



# GIPS® Investment Results 2019-2025

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Jeffrey Barnett | February 16, 2025







90/10

FINTEGRITY®

Net of Fee TWR | Currency USD | Period Start 02/12/2024 | Period End 12/31/2025

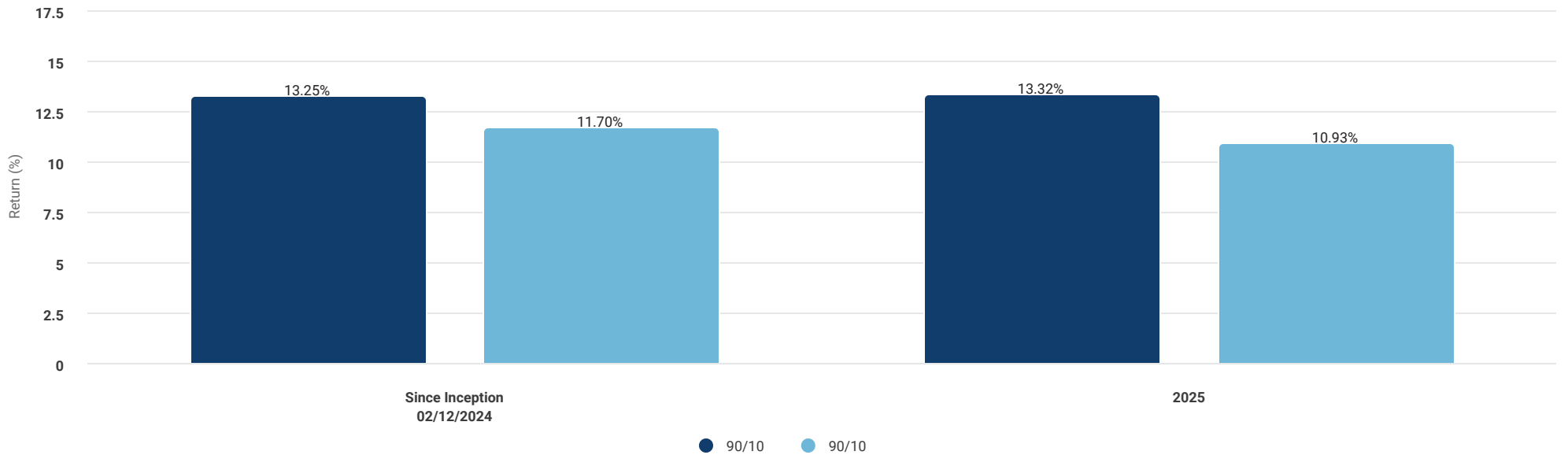
## Annual Composite Review

Year	Gross	Net	Benchmark Return	3 Yr SD	3 Yr Benchmark Name SD	# of Portfolios	Dispersion	Composite Assets	Firm Assets
2025	14.50%	13.32%	10.93%	-	-	2	-	2,904,823	65,360,196
2024 (partial)	12.40%	11.59%	11.07%	-	-	1	-	1,430,958	50,933,776

*The composite dispersion calculation only includes accounts that were part of the composite for the entire period.  
The composite dispersion is measured by the Asset-weighted standard deviation of the returns for each portfolio in the composite.*

## Time Weighted Return Comparision

Time Period: 02/12/2024 to 12/31/2025



## Detail Time Periods

	Since Inception 02/12/2024	2025
<b>Total</b>	<b>13.25%</b>	<b>13.32%</b>
90/10	11.70%	10.93%
+/-Benchmark %	1.55%	2.39%

