

FINTEGRITY® LLC

Investment Results Composite Reports

Prepared: March 19, 2026

Table of Contents

1. 100% Equity Composite Report
2. 90/10 Equity/Fixed Income Composite Report
3. 80/20 Equity/Fixed Income Composite Report
4. 70/30 Equity/Fixed Income Composite Report
5. 60/40 Equity/Fixed Income Composite Report
6. 50/50 Equity/Fixed Income Composite Report
7. Dynamic Asset Allocation Composite Report

Each composite section contains the complete Composite Description, Benchmark Description, Performance Results, GIPS® Compliance Statement, and Additional Disclosures.

100% Equity Composite Report

Composite Description

The 100% Equity Composite includes all discretionary, fee-paying portfolios with a target allocation of 100% equities and 0% fixed income as specified in the client's investment policy statement. The composite seeks long-term capital appreciation through investment in U.S.-based common stocks predominantly selected for quality characteristics including financial strength, competitive position, and sustainable business models. Portfolios primarily invest in individual securities rather than pooled investment vehicles. The strategy does not currently and has not used exchange-traded derivatives (e.g., index options or futures), leverage or short positions.

Composite Creation Date: March 1, 2020

Material Risks: This composite carries elevated volatility risk due to 100% equity exposure with no fixed-income stabilization. Investors face full market risk during equity downturns. Concentrated positions in individual stocks increase security-specific risk. During periods of market stress, portfolios may experience significant drawdowns exceeding those of diversified market indices. As an extreme example, during the financial crisis of 2007–2009, this benchmark declined approximately 60% before recovering. Not suitable for investors with low risk tolerance or short investment horizons.

Benchmark Description

Benchmark Name: 100% RSP

The benchmark for the 100% Equity Composite consists of 100% allocation to the Invesco S&P 500 Equal Weight ETF (ticker: RSP). This benchmark provides large-cap U.S. equity exposure with equal weighting of all S&P 500 constituents rather than market-capitalization weighting.

Components: 100% Invesco S&P 500 Equal Weight ETF (RSP)

Rebalancing Process: The benchmark for this composite consists of 100% Invesco S&P 500 Equal Weight ETF (RSP). The benchmark is calculated using RSP's daily total-return series. Daily benchmark returns are chain-linked to produce longer-period benchmark returns.

Calculation Methodology: Benchmark returns reflect the total return of RSP, including reinvested dividends, net of the ETF's internal expense ratio but before any advisory fees. Benchmark returns are based on the ETF's last traded price as of the official closing market prices at the 4:00 p.m. Eastern Time close and are net of the ETF's annual expense ratio of 0.20%.

Performance Results

Table 1: 100% Equity Composite Annual Performance (Inception: March 1, 2020)

100% Equity Composite Report									
Year	Gross	Net	Benchmark	3Yr SD	Bench SD	Portfolios at Year End	Dispersion	Composite Assets	Firm Assets
2025	19.4%	18.3%	11.2%	13.8%	13.8%	7	0.9%	\$16,087,687	\$65,282,980
2024	17.9%	16.9%	12.8%	17.5%	18.5%	6	1.5%	\$10,353,213	\$50,933,776
2023	26.4%	25.1%	13.7%	17.1%	18.1%	7	6.1%	\$9,090,033	\$42,939,622
2022	-10.2%	-11.1%	-11.6%	–	–	6	2.5%	\$6,108,679	\$32,128,070
2021	21.6%	20.5%	29.4%	–	–	6	N/A	\$6,506,071	\$25,074,037
2020 (partial)	18.6%	18.0%	26.1%	–	–	2	N/A	\$1,963,184	\$12,624,118

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.

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.

Additional Disclosures

Policies and Procedures: Policies for valuing investments, calculating performance, and preparing GIPS reports are available upon request.

Trademark Notice: GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.

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 are used in calculating net-of-fees returns.

Internal Dispersion: 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 (N/A) when there are five or fewer portfolios in the composite for the full year.

Risk Measures: The three-year annualized standard deviation measures the volatility of the composite's gross-of-fees returns and the benchmark's returns over the preceding 36-month period. The three-year annualized standard deviation is not presented for periods when 36 monthly returns are not available.

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>.

List of Composites: A complete list and description of all firm composites is available upon request.

Currency: Performance is reported in U.S. dollars.

