selling mutual fund shares, but do not reflect the deduction of taxes. If reflected, taxes would have had a negative effect on the performance quoted.

Investments in money market funds are neither insured nor guaranteed by the Federal Deposit Insurance Corporation (FDIC), National Credit Union Administration (NCUA), or any other governmental agency. Although a money-market fund seeks to preserve the value of its investment at \$1 per share, it is possible to lose money. Non-bank deposit investments are not FDIC- or NCUA-insured, are not guaranteed by the bank/financial institution, and are subject to risk, including loss of principal invested.

Load-adjusted Annualized Returns

Data as of: December 31, 2025

Security Name	Inception Date	1Y	3Y	5Y	10Y	Since Inception
Fidelity Contrafund	May. 17, 1967	21.80%	32.15%	15.54%	16.85%	13.10%

Annualized Returns (Market Price)

Data as of: December 31, 2025

Security Name	Inception Date	1Y	3Y	5Y	10Y	Since Inception
LIFT v3 70/30	Oct. 19, 2020	13.70%	16.33%	9.38%	--	10.55%

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LIFT v3 70/30 vs. Cardinal 70/30 Benchmark (BMRK) Comprehensive Comparison (No Benchmark)



CARDINAL ADVISORS

Annualized Returns (Market Price)

Data as of: December 31, 2025

Security Name	Inception Date	1Y	3Y	5Y	10Y	Since Inception
Cardinal 70/30 Benchmark	Sept. 22, 2003	16.32%	16.28%	8.44%	10.01%	8.46%
Invesco NASDAQ 100 ETF	Oct. 13, 2020	20.84%	33.03%	15.15%	--	16.07%
Invesco S&P 500 GARP ETF	Jun. 16, 2011	9.78%	12.73%	10.87%	13.98%	14.29%
Invesco S&P 500 Momentum ETF	Oct. 09, 2015	26.57%	29.45%	18.96%	17.99%	17.99%
Invesco S&P 500 Quality ETF	Dec. 06, 2005	13.24%	21.03%	13.84%	14.26%	9.61%
Invesco S&P MidCap Momentum ETF	Mar. 03, 2005	13.03%	23.38%	12.98%	17.21%	11.92%
Invesco S&P MidCap Quality ETF	Dec. 01, 2006	4.70%	16.55%	10.90%	12.68%	9.12%
Invesco S&P SmallCap Quality ETF	Apr. 06, 2017	0.88%	10.33%	7.20%	--	7.94%
iShares Core US Aggregate Bond ETF	Sep. 22, 2003	7.19%	4.69%	-0.40%	1.95%	3.11%
iShares Currency Hedged MSCI EAFE ETF	Jan. 31, 2014	23.25%	19.03%	13.94%	10.66%	9.90%
iShares Gold Trust	Jan. 21, 2005	63.95%	32.89%	17.49%	14.78%	11.37%
iShares Interest Rate Hedged High Yield Bond ETF	May. 27, 2014	6.92%	10.08%	6.94%	6.39%	4.59%
iShares MSCI Emerging Markets ex China ETF	Jul. 18, 2017	35.14%	18.20%	7.59%	--	6.94%
iShares MSCI USA Min Vol Factor ETF	Oct. 18, 2011	7.66%	11.20%	8.52%	10.46%	11.81%
Janus Henderson AAA CLO ETF	Oct. 16, 2020	5.16%	7.05%	4.57%	--	4.58%
Pure Equity Benchmark	April 29, 1996	20.10%	21.30%	12.11%	13.14%	9.25%
Schwab US Dividend Equity ETF	Oct. 19, 2011	4.33%	6.80%	8.89%	11.54%	12.30%
Schwab US TIPS ETF	Aug. 04, 2010	6.77%	4.19%	1.05%	3.02%	2.82%
State Street SPDR Portfolio High Yield Bond ETF	Jun. 18, 2012	8.59%	9.96%	4.65%	5.84%	5.00%
Van Eck IG Floating Rate ETF	Apr. 25, 2011	5.22%	6.66%	4.21%	3.37%	2.48%
Van Eck Morningstar Wide Moat ETF	Apr. 24, 2012	13.18%	18.24%	12.12%	15.06%	14.09%
Vanguard Growth Index Fund ETF	Jan. 26, 2004	19.40%	32.50%	14.64%	17.45%	12.17%
Vanguard Intermediate-Term Corp Bond Idx Fund ETF	Nov. 19, 2009	9.33%	7.13%	0.77%	3.52%	4.40%
Vanguard Intermediate-Term Treasury Index Fd ETF	Nov. 19, 2009	7.34%	4.31%	-0.23%	1.63%	2.25%
Vanguard Long-Term Corporate Bond Idx Fund ETF	Nov. 19, 2009	7.18%	5.34%	-3.07%	3.28%	4.64%
Vanguard Long-Term Treasury Index Fund ETF	Nov. 19, 2009	5.34%	0.65%	-7.30%	-0.04%	2.56%
Vanguard Value Index Fund ETF	Jan. 26, 2004	15.26%	13.47%	12.60%	11.68%	9.20%
WisdomTree International Hedged Qual Dividend Gro	May. 07, 2014	14.18%	13.23%	8.99%	9.48%	9.26%
WisdomTree Japan Hedged Equity Fund	Jun. 16, 2006	32.78%	34.75%	25.04%	14.18%	8.63%
WisdomTree US Quality Dividend Growth Fund	May. 22, 2013	12.17%	15.90%	12.66%	13.68%	12.94%