*Value inclusive of Accrued Income.*





70/30

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Net of Fee TWR	Currency USD	Period Start 12/01/2023	Period End 12/31/2025
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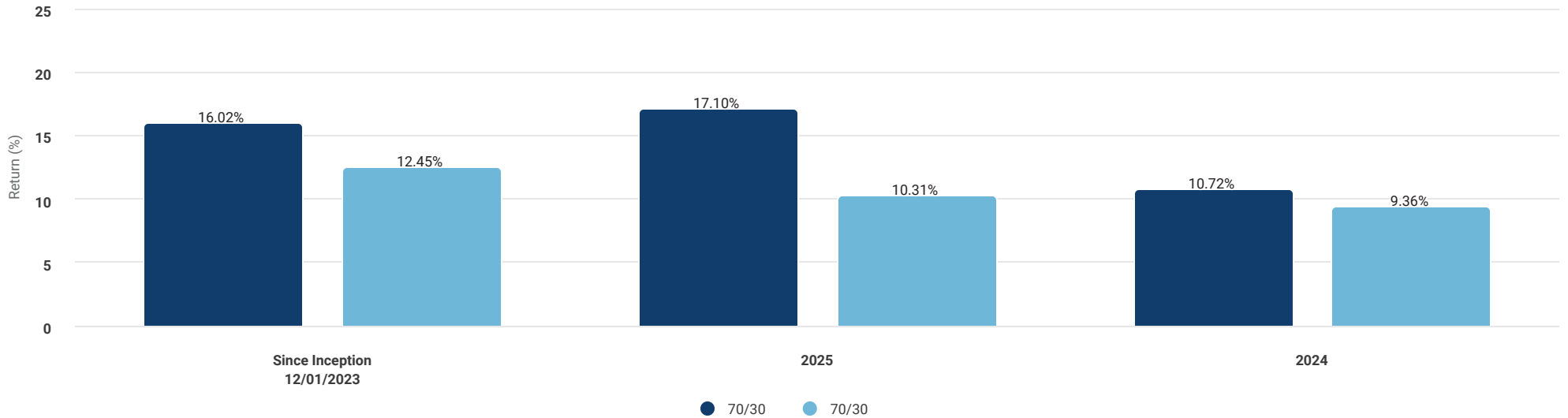
### Annual Composite Review

Year	Gross	Net	Benchmark Return	3 Yr SD	3 Yr Benchmark Name SD	# of Portfolios	Dispersion	Composite Assets	Firm Assets
2025	18.15%	17.10%	10.31%	-	-	1	-	3,816,532	65,360,196
2024	11.54%	10.72%	9.36%	-	-	1	-	4,021,785	50,933,776
2023 (partial)	5.16%	5.15%	5.89%	-	-	1	-	1,923,279	42,899,546

The composite dispersion calculation only includes accounts that were part of the composite for the entire period.  
 The composite dispersion is measured by the Asset-weighted standard deviation of the returns for each portfolio in the composite.

### Time Weighted Return Comparison

Time Period: 12/01/2023 to 12/31/2025



### Detail Time Periods

	Since Inception 12/01/2023	2025	2024
<b>Total</b>	<b>16.02%</b>	<b>17.10%</b>	<b>10.72%</b>
70/30	12.45%	10.31%	9.36%
+/-Benchmark %	3.57%	6.79%	1.37%

Value inclusive of Accrued Income.