Valuation: Valuations are based on daily market prices from the primary custodian, Interactive Brokers and secondary custodian, Altruist.

Calculation Methodology: Returns are calculated using a time-weighted rate of return methodology. Composite returns are asset-weighted using beginning-of-period values.

90/10 Equity/Fixed Income Composite Report

Composite Description

The 90/10 Composite includes all discretionary, fee-paying portfolios with a target allocation of 90% equities and 10% fixed income as specified in the client's investment policy statement. The composite seeks capital appreciation with modest income generation through investment in U.S.-based common stocks and high-quality bonds. U.S.-based common stocks are predominantly selected for quality characteristics including financial strength, competitive position, and sustainable business models. Portfolios primarily invest in individual securities rather than pooled investment vehicles. The strategy does not currently and has not used exchange-traded derivatives (e.g., index options or futures), leverage or short positions.

Composite Creation Date: February 12, 2024

Material Risks: This composite carries significant volatility risk due to 90% equity exposure with limited fixed-income stabilization. The 10% fixed-income allocation provides minimal downside protection during severe equity market declines. During the financial crisis of 2007–2009, this benchmark declined by approximately 54.0% before recovering. Concentrated positions in individual stocks increase security-specific risk. Interest rate risk affects the fixed-income portion, with bond values declining when rates rise. Not suitable for conservative investors or those requiring substantial income generation.

Benchmark Description

Custom Benchmark Name: 90/10 RSP/AGG

The benchmark for the 90/10 Composite is a custom benchmark that consists of 90% allocation to the Invesco S&P 500 Equal Weight ETF (RSP) and 10% allocation to the iShares Core U.S. Aggregate Bond ETF (AGG).

Components:

- 90% Invesco S&P 500 Equal Weight ETF (RSP) – provides large-cap U.S. equity exposure with equal weighting
- 10% iShares Core U.S. Aggregate Bond ETF (AGG) – provides broad U.S. investment-grade bond exposure

Rebalancing Process: The benchmark is calculated using each ETF's daily total-return series and is rebalanced to the 90%/10% target weights on a daily basis. Daily blended benchmark returns are chain-linked to produce longer-period benchmark returns.

Calculation Methodology: Benchmark returns reflect the weighted combination of RSP and AGG total returns, including reinvested dividends and interest, net of each ETF's internal expense ratio but before any advisory fees. Benchmark returns are based on the ETF's last traded price as of the official closing market prices at the 4:00 p.m. Eastern Time close and are net of the ETF's blended annual expense ratio of 0.183%.

Performance Results

Table 2: 90/10 Composite Annual Performance (Inception: February 12, 2024)

90% Equity 10% Fixed Income Composite Report									
Year	Gross	Net	Benchmark	3Yr SD	Bench SD	Portfolios at Year End	Dispersion	Composite Assets	Firm Assets
2025	14.5%	13.3%	10.9%	–	–	2	N/A	\$2,904,823	\$65,282,980
2024 (partial)	12.4%	11.6%	11.1%	–	–	2	N/A	\$1,430,958	\$50,933,776

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.

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.

Additional Disclosures

Policies and Procedures: Policies for valuing investments, calculating performance, and preparing GIPS reports are available upon request.

Trademark Notice: GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.

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 are used in calculating net-of-fees returns.

Internal Dispersion: 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 (N/A) when there are five or fewer portfolios in the composite for the full year.

Risk Measures: The three-year annualized standard deviation measures the volatility of the composite's gross-of-fees returns and the benchmark's returns over the preceding 36-month period. The three-year annualized standard deviation is not presented for periods when 36 monthly returns are not available.

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>.

List of Composites: A complete list and description of all firm composites is available upon request.

Currency: Performance is reported in U.S. dollars.

Valuation: Valuations are based on daily market prices from the primary custodian, Interactive Brokers and secondary custodian, Altruist.

Calculation Methodology: Returns are calculated using a time-weighted rate of return methodology. Composite returns are asset-weighted using beginning-of-period values. Benchmark returns reflect the weighted combination of RSP and AGG total returns, including reinvested dividends and interest, net of each ETF's internal expense ratio but before any advisory fees. Benchmark returns are based on the ETF's last traded price as of the official closing market prices at the 4:00 p.m. Eastern Time close and are net of the ETF's blended annual expense ratio of 0.183%.