Annualized Returns (NAV)

Data as of: December 31, 2025

Security Name	Inception Date	1Y	3Y	5Y	10Y	Since Inception
Invesco NASDAQ 100 ETF	Oct. 13, 2020	20.84%	33.01%	15.14%	--	16.09%

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LIFT v3 70/30 vs. Cardinal 70/30 Benchmark (BMRK) Comprehensive Comparison (No Benchmark)



CARDINAL ADVISORS

Annualized Returns (NAV)

Data as of: December 31, 2025

Security Name	Inception Date	1Y	3Y	5Y	10Y	Since Inception
Invesco S&P 500 Quality ETF	Dec. 06, 2005	13.23%	21.02%	13.83%	14.27%	9.64%
Invesco S&P MidCap Momentum ETF	Mar. 03, 2005	12.98%	23.36%	12.98%	17.29%	11.93%
Invesco S&P MidCap Quality ETF	Dec. 01, 2006	4.79%	16.61%	10.93%	12.73%	9.13%
Invesco S&P SmallCap Quality ETF	Apr. 06, 2017	1.08%	10.41%	7.29%	--	7.69%
iShares Core US Aggregate Bond ETF	Sep. 22, 2003	7.19%	4.69%	-0.38%	1.97%	3.19%
iShares Currency Hedged MSCI EAFE ETF	Jan. 31, 2014	23.25%	19.06%	13.93%	10.68%	10.11%
iShares Gold Trust	Jan. 21, 2005	64.60%	33.13%	35.09%	22.98%	15.12%
iShares Interest Rate Hedged High Yield Bond ETF	May. 27, 2014	7.38%	10.10%	6.92%	6.36%	4.59%
iShares MSCI Emerging Markets ex China ETF	Jul. 18, 2017	34.94%	18.16%	7.66%	--	7.09%
iShares MSCI USA Min Vol Factor ETF	Oct. 18, 2011	7.68%	11.19%	8.52%	10.47%	11.82%
Janus Henderson AAA CLO ETF	Oct. 16, 2020	5.18%	7.05%	4.55%	--	4.57%
Schwab US Dividend Equity ETF	Oct. 19, 2011	4.44%	6.82%	8.89%	11.54%	12.33%
Schwab US TIPS ETF	Aug. 04, 2010	6.87%	4.21%	1.06%	3.02%	2.86%
State Street SPDR Portfolio High Yield Bond ETF	Jun. 18, 2012	8.52%	10.09%	4.73%	5.68%	5.13%
VanEck IG Floating Rate ETF	Apr. 25, 2011	5.32%	6.65%	4.21%	3.34%	2.49%
VanEck Morningstar Wide Moat ETF	Apr. 24, 2012	13.20%	18.20%	12.12%	15.05%	14.18%
Vanguard Growth Index Fund ETF	Jan. 26, 2004	19.44%	32.50%	14.63%	17.45%	12.06%
Vanguard Intermediate-Term Corp Bond Idx Fund ETF	Nov. 19, 2009	9.40%	7.15%	0.83%	3.57%	4.43%
Vanguard Intermediate-Term Treasury Index Fd ETF	Nov. 19, 2009	7.39%	4.35%	-0.22%	1.65%	2.26%
Vanguard Long-Term Corporate Bond Idx Fund ETF	Nov. 19, 2009	7.28%	5.36%	-3.00%	3.36%	4.71%
Vanguard Long-Term Treasury Index Fund ETF	Nov. 19, 2009	5.46%	0.76%	-7.28%	-0.01%	2.60%
Vanguard Value Index Fund ETF	Jan. 26, 2004	15.27%	13.47%	12.60%	11.67%	9.09%
WisdomTree International Hedged Qual Dividend Gro	May. 07, 2014	14.31%	13.30%	9.07%	9.48%	9.33%
WisdomTree Japan Hedged Equity Fund	Jun. 16, 2006	31.21%	33.96%	25.05%	13.97%	8.60%
WisdomTree US Quality Dividend Growth Fund	May. 22, 2013	12.25%	15.93%	12.67%	13.68%	12.96%

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Expense Ratios, Sales Charges & Standardized Yields

