

FINTEGRITY® LLC

# Investment Performance Summary

Composite Results as of December 31, 2025

GIPS® Compliant | Verified by The Spaulding Group for Jan 22, 2019 – Dec 31, 2025

Fintegrity® LLC is a registered investment adviser domiciled in New Jersey, managing approximately \$65.3 million across 24 discretionary client mandates as of December 31, 2025.

Returns are annualized for periods greater than 12 months. Performance is reported in U.S. dollars.

# Composite Performance Summary | As of December 31, 2025 | Net and Gross of Fees | USD

Composite	Period	Gross	Net	Benchmark	Over/Under (Net)
<b>100% Equity</b>	1-Yr	19.38%	18.34%	11.20%	<b>+7.14%</b>
	3-Yr	21.18%	20.05%	12.55%	<b>+7.50%</b>
	5-Yr	14.21%	13.14%	10.28%	<b>+2.86%</b>
	Since	15.38%	14.36%	13.14%	<b>+1.22%</b>
<b>90/10</b>	1-Yr	14.50%	13.32%	10.93%	<b>+2.39%</b>
	3-Yr	—	—	—	—
	5-Yr	—	—	—	—
	Since	14.31%	13.25%	11.70%	<b>+1.55%</b>
<b>80/20</b>	1-Yr	13.99%	13.25%	10.63%	<b>+2.62%</b>
	3-Yr	15.92%	15.13%	11.12%	<b>+4.01%</b>
	5-Yr	11.40%	10.54%	8.28%	<b>+2.26%</b>
	Since	13.30%	12.46%	10.17%	<b>+2.29%</b>
<b>70/30</b>	1-Yr	18.15%	17.10%	10.31%	<b>+6.79%</b>
	3-Yr	—	—	—	—
	5-Yr	—	—	—	—
	Since	16.93%	16.02%	12.45%	<b>+3.57%</b>
<b>60/40</b>	1-Yr	13.60%	12.73%	9.95%	<b>+2.78%</b>
	3-Yr	13.12%	12.23%	9.61%	<b>+2.62%</b>
	5-Yr	10.64%	9.73%	6.21%	<b>+3.52%</b>
	Since	11.56%	10.66%	8.22%	<b>+2.44%</b>
<b>50/50</b>	1-Yr	13.21%	12.23%	9.56%	<b>+2.67%</b>
	3-Yr	11.41%	10.41%	8.83%	<b>+1.58%</b>
	5-Yr	7.28%	6.31%	5.15%	<b>+1.16%</b>
	Since	8.39%	7.45%	6.60%	<b>+0.85%</b>
<b>Dynamic</b>	1-Yr	29.98%	28.61%	N/A	<b>N/A</b>
	3-Yr	23.20%	21.87%	N/A	<b>N/A</b>
	5-Yr	15.54%	14.29%	N/A	<b>N/A</b>
	Since	17.50%	16.29%	N/A	<b>N/A</b>

## 100% Equity

Inception: 03/01/2020 | Accts: 6 | Assets: \$16.1M

Benchmark: 100% RSP

## 90/10

Inception: 02/12/2024 | Accts: 2 | Assets: \$2.9M

Benchmark: 90/10 RSP/AGG

## 80/20

Inception: 10/21/2020 | Accts: 7 | Assets: \$19.9M

Benchmark: 80/20 RSP/AGG

## 70/30

Inception: 12/01/2023 | Accts: 1 | Assets: \$3.8M

Benchmark: 70/30 RSP/AGG

## 60/40

Inception: 02/01/2019 | Accts: 2 | Assets: \$14.3M

Benchmark: 60/40 RSP/AGG

## 50/50

Inception: 11/01/2019 | Accts: 1 | Assets: \$5.3M

Benchmark: 50/50 RSP/AGG

## Dynamic

Inception: 05/01/2020 | Accts: 1 | Assets: \$1.2M

Benchmark: None

# Important Disclosures

## **GIPS® Compliance Statement**

Fintegrity® LLC claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Fintegrity LLC has been independently verified for the periods January 22, 2019 through December 31, 2025. The verification report is available upon request.

## **Verification**

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.