80/20 Equity/Fixed Income Composite Report

Composite Description

The 80/20 Composite includes all discretionary, fee-paying portfolios with a target allocation of 80% equities and 20% fixed income as specified in the client's investment policy statement. The composite seeks long-term capital appreciation with moderate income generation through investment in U.S.-based common stocks and high-quality bonds. U.S.-based common stocks are predominantly selected for quality characteristics including financial strength, competitive position, and sustainable business models. Portfolios primarily invest in individual securities rather than pooled investment vehicles. This strategy does not currently use exchange-traded derivatives (e.g., index options or futures), leverage, or short positions. However, the strategy has previously used exchange-traded derivatives for risk-management purposes for a specific client whose Investment Policy Statement permitted such use.

Composite Creation Date: October 21, 2020

Material Risks: This composite carries substantial volatility risk due to 80% equity exposure with moderate fixed-income stabilization. The 20% fixed-income allocation provides limited downside protection during severe equity market declines. Concentrated positions in individual stocks increase security-specific risk. Interest rate risk affects the fixed-income portion, with bond values declining when rates rise. Equity market corrections can result in significant short-term losses. During the financial crisis of 2007–2009, this benchmark declined by approximately 47.9% before recovering. Not appropriate for investors requiring capital preservation or substantial current income.

Benchmark Description

Custom Benchmark Name: 80/20 RSP/AGG

The benchmark for the 80/20 Composite is a custom benchmark that consists of 80% allocation to the Invesco S&P 500 Equal Weight ETF (RSP) and 20% allocation to the iShares Core U.S. Aggregate Bond ETF (AGG).

Components:

- 80% Invesco S&P 500 Equal Weight ETF (RSP) – provides large-cap U.S. equity exposure with equal weighting
- 20% iShares Core U.S. Aggregate Bond ETF (AGG) – provides broad U.S. investment-grade bond exposure

Rebalancing Process: The benchmark is calculated using each ETF's daily total-return series and is rebalanced to the 80%/20% target weights on a daily basis. Daily blended benchmark returns are chain-linked to produce longer-period benchmark returns.

Calculation Methodology: Benchmark returns reflect the weighted combination of RSP and AGG total returns, including reinvested dividends and interest, net of each ETF's internal expense ratio but before any advisory fees. Benchmark returns are based on the ETF's last traded price as of the official closing market prices at the 4:00 p.m. Eastern Time close and are net of the ETF's blended annual expense ratio of 0.166%.

Performance Results

Table 3: 80/20 Composite Annual Performance (Inception: October 21, 2020)

80% Equity 20% Fixed Income Composite Report									
Year	Gross	Net	Benchmark	3Yr SD	Bench SD	Portfolios at Year End	Dispersion	Composite Assets	Firm Assets
2025	14.0%	13.2%	10.6%	9.4%	11.9%	7	1.9%	\$19,878,172	\$65,282,980
2024	15.4%	14.6%	10.5%	12.9%	16.0%	6	1.8%	\$16,089,540	\$50,933,776
2023	18.4%	17.6%	12.2%	13.2%	15.5%	5	N/A	\$14,454,948	\$42,939,622
2022	-9.1%	-10.0%	-11.6%	–	–	3	N/A	\$8,716,484	\$3,212,870
2021	21.2%	20.2%	22.7%	–	–	3	N/A	\$2,100,906	\$25,074,037
2020 (partial)	11.6%	11.6%	11.2%	–	–	3	N/A	\$750,849	\$12,624,118

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.

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.

Additional Disclosures

Policies and Procedures: Policies for valuing investments, calculating performance, and preparing GIPS reports are available upon request.

Trademark Notice: GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.

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 are used in calculating net-of-fees returns.

Internal Dispersion: 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 (N/A) when there are five or fewer portfolios in the composite for the full year.

Risk Measures: The three-year annualized standard deviation measures the volatility of the composite's gross-of-fees returns and the benchmark's returns over the preceding 36-month period. The three-year annualized standard deviation is not presented for periods when 36 monthly returns are not available.

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>.

List of Composites: A complete list and description of all firm composites is available upon request.

Currency: Performance is reported in U.S. dollars.

Valuation: Valuations are based on daily market prices from the primary custodian, Interactive Brokers and secondary custodian, Altruist.

Calculation Methodology: Returns are calculated using a time-weighted rate of return methodology. Composite returns are asset-weighted using beginning-of-period values.