Data as of: December 31, 2025

Security Name	Max Front Load	Max Def Load	Max Red Fee	Prosp Exp Ratio	Prosp Gross Exp Ratio	30-Day SEC Yield	30-Day Unsub SEC Yield
Fidelity Contrafund	0.00%	--	--	0.63%	0.63%	0.00% (10/3/23)	--
Invesco NASDAQ 100 ETF	0.00%	--	0.00%	0.15%	0.15%	0.51% (12/31/25)	0.51% (12/31/25)
Invesco S&P 500 GARP ETF	0.00%	--	0.00%	0.36%	0.36%	0.59% (12/31/25)	0.60% (12/31/25)
Invesco S&P 500 Momentum ETF	0.00%	--	0.00%	0.13%	0.13%	0.94% (12/31/25)	0.94% (12/31/25)
Invesco S&P 500 Quality ETF	0.00%	--	0.00%	0.15%	0.21%	1.15% (12/31/25)	1.09% (12/31/25)
Invesco S&P MidCap Momentum ETF	0.00%	--	0.00%	0.35%	0.35%	0.57% (12/31/25)	0.56% (12/31/25)
Invesco S&P MidCap Quality ETF	0.00%	--	0.00%	0.25%	0.31%	0.50% (12/31/25)	0.44% (12/31/25)
Invesco S&P SmallCap Quality ETF	0.00%	--	0.00%	0.29%	0.29%	1.14% (12/31/25)	1.16% (12/31/25)
iShares Core US Aggregate Bond ETF	0.00%	--	0.00%	0.03%	0.03%	4.16% (12/31/25)	4.05% (5/31/23)
iShares Currency Hedged MSCI EAFE ETF	0.00%	--	0.00%	0.35%	0.70%	3.44% (12/31/25)	3.08% (12/31/25)
iShares Gold Trust	0.00%	--	0.00%	0.25%	0.25%	0.00% (3/31/19)	--
iShares Interest Rate Hedged High Yield Bond ETF	0.00%	--	0.00%	0.52%	1.12%	5.66% (12/31/25)	5.06% (12/31/25)
iShares MSCI Emerging Markets ex China ETF	0.00%	--	0.00%	0.25%	0.25%	1.68% (12/31/25)	1.68% (12/31/25)
iShares MSCI USA Min Vol Factor ETF	0.00%	--	0.00%	0.15%	0.15%	1.39% (12/31/25)	1.79% (12/31/22)
Janus Henderson AAA CLO ETF	0.00%	--	0.00%	0.20%	0.20%	5.04% (12/31/25)	5.04% (12/31/25)
Schwab US Dividend Equity ETF	0.00%	--	0.00%	0.06%	0.06%	3.84% (12/31/25)	3.84% (12/31/25)
Schwab US TIPS ETF	0.00%	--	0.00%	0.03%	0.03%	4.69% (12/31/25)	4.69% (12/31/25)
State Street SPDR Portfolio High Yield Bond ETF	0.00%	--	0.00%	0.05%	0.05%	6.65% (12/31/25)	7.14% (7/31/25)
VanEck IG Floating Rate ETF	0.00%	--	0.00%	0.14%	0.14%	4.58% (12/31/25)	4.58% (12/31/25)
VanEck Morningstar Wide Moat ETF	0.00%	--	0.00%	0.47%	0.47%	1.09% (12/31/25)	1.29% (11/30/25)
Vanguard Growth Index Fund ETF	0.00%	--	0.00%	0.04%	0.04%	0.38% (12/31/25)	0.38% (12/31/25)
Vanguard Intermediate-Term Corp Bond Idx Fund ETF	0.00%	--	0.00%	0.03%	0.03%	4.79% (12/31/25)	4.79% (12/31/25)
Vanguard Intermediate-Term Treasury Index Fd ETF	0.00%	--	0.00%	0.03%	0.03%	3.79% (12/31/25)	3.79% (12/31/25)
Vanguard Long-Term Corporate Bond Idx Fund ETF	0.00%	--	0.00%	0.03%	0.03%	5.71% (12/31/25)	5.71% (12/31/25)
Vanguard Long-Term Treasury Index Fund ETF	0.00%	--	0.00%	0.03%	0.03%	4.85% (12/31/25)	4.85% (12/31/25)
Vanguard Value Index Fund ETF	0.00%	--	0.00%	0.04%	0.04%	2.05% (12/31/25)	2.05% (12/31/25)
WisdomTree International Hedged Qual Dividend Gro	0.00%	--	0.00%	0.58%	0.58%	1.96% (12/31/25)	--
WisdomTree Japan Hedged Equity Fund	0.00%	--	0.00%	0.48%	0.48%	1.86% (12/31/25)	--
WisdomTree US Quality Dividend Growth Fund	0.00%	--	0.00%	0.28%	0.28%	1.36% (12/31/25)	--



Waivers

Data as of: December 31, 2025

Security Name	Expense Ratio	Waiver	Expense Ratio Waiver Expiration Date
Invesco S&P 500 Quality ETF	0.06%		Aug. 31, 2027
Invesco S&P MidCap Quality ETF	0.06%		Aug. 31, 2027
iShares Currency Hedged MSCI EAFE ETF	0.35%		Nov. 29, 2030
iShares Interest Rate Hedged High Yield Bond ETF	0.60%		Feb. 28, 2026
Janus Henderson AAA CLO ETF	0.01%		Feb. 28, 2025

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This report is not intended to and does not predict or show the actual investment performance of any account. A portfolio represents an investment in a hypothetical weighted blend of securities which, together with other inputs, were selected by you and/or your Adviser and, accordingly, a portfolio should be used for illustrative purposes only.