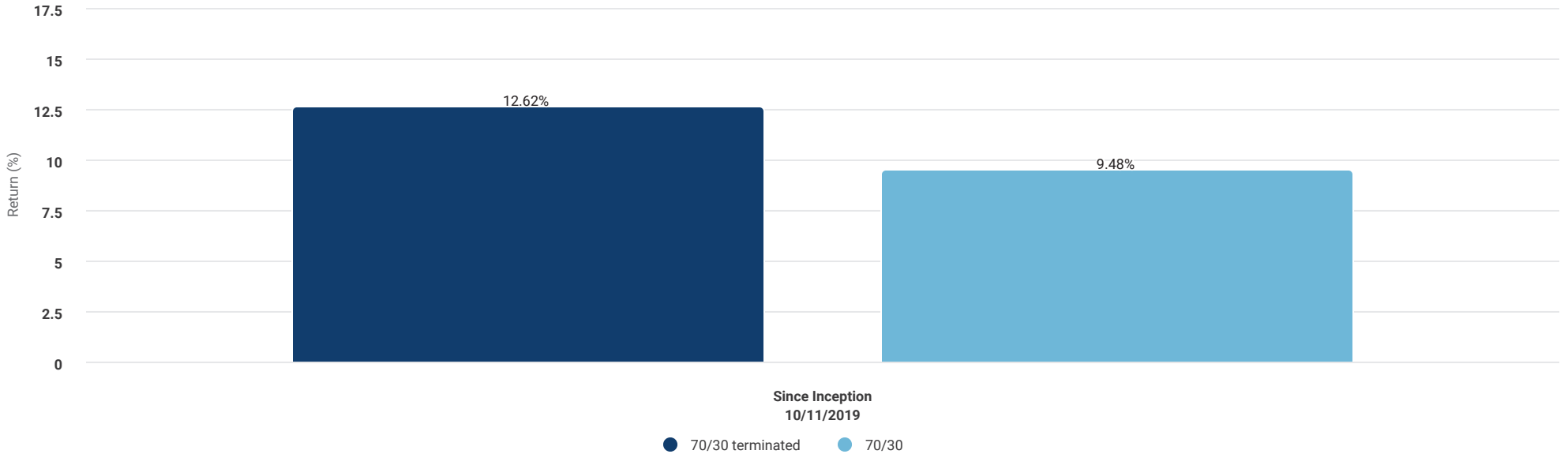
Annual Composite Review

Year	Gross	Net	Benchmark Return	3 Yr SD	3 Yr Benchmark Name SD	# of Portfolios	Dispersion	Composite Assets	Firm Assets
2020 (partial)	5.52%	4.39%	2.68%	-	-	1	-	673,113	11,217,738
2019 (partial)	8.26%	8.26%	6.91%	-	-	1	-	612,669	7,217,253

The composite dispersion calculation only includes accounts that were part of the composite for the entire period. The composite dispersion is measured by the Asset-weighted standard deviation of the returns for each portfolio in the composite.

Time Weighted Return Comparison

Time Period: 10/11/2019 to 10/20/2020



Detail Time Periods

	Since Inception 10/11/2019
Total	12.62%
70/30	9.48%
+/-Benchmark %	3.13%

Value inclusive of Accrued Income.





50/50

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Net of Fee TWR | Currency USD | Period Start 11/01/2019 | Period End 12/31/2025

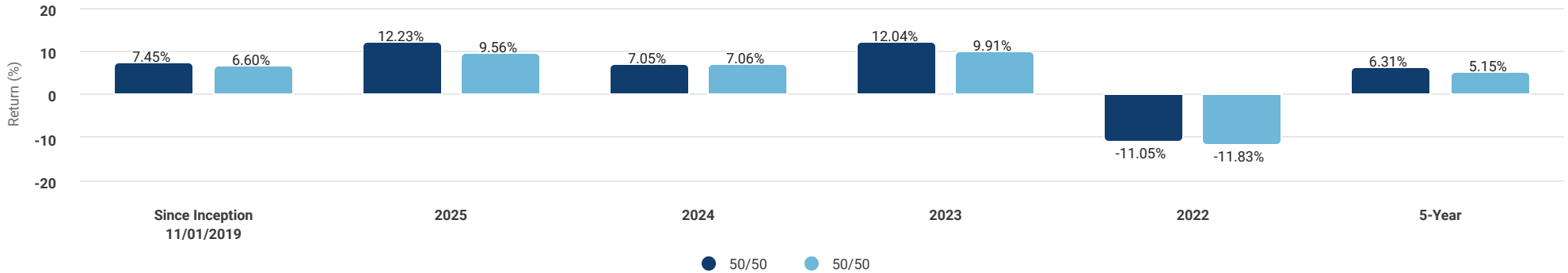
Annual Composite Review

Table with 10 columns: Year, Gross, Net, Benchmark Return, 3 Yr SD, 3 Yr Benchmark Name SD, # of Portfolios, Dispersion, Composite Assets, Firm Assets. Rows for years 2019 (partial) through 2025.

The composite dispersion calculation only includes accounts that were part of the composite for the entire period. The composite dispersion is measured by the Asset-weighted standard deviation of the returns for each portfolio in the composite.

Time Weighted Return Comparison

Time Period: 11/01/2019 to 12/31/2025



Detail Time Periods

Table with 7 columns: Time Period (Since Inception, 2025, 2024, 2023, 2022), Total, 50/50, +/-Benchmark %. Rows for Total, 50/50, and +/-Benchmark %.

Value inclusive of Accrued Income.



FEBRUARY 13, 2026

## Fintegrity's GIPS Disclosures

1. Fintegrity® claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Fintegrity has been independently verified for the periods February 1, 2019 through December 31, 2025. The verification report is available upon request. Policies for valuing investments, calculating performance, and preparing GIPS® reports are available upon request.