70/30 Equity/Fixed Income Composite Report

Composite Description

The 70/30 Composite includes all discretionary, fee-paying portfolios with a target allocation of 70% equities and 30% fixed income as specified in the client's investment policy statement. The composite seeks a balance between capital appreciation and income generation through investment in U.S.-based common stocks and high-quality bonds. U.S.-based common stocks are predominantly selected for quality characteristics including financial strength, competitive position, and sustainable business models. Portfolios primarily invest in individual securities rather than pooled investment vehicles. The strategy does not currently and has not used exchange-traded derivatives (e.g., index options or futures), leverage or short positions.

Composite Creation Date: October 11, 2019

Material Risks: This composite carries moderate volatility risk with balanced exposure to equity and fixed-income markets. While the 30% fixed-income allocation provides enhanced stability compared to higher-equity portfolios, significant market declines can still result in material losses. During the financial crisis of 2007–2009, this benchmark declined by approximately 41.8% before recovering. Concentrated positions in individual stocks increase security-specific risk. Interest rate risk affects the fixed-income portion substantially, with bond values declining when rates rise. Credit risk exists if bond issuers experience financial difficulty. Suitable for investors with moderate risk tolerance and medium to long-term investment horizons.

Benchmark Description

Custom Benchmark Name: 70/30 RSP/AGG

The benchmark for the 70/30 Composite is a custom benchmark that consists of 70% allocation to the Invesco S&P 500 Equal Weight ETF (RSP) and 30% allocation to the iShares Core U.S. Aggregate Bond ETF (AGG).

Components:

- 70% Invesco S&P 500 Equal Weight ETF (RSP) – provides large-cap U.S. equity exposure with equal weighting
- 30% iShares Core U.S. Aggregate Bond ETF (AGG) – provides broad U.S. investment-grade bond exposure

Rebalancing Process: The benchmark is calculated using each ETF's daily total-return series and is rebalanced to the 70%/30% target weights on a daily basis. Daily blended benchmark returns are chain-linked to produce longer-period benchmark returns.

Calculation Methodology: Benchmark returns reflect the weighted combination of RSP and AGG total returns, including reinvested dividends and interest, net of each ETF's internal expense ratio but before any advisory fees. Benchmark returns are based on the ETF's last traded price as of the official closing market prices at the 4:00 p.m. Eastern Time close and are net of the ETF's blended annual expense ratio of 0.149%.

Performance Results

Table 4: 70/30 Composite Annual Performance (Inception: December 1, 2023)

70% Equity 30% Fixed Income Composite Report									
Year	Gross	Net	Benchmark	3Yr SD	Bench SD	Portfolios at Year End	Dispersion	Composite Assets	Firm Assets
2025	18.1%	17.1%	10.3%	–	–	1	N/A	\$3,816,532	\$65,282,980
2024	11.5%	10.7%	9.4%	–	–	1	N/A	\$4,021,785	\$50,933,776
2023 (partial)	5.2%	5.1%	5.9%	–	–	1	N/A	\$1,923,279	\$42,939,622
2020 (partial)	5.5%	4.4%	2.4%	–	–	0	N/A	\$673,113	\$11,234,532
2019 (partial)	8.3%	8.3%	6.9%	–	–	1	N/A	\$612,669	\$7,227,311

Note: From October 21, 2020 through November 30, 2022, there were no portfolios in the 70/30 Composite. As a result, performance is not presented for this period.

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.

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.

Additional Disclosures

Policies and Procedures: Policies for valuing investments, calculating performance, and preparing GIPS reports are available upon request.

Trademark Notice: GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.

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 are used in calculating net-of-fees returns.

Internal Dispersion: 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 (N/A) when there are five or fewer portfolios in the composite for the full year.

Risk Measures: The three-year annualized standard deviation measures the volatility of the composite's gross-of-fees returns and the benchmark's returns over the preceding 36-month period. The three-year annualized standard deviation is not presented for periods when 36 monthly returns are not available.

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>.

List of Composites: A complete list and description of all firm composites is available upon request.

Currency: Performance is reported in U.S. dollars.

Valuation: Valuations are based on daily market prices from the primary custodian, Interactive Brokers.

Calculation Methodology: Returns are calculated using a time-weighted rate of return methodology. Composite returns are asset-weighted using beginning-of-period values.