Hypothetical Performance Returns: Types and Considerations:

This report contains the investment performance of hypothetical portfolios, which are weighted blends of securities, selected by you and/or your financial professional. Weights represent the values used at rebalance periods and not necessarily the implied weights at the time the report was generated.

Portfolio holdings are weighted by the percentage that was set when the portfolio was created, not using whole share numbers.

Hypothetical portfolio performance is investment performance returns not actually achieved by any portfolio of your financial professional. It is not intended to predict or reflect the actual investment performance of any account. The table below outlines the settings applied to the hypothetical portfolios presented in this report.

Portfolios in this report may be static or dynamic. A static model portfolio represents a fixed set of holdings and weights as of its creation date and does not update if the model provider makes changes. Its performance therefore reflects only that original set of holdings. A dynamic model portfolio, by contrast, updates as the model provider makes changes, so performance reflects these evolving allocations and may differ from earlier versions of the model. The 'Type' column in the table shows whether each portfolio is static or dynamic.

Portfolio performance depends on selected settings. The Start setting determines when portfolio performance calculations begin:

- **Earliest:** Returns begin at the inception of the earliest available holding - additional holdings are incorporated into the calculation as their histories become available.
- **First Common:** Returns begin once all holdings share overlapping history.
- **Custom Date:** Returns begin on a user-selected start date.

The As of setting determines which allocation snapshot is applied throughout the historical performance calculation:

- **Initial:** Uses the portfolio's original allocations from inception.
- **Custom:** Uses allocations from a user-selected date.
- **Latest Rebalance:** Uses allocations as of the most recent rebalance date.
- **Last Close:** Uses allocations as of the most recent market close.

Together, these settings affect both the length of the performance record and whether early periods reflect the portfolio's full intended allocation or only those holdings with available data.

Performance Calculation Settings

Data as of: December 31, 2025

Name	Inception Date	Type	Rebalance Frequency	Start	As Of
LIFT v3 70/30	Oct. 19, 2020	Static	Quarterly	First Common	Last Close
Cardinal 70/30 Benchmark	Sept. 22, 2003	Static	Quarterly	First Common	Initial
Pure Equity Benchmark	April 29, 1996	Static	Quarterly	First Common	Initial

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Fee Assumptions

Name	Advisory Fee (Annualized)	Advisory Frequency	Max Fee (Annualized)	Max Fee Frequency
LIFT v3 70/30	0.80%	Annually	--	--
Cardinal 70/30 Benchmark	--	--	--	--
Pure Equity Benchmark	--	--	--	--

YCharts offers three categories of hypothetical portfolio performance metrics:

Standard Performance Metrics

Standard performance metrics contain no specific reference to fees in their labels. They may be either net or gross of advisory fees, depending on whether an advisory fee was applied to the portfolio. If an advisory fee is displayed in the table above, standard performance metrics for that hypothetical portfolio are shown net of that advisory fee.

Adjusting portfolio performance for a proposed advisory fee is intended to illustrate the impact of an advisory management fee on the returns of an investment portfolio over the time periods shown. For example, for a portfolio with an annual 1.5% advisory fee deducted quarterly, the fee would reduce the portfolio's performance by 0.375% on 3/31, 6/30, 9/30, and 12/31. It is important to note that while an advisory fee may have been reflected in the performance of the hypothetical portfolio, the returns do not necessarily account for the deduction of all possible investment-related fees.

Gross of Advisory Fee

Labeled as "gross" or "GR", these metrics illustrate hypothetical portfolio performance before deducting an advisory fee. Including these fees would reduce the gross performance displayed.

Net of Max Advisory Fee

Labeled as "net of max fee" or "NMF," these metrics reflect portfolio performance after deducting the maximum advisory fee that your financial professional could charge. Adjusting returns for a maximum advisory fee is intended to illustrate the impact of charging the maximum advisory fee on the returns of an investment portfolio over the time periods shown. For example, for a portfolio with a maximum annual fee of 3.0% deducted quarterly, the max fee would reduce the portfolio's performance by 0.75% on 3/31, 6/30, 9/30, and 12/31. It is important to note that while an advisory fee may have been reflected in the performance of the hypothetical portfolio, the returns do not necessarily account for the deduction of all possible investment-related fees.

It is important to remember that additional fees, such as deferred loads, redemption fees, wrap fees, or other account charges, may further reduce investment returns. All portfolio returns are hypothetical and unaudited. Hypothetical portfolio performance is not intended to represent the actual performance of any account and should be used for illustrative purposes only. This report is not performance reporting and does not portray the performance of actual trading and investment activities.

Criteria and Assumptions Used in Portfolio Performance

All portfolios represent hypothetical blended investments of weighted securities as designated by the creator of this report based on the expected financial situation of the intended audience and should be used for illustrative purposes only and should not be considered performance reports. They are calculated by taking a weighted average of the target weights and the securities total return, assuming all dividends reinvested, since the latest rebalance date. These portfolios are assumed to rebalance to the exact designated weights at each calendar quarter or month end – whichever is chosen when setting up the portfolio. No transaction costs or taxes are included. Portfolio holdings are weighted by percentage, not whole share numbers.