## **Firm Definition**

Fintegrity LLC 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 401(k). The Firm managed approximately \$65.3 million in assets across 24 client mandates as of December 31, 2025. Fintegrity is an independent firm that is not affiliated with any parent organization. More information is available at <https://adviserinfo.sec.gov/firm/brochure/292421>.

## **Fee Schedule**

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. Actual investment management fees incurred by each portfolio are used in calculating net-of-fees returns. Net returns reflect the deduction of actual investment management fees and all trading expenses. Gross returns are presented before the deduction of investment management fees but after trading expenses.

## **Performance Calculation Methodology**

Returns are calculated using a time-weighted rate of return methodology. Composite returns are asset-weighted using beginning-of-period values. Returns greater than 12 months are annualized. Performance is reported in U.S. dollars. Valuations are based on daily market prices from the primary custodian, Interactive Brokers, and secondary custodian, Altruist.

## **SEC Marketing Rule Compliance [Rule 206(4)-1]**

Performance is presented for 1-year, 5-year, and since-inception periods as required by SEC Rule 206(4)-1(d)(2). Where a composite has not existed for a prescribed period (3-year, 5-year, or 10-year), the composite's life is substituted for that period. No composite has existed for 10 years; since-inception returns are presented in lieu of 10-year returns. 3-year annualized returns are presented as supplemental information. Gross and net performance are calculated over the same time periods using the same methodology. The calculation or presentation of performance results in this report has not been approved or reviewed by the Securities and Exchange Commission.

# Important Disclosures (continued)

## Benchmark Descriptions

Custom benchmarks consist of blended allocations of the Invesco S&P 500 Equal Weight ETF (ticker: RSP, expense ratio: 0.20%) and the iShares Core U.S. Aggregate Bond ETF (ticker: AGG, expense ratio: 0.03%), matching each composite's target equity/fixed income allocation. Benchmarks are rebalanced daily and calculated using each ETF's daily total-return series. Benchmark returns reflect total returns including reinvested dividends and interest, net of each ETF's internal expense ratio, based on last traded prices at the 4:00 p.m. Eastern Time close. The 100% Equity Composite benchmark is 100% RSP. The Dynamic Composite has no benchmark because its unconstrained tactical allocation mandate (0–100% in any asset class) is not accurately reflected by any static index.

## Composite Descriptions

Each composite includes all discretionary, fee-paying portfolios with a target allocation as specified in the client's investment policy statement. Composites seek capital appreciation and/or income generation through investment in U.S.-based common stocks predominantly selected for quality characteristics (financial strength, competitive position, and sustainable business models) and high-quality bonds. Portfolios primarily invest in individual securities rather than pooled investment vehicles. No composite strategy currently uses or has used exchange-traded derivatives, leverage, or short positions, except the 80/20 composite which previously used exchange-traded derivatives for risk-management purposes for a specific client whose IPS permitted such use.

## 70/30 Composite Note

Composite Creation Date: October 11, 2019. From October 21, 2020 through November 30, 2022, there were no portfolios in the 70/30 Composite. Performance is not presented for that period. Current inception date is December 1, 2023.

## Internal Dispersion and Risk Measures

Internal dispersion is calculated as the asset-weighted standard deviation of annual gross returns for all portfolios included in the composite for the entire year. Internal dispersion is not presented when there are five or fewer portfolios in the composite for the full year. The three-year annualized standard deviation measures the volatility of the composite's gross-of-fees returns over the preceding 36-month period and is not presented when 36 monthly returns are not available. Complete dispersion and risk data are included in the full GIPS Composite Reports, which are available upon request.

## Risk Disclosure

Past performance is not indicative of future results. All investments involve risk, including possible loss of principal. Equity portfolios face full market risk during downturns. Concentrated positions in individual stocks increase security-specific risk. Fixed income values decline when interest rates rise. Higher equity allocations carry elevated volatility. Performance during any period may differ materially from the long-term results shown.

## Availability of GIPS® Composite Reports

A complete list and description of all firm composites, as well as complete GIPS Composite Reports with full annual performance data, composite assets, firm assets, number of portfolios, internal dispersion, and all required disclosures, are available upon request by contacting Fintegrity LLC at [jeff@fintegrity.com](mailto:jeff@fintegrity.com) or (201) 266-6829.