GIPS is a registered trademark owned by CFA Institute. CFA Institute does not endorse or promote Fintegrity, nor does it warrant the accuracy or quality of the content contained herein.

A firm that claims compliance with the GIPS standards must establish policies and procedures for complying with all the applicable requirements of the GIPS standards. Verification provides assurance on whether the firm's policies and procedures related to composite and pooled fund maintenance, as well as the calculation, presentation, and distribution of performance, have been designed in compliance with the GIPS standards and have been implemented on a firm-wide basis. Verification does not provide assurance on the accuracy of any specific performance report.

2. **Firm Information:** Fintegrity LLC ("Fintegrity" or the "Firm") is defined as a New Jersey-domiciled registered investment adviser managing fee-paying investment advisory portfolios that are all discretionary, except for one non-discretionary 401k. The Firm manages approximately \$65 million in assets across 24 client mandates as of December 31, 2025. The Firm's primary custodian is Interactive Brokers, with one client account custodied at Altruist. Fintegrity is a registered investment adviser that invests predominantly in U.S.-based securities. Fintegrity is an independent firm that is not affiliated with any parent organization. More information can be seen on the SEC's website at <https://adviserinfo.sec.gov/firm/brochure/292421>.
  3. **Composite Information:** Fintegrity uses seven composites, 100% equity, 90% equity and 10% fixed income, 80% equity and 20% fixed income, 70% equity and 30% fixed income, 60% equity and 40% fixed income, 50% equity and 50% fixed income, and a dynamic
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composite whose asset allocation is entirely at manager discretion. These components align with each client's unique needs and target asset allocation as defined in their investment policy statement. There is no account minimum for inclusion in each composite. Inception dates begin the first full month of the earliest account in each composite.

- 4. Benchmark Information:** Fintegrity composite performance is compared with a benchmark for all but the Dynamic benchmark. All benchmarks are constructed using two exchange-traded funds to provide balanced market exposure. For large-cap U.S. equities, we utilize the Invesco S&P 500 Equal Weight ETF (RSP), which ensures every stock in the index is weighted equally rather than by market capitalization. Fixed-income exposure is managed through the iShares Core U.S. Aggregate Bond ETF (AGG), offering a broad spectrum of U.S. investment-grade bonds, including government, corporate, and mortgage-backed securities. These components are blended in six distinct proportions in deciles—ranging from an all-stock allocation (100% RSP) to a balanced 50/50 split (50% RSP, 50% AGG)—to align with each client's unique needs and target asset allocation as defined in their investment policy statement. Composite benchmarks are comprised of exchange traded funds that have fund expenses, but not adviser fees. There is no account minimum for inclusion in each composite. The Dynamic Composite is not measured against a benchmark, as no broad, investable index accurately reflects its unconstrained and tactical asset allocation mandate

**5. Performance Calculation Methodology:**

Fintegrity calculates account returns using a time-weighted methodology to eliminate the impact of deposits and withdrawals. These returns are derived from daily valuations and averaged into composites based on assets.

All composite returns are presented net of advisory fees, transaction costs, and tax withholdings. Gross-of-fees returns are calculated before management and custodial fees, but after trading expenses. Our composites include all fee-paying, discretionary accounts that align with the specific strategy definition at the time of measurement. Please note that individual account performance may deviate from composite results due to specific holdings, market conditions, and the timing of contributions or withdrawals.

Accounts are assigned to composites based on the target equity and fixed-income allocations established at inception or during a strategy change.

We include all discretionary, fee-paying accounts in our reporting, while excluding non-discretionary and non-fee-paying accounts. To prevent survivorship bias, terminated accounts remain part of our historical performance data. Performance is reported in U.S. dollars.

A complete list of composite descriptions is available upon request. Internal dispersion is measured using the equal-weighted standard deviation of annual gross returns for portfolios included in the composite for the full year. The three-year annualized standard

deviation tracks the variability of composite gross returns and benchmark returns over the preceding 36-month period for composites with more than five accounts under management.

6. **Fee Structure:** Advisory fees are 1% annually on the first \$1 million, 0.75% on the next \$ 4 million, 0.5% on the next \$5 million, and 0.25% on amounts over \$10 million, paid quarterly in arrears. Client returns do not reflect income taxes beyond taxes withheld from their brokerage account.