Risks and Limitations of Hypothetical Performance

ALL PORTFOLIO RETURNS ARE HYPOTHETICAL OR SIMULATED AND SHOULD NOT BE CONSIDERED PERFORMANCE REPORTING. No representation is made that your investments will achieve results similar to those shown, and actual performance results may differ materially from those shown. Returns portrayed in this report do not reflect actual trading and investment activities, but are hypothetical or simulated results of a hypothetical portfolio over the time period indicated and do not reflect the performance of actual accounts managed by your Adviser or any other person. The mutual funds and other components of the hypothetical portfolio(s) were selected with the full benefit of hindsight, after their performance during the time period was known. In general, hypothetical returns generally exceed the results of client portfolios actually managed by advisers due to several factors, including the fact that actual portfolio allocations differed from the allocations represented by the market indices used to create the hypothetical portfolios over the time periods shown, new research was applied at different times to the relevant indices, and index performance does not reflect the deduction of any fees and expenses. Results also assume that asset allocations would not have changed over time and in response to market conditions, which is likely to have occurred if an actual account had been managed during the time period shown.



Performance Proxy Disclosure

Data as of: December 31, 2025

This report includes a benchmark and/or securities that use performance proxies. A performance proxy is a substitute used to estimate the historical performance of a security with a short performance record in a portfolio or benchmark. It does so by filling the gap between the inception date of a newer security and the inception date of the overall portfolio or benchmark by using the historical performance of a comparable security. Performance proxies provide a more comprehensive view of potential performance over time, allowing for better comparison and analysis of portfolio returns.

Performance proxies are selected based on their similarity in characteristics, such as asset class, investment strategy, objectives, and risk profiles, to the security they represent. Despite these similarities, it is important to remember that no proxy can perfectly replicate the performance of the security it represents. Variations may arise due to differences in underlying asset composition, management strategies, market conditions, expense ratios, liquidity, or other factors. Performance proxies do not capture specific historical events or the unique attributes of the actual security, and differences between the proxy and the security, including management style and cost structure, can affect performance comparisons. The use of proxies involves assumptions and estimations that may impact the reliability of performance data, and these should be considered in decision-making. Investors should understand the inherent limitations of performance proxies and incorporate them as part of a broader analysis of portfolio risk and performance. Proxies serve as illustrative tools and should not be solely relied upon for making investment decisions. Investors should review this information carefully and consult with their financial professional for further clarification or guidance.

All performance proxies included in this report are listed in the table below, along with the specific time periods during which each proxy's historical data was used to backfill portfolio or benchmark performance.

Security Name	Constituent	Performance Proxy	Proxy Time Period
LIFT v3 70/30	Invesco NASDAQ 100 ETF (QQQM)	Invesco QQQ Trust, Series 1 (QQQ)	10/18/2020 - 10/13/2020



Security Type Disclosures

Fund Type Comparisons: Publicly offered funds, including closed-end funds, exchange-traded funds (ETFs), mutual funds, money market funds, and unit investment trusts (UITs), have many similarities, but also many important differences. In general, publicly offered funds are investment companies registered with and regulated by the Securities and Exchange Commission under the Investment Company Act of 1940, as amended. Funds pool money from their investors and manage it according to an investment strategy or objective which can vary greatly from fund to fund. Funds have the ability to offer diversification and professional management, but also involve risk, including the loss of principal.

Mutual Funds: Mutual funds are known as open-end investment companies because investors can buy and sell shares at any time. The fund will create new shares to meet increased demand and buy back shares from investors who want to sell. Mutual funds calculate the value of one share, known as the net asset value (NAV), once a day, when the investment markets close. All purchases and sales are recorded at the NAV. To calculate its NAV, a fund adds up the total value of its investment holdings, subtracts the fund's fees and expenses, and divides that amount by the number of shares that investors are currently holding. The expense ratio for an open-end mutual fund is an annual fee charged to a shareholder. It includes operating expenses and management fees but does not take into account any brokerage costs. Mutual funds may also have 12b-1 fees.

Exchange-Traded Funds (ETFs): Exchange-traded funds (ETFs) are the most common type of exchange-traded product. Like mutual funds, they offer investors an interest in a professionally managed, diversified investment portfolio. Unlike mutual funds, ETF shares trade like stocks and can be bought or sold throughout the trading day at fluctuating prices. If an ETF's shares trade at a price above their NAV, they are said to be trading at a premium. Conversely, if they are trading at a price below their NAV, they are said to be trading at a discount. Typically, ETFs will track a particular index (such as the S&P 500), sector, commodity, or other asset, but they can be structured to track anything from the price of an individual commodity to a specific investment strategy. The expense ratio of an ETF is an annual fee charged to a shareholder. It includes operating expenses and management fees but does not take into account any brokerage costs. ETFs do not have 12b1 fees or sales loads.

Cash: Cash represents a readily accessible, short-term investment with high liquidity, such as bank deposits, certificates of deposit and money market holdings. While cash generally yields lower returns compared to assets like stocks or bonds, it also entails lower levels of risk.