60/40 Equity/Fixed Income Composite Report

Composite Description

The 60/40 Composite includes all discretionary, fee-paying portfolios with a target allocation of 60% equities and 40% fixed income as specified in the client's investment policy statement. The composite seeks balanced growth and income through investment in U.S.-based common stocks and high-quality bonds. U.S.-based common stocks are predominantly selected for quality characteristics including financial strength, competitive position, and sustainable business models. This traditional balanced allocation targets moderate long-term appreciation with enhanced stability and income generation. Portfolios primarily invest in individual securities rather than pooled investment vehicles. The strategy does not currently and has not used exchange-traded derivatives (e.g., index options or futures), leverage or short positions.

Composite Creation Date: February 1, 2019

Material Risks: This composite maintains moderate volatility through balanced equity and fixed-income exposure. The 40% fixed-income allocation provides meaningful downside protection but does not eliminate loss potential during severe market declines. During the financial crisis of 2007–2009, this benchmark declined by approximately 35.8% before recovering. Concentrated positions in individual stocks increase security-specific risk. Interest rate risk materially affects portfolio value, with the substantial bond allocation declining when rates rise. Credit risk exists if bond issuers experience financial difficulty. Inflation risk may erode purchasing power if returns fail to exceed inflation rates. Suitable for investors with moderate risk tolerance seeking balance between growth and stability.

Benchmark Description

Custom Benchmark Name: 60/40 RSP/AGG

The benchmark for the 60/40 Composite is a custom benchmark that consists of 60% allocation to the Invesco S&P 500 Equal Weight ETF (RSP) and 40% allocation to the iShares Core U.S. Aggregate Bond ETF (AGG).

Components:

- 60% Invesco S&P 500 Equal Weight ETF (RSP) – provides large-cap U.S. equity exposure with equal weighting
- 40% iShares Core U.S. Aggregate Bond ETF (AGG) – provides broad U.S. investment-grade bond exposure

Rebalancing Process: The benchmark is calculated using each ETF's daily total-return series and is rebalanced to the 60%/40% target weights on a daily basis. Daily blended benchmark returns are chain-linked to produce longer-period benchmark returns.

Calculation Methodology: Benchmark returns reflect the weighted combination of RSP and AGG total returns, including reinvested dividends and interest, net of each ETF's internal expense ratio but before any advisory fees. Benchmark returns are based on the ETF's last traded price as of the official closing market prices at the 4:00 p.m. Eastern Time close and are net of the ETF's blended annual expense ratio of 0.132%.

Performance Results

Table 5: 60/40 Composite Annual Performance (Inception: February 1, 2019)

60% Equity 40% Fixed Income Composite Report									
Year	Gross	Net	Benchmark	3Yr SD	Bench SD	Portfolios at Year End	Dispersion	Composite Assets	Firm Assets
2025	13.6%	12.7%	10.0%	7.5%	10.1%	2	N/A	\$14,308,283	\$65,282,980
2024	12.2%	11.3%	8.2%	11.4%	13.6%	3	N/A	\$14,031,326	\$50,933,776
2023	13.6%	12.7%	10.7%	11.7%	13.0%	3	N/A	\$13,090,688	\$42,939,622
2022	-6.1%	-7.0%	-11.7%	14.5%	14.8%	3	N/A	\$11,486,617	\$32,128,070
2021	22.0%	20.9%	16.2%	–	–	3	N/A	\$12,561,558	\$25,074,037
2020	9.3%	8.4%	12.5%	–	–	2	N/A	\$6,701,340	\$12,624,118
2019 (partial)	17.6%	16.8%	13.6%	–	–	2	N/A	\$3,908,656	\$7,227,311

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.

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.

Additional Disclosures

Policies and Procedures: Policies for valuing investments, calculating performance, and preparing GIPS reports are available upon request.

Trademark Notice: GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.

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 are used in calculating net-of-fees returns.

Internal Dispersion: 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 (N/A) when there are five or fewer portfolios in the composite for the full year.

Risk Measures: The three-year annualized standard deviation measures the volatility of the composite's gross-of-fees returns and the benchmark's returns over the preceding 36-month period. The three-year annualized standard deviation is not presented for periods when 36 monthly returns are not available.

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>.

List of Composites: A complete list and description of all firm composites is available upon request.