Investment Risks

Investments in securities involve investment risks, including possible loss of principal and fluctuation in value. The investment return and principal value of securities and other financial instruments will fluctuate so that an investor's investments, when sold or redeemed, may be worth more or less than the original cost. Investment results are not guaranteed. No investment strategy (including asset allocation and diversification strategies) can guarantee a profit or protect against a loss of principal.

International/Emerging Market Equities: Investing in securities from global and emerging markets carries heightened risks. These encompass currency fluctuations, political instability, and the challenges tied to diverse accounting standards. Emerging markets can exacerbate these risks.

Sector Strategies: Portfolios concentrating solely on one industry or sector entail added risks. The lack of diversity in industries exposes investors to amplified industry-specific vulnerabilities.

Non-Diversified Strategies: Portfolios heavily invested in a single issuer come with extra risks, including heightened share price oscillations due to the concentrated nature of investments.

Small-Cap Equities: Investing in small-company stocks introduces extra risks due to their greater likelihood of failure and relative lack of establishment compared to larger, established companies. Such stocks have historically displayed more pronounced market volatility.



Investment Risks

Mid-Cap Equities: Portfolios involving companies with market capitalization below \$10 billion come with additional risks. Securities from these companies can be less stable and less easily tradable than those of larger corporations.

High-Yield Bonds: Investing in lower-rated debt securities brings additional risks because of the lower credit quality of these securities. Be prepared for heightened volatility and an increased risk of default.

Tax-Free Municipal Bonds: Income from tax-free municipal bond funds might still be subject to state, local, and Alternative Minimum Taxation.

Bonds: Bonds are susceptible to interest rate fluctuations. Rising bond interest rates lead to declines in the value of existing bonds in a portfolio. Bond portfolios can undergo value shifts due to general interest rate changes.

Hedge Funds: Hedge fund investing comes with specialized risks dependent on the strategies undertaken by the fund manager. These may include distressed or event-driven approaches, long/short strategies, arbitrage, international exposure, and the use of leverage, options, and derivatives. Hedge funds can involve substantial risk and are suitable only for financially capable investors willing to bear potential losses.

Bank Loan/Senior Debt: Bank loans and senior debt share the risks associated with fixed income, such as interest rate and default risks. Often falling below investment-grade, these securities hold a high default risk. They can also be less tradable. Funds investing in these assets are often highly leveraged, heightening the risk of return volatility.

Exchange Traded Notes (ETNs): ETNs are unsecured debt obligations, and their repayment hinges on the issuer's ability to fulfill obligations. ETNs typically do not provide interest payments.

Leveraged ETFs: Leveraged investments aim to achieve multiples of an index's return but can lead to returns greater or less than the index's performance, compounded over a specific period. Leverage introduces amplified risk.

Short Positions: Holding short positions brings theoretically unlimited losses if the position moves unfavorably. Brokers might demand additional collateral, and managers might need to close out short positions at unfavorable times to limit losses.

Long-Short: Long-short funds, utilizing strategies like leverage, short selling, and derivatives, can carry higher risk, volatility, and expenses compared to traditional investment-focused funds.

Liquidity Risk: Closed-end fund and ETF trading can halt due to market conditions, impacting an investor's ability to sell.

Market Price Risk: The market price of ETFs and closed-end funds, traded on the secondary market, is influenced by supply and demand, independent of NAV. This leads to trading at a premium or discount, affecting investor value.

Market Risk: Fluctuations in ETFs' market prices stem from factors like specific securities or general investor sentiment. Be mindful of potential market fluctuations and their impact.

Target-Date Funds: These funds invest in other mutual funds, designed for investors planning to retire around a target date. The fund's strategy becomes more conservative over time. Principal value isn't guaranteed, even at the target date.

Money Market Funds: An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC), the National Credit Union Association (NCUA), or any other governmental agency; although money market funds seek to preserve the value of the investment at \$1 per share, it is possible to lose money. Non-bank deposit investments are not FDIC- or NCUA-insured, are not guaranteed by the bank/financial institution, and are subject to risk, including loss of principal invested.



Definitions

Alpha: Alpha measures the excess return that a security provides. Alpha can be measured by taking Risk Adjusted Security Return - Beta*(Risk Adjusted Market Return). This formula will return the outperformance that the security provides. Alpha is an important metric for active investing, where investors look for outperforming a particular benchmark.

Annualized Price Return: Annualized Price Returns measure the compound annual growth rate (CAGR) of an investment's market price over a specified period. This metric reflects only the price appreciation or depreciation of the investment, excluding any income from dividends or interest.

Annualized Total NAV Return: Annualized Total NAV Returns represent the compound annual growth rate based on changes in an investment's Net Asset Value (NAV), assuming all distributions are reinvested. It excludes market price fluctuations.

Annualized Total Returns: Annualized Total Returns represent the compound annual growth rate (CAGR) of an investment over a specified period, assuming all income—such as dividends, interest, and capital gains distributions—is reinvested. This metric captures the full effect of both price appreciation and income generated by the investment, offering a comprehensive measure of performance.

Asset Allocation: Asset allocation reflects the asset class weightings of the fund or portfolio. The Other category includes security types that are not neatly classified in the other asset classes or cannot be classified by YCharts as a result of missing data. Allocations may not sum to 100% due to rounding.

Average Coupon: Average Coupon is the average rate of the coupons of the bonds in a fund, weighted based each bond holding's size relative to the portfolio. Average coupon indicates whether a fund is carrying a greater amount of high or low coupon bonds. While higher coupon bonds offer more return, they may carry additional risk.

Average Market Cap: Weighted average market cap shows the average size of companies in a portfolio, based on each holding's weight. It indicates whether the portfolio tilts toward large-, mid-, or small-cap stocks.

Beta: Beta is a risk metric that measures the risk associated with a security in comparison to the risk associated with the market overall. A beta of 1 would signify that the beta is neutral with the market. A common use of beta is within the Capital Asset Pricing Model (CAPM), to find a security's expected return.

Bond Maturity Exposure: Shows how a portfolio's fixed income holdings are distributed across different maturity periods: short-term, intermediate-term, and long-term.

Bond Sector Exposure: Shows how a portfolio's fixed income holdings are distributed across six sectors - Government, Municipal, Corporate, Securitized, Cash & Equivalents, and Derivatives.

Credit Quality Exposure: Credit quality exposure shows how a fund or portfolio's bonds are distributed across credit rating categories. Ratings, provided by independent agencies, indicate relative risk—higher ratings (AAA-AA) suggest lower risk, while lower ratings (BB and below) imply higher risk and potential financial distress. Percentages are calculated by weighting each bond's rating by its market value.



Definitions

Distribution Yield: Distribution yield is a financial metric that measures the income from distributions relative to the value of an investment. It shows how much a fund or portfolio has paid out in distributions each year relative to its price, NAV (Net Asset Value) or level (for portfolios). Distribution yield is available for the following security types on YCharts: mutual funds, ETFs, closed end funds, and portfolios.

Dividend Yield: Dividend yield is a financial metric that measures the income from dividends relative to the value of an investment. It shows how much a company, fund, or portfolio has paid out in dividends each year relative to its price, NAV (Net Asset Value) or level (for portfolios). Dividend yield is available for the following security types on YCharts: stocks, mutual funds, ETFs, Closed End Funds (CEFs), and portfolios.

Effective Duration: Effective duration is a measure of risk for funds that hold bonds with embedded options. It estimates the amount the NAV of a fund will fall when interest rates rise by 1% or will increase when interest rates fall by 1%. This acts as a measure of the interest rate sensitivity of a fund, and takes into account put, call, and prepayment options.

Historical Sharpe Ratio: The Sharpe Ratio measures the risk-adjusted return of a security. This is a useful metric for analyzing the return you are receiving on a security in comparison to the amount of volatility expected. The historical sharpe ratio uses historical returns to calculate the return and standard deviation.

Historical Sortino Ratio: Measures risk-adjusted return like the Sharpe Ratio but focuses only on downside volatility, isolating harmful fluctuations while ignoring upside movements.

Load-adjusted Returns: Load-adjusted returns are a holding period return calculation that takes into account any sales charges or loads associated with purchasing or selling mutual fund shares. They assume that an investor purchased shares at the beginning of a period, paid all applicable sales charges and completely liquidated their investment at the end of the period, paying all applicable back-end charges and redemption fees.

Market Cap Exposure: Market capitalization exposure shows how a portfolio's stock holdings are distributed across companies of different sizes, based on their market capitalization.

Market Classification: Reflects a fund or portfolio's exposure to developed and emerging markets.

Max Drawdown: Max drawdown is an indicator of the risk of a portfolio chosen based on a certain strategy. It measures the largest single drop from peak to bottom in the value of a portfolio before a new peak is achieved.

Maximum Deferred Load: A deferred load is a fee that is charged when an investor sells certain classes of fund shares before a specified date. The maximum deferred load refers to the maximum amount a fund may charge an investor when they redeem their investment.

Maximum Front Load: A front-end load is a sales charge or commission that an investor pays up front, at the time they purchase the fund. The maximum front load refers to the maximum amount a fund may charge an investor when they purchase a fund.

Maximum Redemption Fee: The maximum redemption fee is the maximum amount a fund may charge if an investor redeems their investment within a specific time period after purchasing a fund, for example, 30, 180, or 365 days. The Securities and Exchange Commission limits redemption fees to a maximum of 2% of the sales amount.



Definitions

Net Expense Ratio: The annual percentage of a fund's assets deducted to cover operating costs such as management, administrative, and 12b-1 fees, net of any waivers or rebates. It excludes transaction, brokerage, and sales charges.

Number of bond holdings: Total number of unique bond holdings of a fund.

Number of holdings: Number of holdings is the sum of all the unique holdings of a fund, equity, fixed income, derivative, or alternative investments included. It's important to note that if a mutual fund holds both common and preferred stock of a company the number of holdings would be 2.