Currency: Performance is reported in U.S. dollars.

Valuation: Valuations are based on daily market prices from the primary custodian, Interactive Brokers.

Calculation Methodology: Returns are calculated using a time-weighted rate of return methodology. Composite returns are asset-weighted using beginning-of-period values.

50/50 Equity/Fixed Income Composite Report

Composite Description

The 50/50 Composite includes all discretionary, fee-paying portfolios with a target allocation of 50% equities and 50% fixed income as specified in the client's investment policy statement. The composite seeks equal balance between capital appreciation and income generation through investment in U.S.-based common stocks and high-quality bonds. U.S.-based common stocks are predominantly selected for quality characteristics including financial strength, competitive position, and sustainable business models. This balanced allocation emphasizes capital preservation with moderate growth potential. Portfolios primarily invest in individual securities rather than pooled investment vehicles. The strategy does not currently and has not used exchange-traded derivatives (e.g., index options or futures), leverage or short positions.

Composite Creation Date: November 1, 2019

Material Risks: This composite maintains lower volatility through equal equity and fixed-income exposure but remains subject to market risks. The 50% fixed-income allocation provides substantial downside protection but cannot eliminate losses during severe market stress. During the financial crisis of 2007–2009, this benchmark declined by approximately 29.7% before recovering. Concentrated positions in individual stocks increase security-specific risk. Interest rate risk significantly affects portfolio value, with the substantial bond allocation declining when rates rise. Credit risk exists if bond issuers experience financial difficulty. Lower equity allocation reduces long-term growth potential and may lag inflation over extended periods. Suitable for conservative investors prioritizing capital preservation with modest growth.

Benchmark Description

Custom Benchmark Name: 50/50 RSP/AGG

The benchmark for the 50/50 Composite is a custom benchmark that consists of 50% allocation to the Invesco S&P 500 Equal Weight ETF (RSP) and 50% allocation to the iShares Core U.S. Aggregate Bond ETF (AGG).

Components:

- 50% Invesco S&P 500 Equal Weight ETF (RSP) – provides large-cap U.S. equity exposure with equal weighting
- 50% iShares Core U.S. Aggregate Bond ETF (AGG) – provides broad U.S. investment-grade bond exposure

Rebalancing Process: The benchmark is calculated using each ETF's daily total-return series and is rebalanced to the 50%/50% target weights on a daily basis. Daily blended benchmark returns are chain-linked to produce longer-period benchmark returns.

Calculation Methodology: Benchmark returns reflect the weighted combination of RSP and AGG total returns, including reinvested dividends and interest, net of each ETF's internal expense ratio but before any advisory fees. Benchmark returns are based on the ETF's last traded price as of the official closing market prices at the 4:00 p.m. Eastern Time close and are net of the ETF's blended annual expense ratio of 0.115%.

Performance Results

Table 6: 50/50 Composite Annual Performance (Inception: November 1, 2019)

50% Equity 50% Fixed Income Composite Report									
Year	Gross	Net	Benchmark	3Yr SD	Bench SD	Portfolios at Year End	Dispersion	Composite Assets	Firm Assets
2025	13.2%	12.2%	9.6%	8.0%	9.2%	1	N/A	\$5,329,461	\$65,282,980
2024	8.0%	7.0%	7.1%	11.8%	12.4%	1	N/A	\$2,518,633	\$50,933,776
2023	13.1%	12.0%	9.9%	11.8%	11.8%	1	N/A	\$2,237,759	\$42,939,622
2022	-10.2%	-11.1%	-11.8%	13.9%	12.9%	1	N/A	\$2,059,223	\$32,128,070
2021	14.4%	13.4%	13.1%	–	–	1	N/A	\$2,332,446	\$25,074,037
2020	10.8%	9.8%	12.0%	–	–	1	N/A	\$2,091,087	\$12,624,118
2019 (partial)	4.4%	4.4%	3.0%	–	–	1	N/A	\$1,896,921	\$7,227,311

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.

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.

Additional Disclosures

Policies and Procedures: Policies for valuing investments, calculating performance, and preparing GIPS reports are available upon request.

Trademark Notice: GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.

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 are used in calculating net-of-fees returns.

Internal Dispersion: 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 (N/A) when there are five or fewer portfolios in the composite for the full year.