Price: The price of a security measures the cost to purchase 1 share of a security. For a company, price can be multiplied by shares outstanding to find the market capitalization (value of the company).

Prospectus Gross Expense Ratio: Sourced from a fund's most recent prospectus, the Prospectus Gross Expense Ratio represents the cost of owning a fund before any adjustments or waivers are applied.

Prospectus Net Expense Ratio: Sourced from a fund's most recent prospectus, the Prospectus Net Expense Ratio represents the cost of owning a fund after any adjustments or waivers are applied.

Region Exposure: Reflects the exposure of a fund or portfolio's investments to the indicated geographic area(s).

Regional Exposure: This data set provides a detailed breakdown of an investment's country exposure. Each country's exposure is presented as a percentage of non-cash equity assets held by the fund.

SEC Yield: SEC Yield shows a fund's income over the past 30 days, based on dividends and interest earned minus expenses, divided by the fund's share price. It is annualized to estimate potential income over 12 months. Unsubsidized SEC Yield excludes fee waivers, and some money market funds report a 7-day SEC Yield instead.

Standard Deviation: Standard deviation measures how much an investment's return deviates from its average over a specific period. Higher standard deviation indicates more volatility, while lower standard deviation signifies steadier returns. YCharts makes five types of standard deviation metrics over different time periods available: daily, monthly, quarterly, annualized monthly, and annualized quarterly.

Stock Sector Exposure: Shows the breakdown of a fund or portfolio's long equity assets across eleven major industry groups and how they roll up to three broad sectors - cyclical, sensitive and defensive.

Stock Style Exposure: Shows how a portfolio's holdings are spread across company sizes (large-, mid-, and small-cap) and investment styles (value, blend, or growth). Company size is based on market cap percentiles within the Russell 3000, and style is determined by comparing six valuation and growth metrics to size-specific benchmarks (S&P 500, 400, and 600).

Total Return: The Total return is the change in price over a specific period of time that includes dividends and distributions paid.



Definitions

Total Return Level: The total return level allows investors to view the performance of a security inclusive of both price appreciation and dividends/distributions. Total return level is seen as the most accurate calculation that produces returns consistent with most other sources.

Value At Risk (VaR): The VaR calculates the potential loss of an investment with a given time frame and confidence level. For example, if a security has a 5% Daily VaR (All) of 4%: There is 95% confidence that the security will not have a larger loss than 4% in one day. Since this metric says (All) we are calculating this using all available price history for the security. In another example, if a security has a Monthly VaR 1% (3Y Lookback) of 15%: There is 99% confidence that the security will not have a larger loss than 15% in one month. This is calculated using the past 3 years of historical prices. Keep in mind that VaR does not give you any information about the magnitude of the potential loss in excess of the VaR. For a calculation that give you this information you can view [Expected Shortfall](#).

Weighted Average Debt to Capital: The weighted average debt-to-capital ratio measures the proportion of a fund's total debt in relation to its total capital with each underlying holding being taken into account based on weight in the fund's portfolio. This ratio helps assess the fund's overall financial leverage and its potential risk exposure stemming from its debt obligations.

Weighted Average PE Ratio: A weighted average of each underlying holding's share price relative to the earnings per share. Stocks that have Earnings per Share < 0 are excluded in this calculation.

Weighted Average Price to Book Ratio: The weighted average price-to-book ratio for a fund is a measure that quantifies the valuation of the fund's holdings relative to their book values, while accounting for the proportion of each holding in the fund's total portfolio. It is calculated by multiplying the price-to-book ratio of each individual holding by its portfolio weight, summing these products across all holdings, and then dividing by the total portfolio weight.

Weighted Average Price to Sales Ratio: The weighted average price-to-sales ratio of a portfolio is a financial metric that gauges the overall valuation of the assets within a portfolio in relation to their combined sales revenue. This calculation considers the market value of each asset, assigning more influence to larger holdings, and computes the average valuation relative to the total sales generated by all assets

Weighted Median Return on Assets: Return on Assets (ROA) measures how efficiently a company is using its assets to generate profits. It indicates how much profit is being earned for each dollar of assets owned. It is measured as Net Income / Average Total assets of the last 5 quarters. Weighted Median ROA of a portfolio is calculated by taking into account both the individual ROA of each investment and its weight in the overall portfolio.

Weighted Median Return on Equity: Return on Equity (ROE) is an indication of how well a company is using its shareholders' money to generate profits. It is measured as Net Income / Average TTM Shareholder's Equity. Weighted Median ROE is calculated by taking into account both the individual ROE of each investment and its weight in the overall portfolio. It is the middle value of the ROEs of each individual portfolio asset when arranged in ascending order after being multiplied by their respective weights.

Yield to Maturity: Yield to maturity (YTM) is the internal rate of return earned when buying the bond today at the market price, assuming the buyer holds the bond to maturity, and all the coupon and principal payments are made. It is expressed as an annualized figure. YTM may fluctuate, while a bond's coupon rate or the interest paid annually on the bond's face value remains fixed. As interest rates rise, YTM increases; as interest rates fall, YTM decreases.



Disclosures

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