Risk Measures: The three-year annualized standard deviation measures the volatility of the composite's gross-of-fees returns and the benchmark's returns over the preceding 36-month period. The three-year annualized standard deviation is not presented for periods when 36 monthly returns are not available.

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>.

List of Composites: A complete list and description of all firm composites is available upon request.

Currency: Performance is reported in U.S. dollars.

Valuation: Valuations are based on daily market prices from the primary custodian, Interactive Brokers.

Calculation Methodology: Returns are calculated using a time-weighted rate of return methodology. Composite returns are asset-weighted using beginning-of-period values.

Dynamic Asset Allocation Composite Report

Composite Description

The Dynamic Composite includes all discretionary, fee-paying portfolios with tactical asset allocation entirely at the manager’s discretion, unconstrained by predetermined equity/fixed-income targets. The composite pursues absolute returns through opportunistic allocation across U.S.-based equities, fixed income, and cash based on market conditions and valuation assessments. Asset allocation may range from 0% to 100% in any asset class at any time. Portfolios primarily invest in individual securities rather than pooled investment vehicles. The strategy does not currently and has not used exchange-traded derivatives (e.g., index options or futures), leverage or short positions.

Composite Creation Date: May 1, 2020

Material Risks: This composite carries significant active management risk, with performance highly dependent on the manager’s tactical allocation decisions. Asset allocation can shift dramatically based on market assessment, resulting in materially different risk profiles over time. When heavily allocated to equities, the portfolio faces full market risk and volatility. Concentrated positions in individual stocks increase security-specific risk. Tactical timing decisions may prove incorrect, resulting in missed opportunities or losses. The unconstrained nature creates unpredictable volatility that may not align with investor expectations formed during different allocation regimes. Suitable only for investors comfortable with manager discretion and high risk.

Benchmark Description

Benchmark: No benchmark is presented for the Dynamic Composite.

Rationale: The Dynamic Composite is not measured against a benchmark because no broad, investable index accurately reflects its unconstrained and tactical asset allocation mandate. The composite’s allocation can range from 0% to 100% in equities, fixed income, or cash at any time based on manager discretion. Any static benchmark would misrepresent the strategy’s opportunistic and flexible nature. Performance should be evaluated based on absolute return objectives and risk-adjusted metrics rather than relative benchmark comparison.

Performance Results

Table 7: Dynamic Composite Annual Performance (Inception: May 1, 2020)

Dynamic Composite Report									
Year	Gross	Net	Benchmark	3Yr SD	Bench SD	Portfolios at Year End	Dispersion	Composite Assets	Firm Assets
2025	30.0%	28.6%	N/A	N/A	11.7%	1	N/A	\$1,230,174	\$65,282,980
2024	20.4%	19.1%	N/A	N/A	15.4%	1	N/A	\$956,528	\$50,933,776
2023	19.5%	18.1%	N/A	N/A	15.5%	1	N/A	\$802,849	\$42,939,622
2022	-5.6%	-6.7%	N/A	N/A	–	1	N/A	\$584,446	\$32,128,070

Dynamic Composite Report									
Year	Gross	Net	Benchmark	3Yr SD	Bench SD	Portfolios at Year End	Dispersion	Composite Assets	Firm Assets
2021	16.6%	15.5%	N/A	N/A	–	1	N/A	\$626,658	\$25,074,037
2020 (partial)	21.2%	20.6%	N/A	N/A	–	1	N/A	\$280,622	\$12,624,118

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.

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.

Additional Disclosures

Policies and Procedures: Policies for valuing investments, calculating performance, and preparing GIPS reports are available upon request.

Trademark Notice: GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.

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 are used in calculating net-of-fees returns.

Internal Dispersion: 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 (N/A) when there are five or fewer portfolios in the composite for the full year.

Risk Measures: The three-year annualized standard deviation measures the volatility of the composite's gross-of-fees returns over the preceding 36-month period. The three-year annualized standard deviation is not presented for periods when 36 monthly returns are not available. Benchmark standard deviation is not applicable for this composite as no benchmark is presented.

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>.

List of Composites: A complete list and description of all firm composites is available upon request.

Currency: Performance is reported in U.S. dollars.

Valuation: Valuations are based on daily market prices from the primary custodian, Interactive Brokers.

Calculation Methodology: Returns are calculated using a time-weighted rate of return methodology. Composite returns are asset-weighted using beginning-of-period values.
