

Gradient Core Select Portfolio

High quality U.S. stock market
exposure for long term capital
appreciation

The information herein is for informational purposes only and should not be used as the sole basis for making an investment decision. Investing involves risk including the potential loss of principal. Please consult your independent investment advisor before making any investment decisions.



Investment Philosophy

OBJECTIVE

Long Term Capital
Appreciation

MANDATE

U.S. Stock Market
Exposure

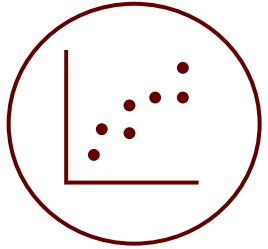
EXECUTION

Actively managed
with a disciplined
investment
process

Why Invest in a Core Strategy



Long Term Growth



Correlation To Broad US Market Indices



US Mid To Large Cap Companies



Allocation to Growth and Value

Core Select Investment Process

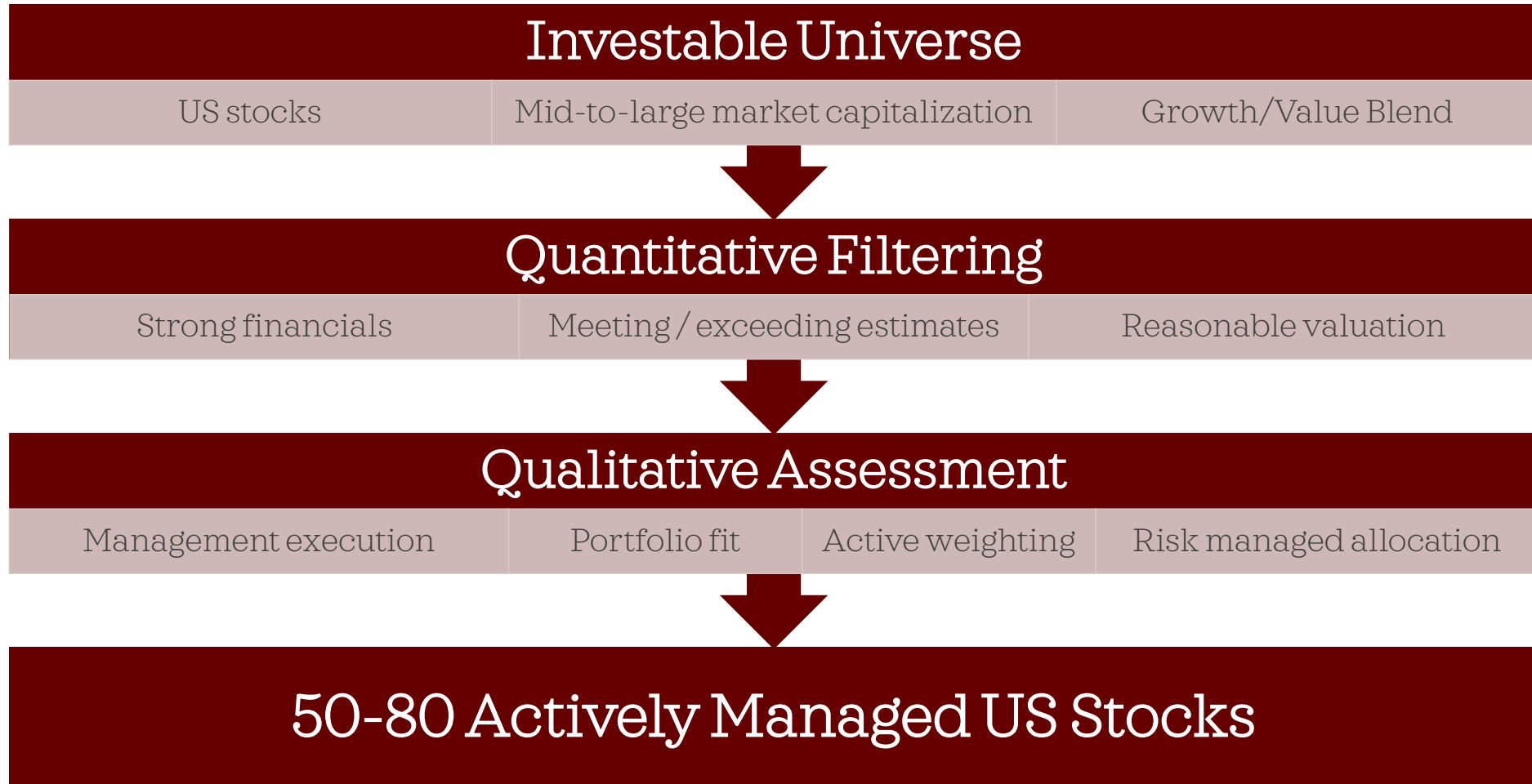
Financially strong U.S.
corporations

Consistently exceed
financial metrics

Valuation reasonable
to opportunity

Risk managed asset
allocation process

Security Selection Process



Core Select Stock Profile

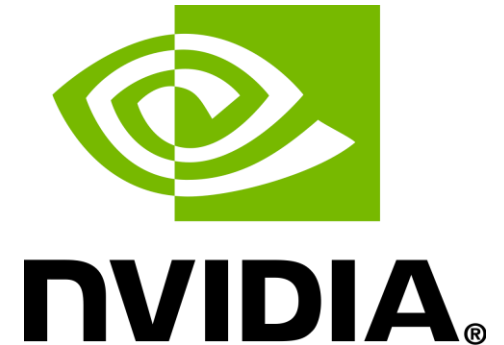
Value Stocks

The logo for Procter & Gamble (P&G) in a blue, stylized serif font.The Walmart logo, featuring the word "Walmart" in blue and a yellow six-pointed starburst icon.

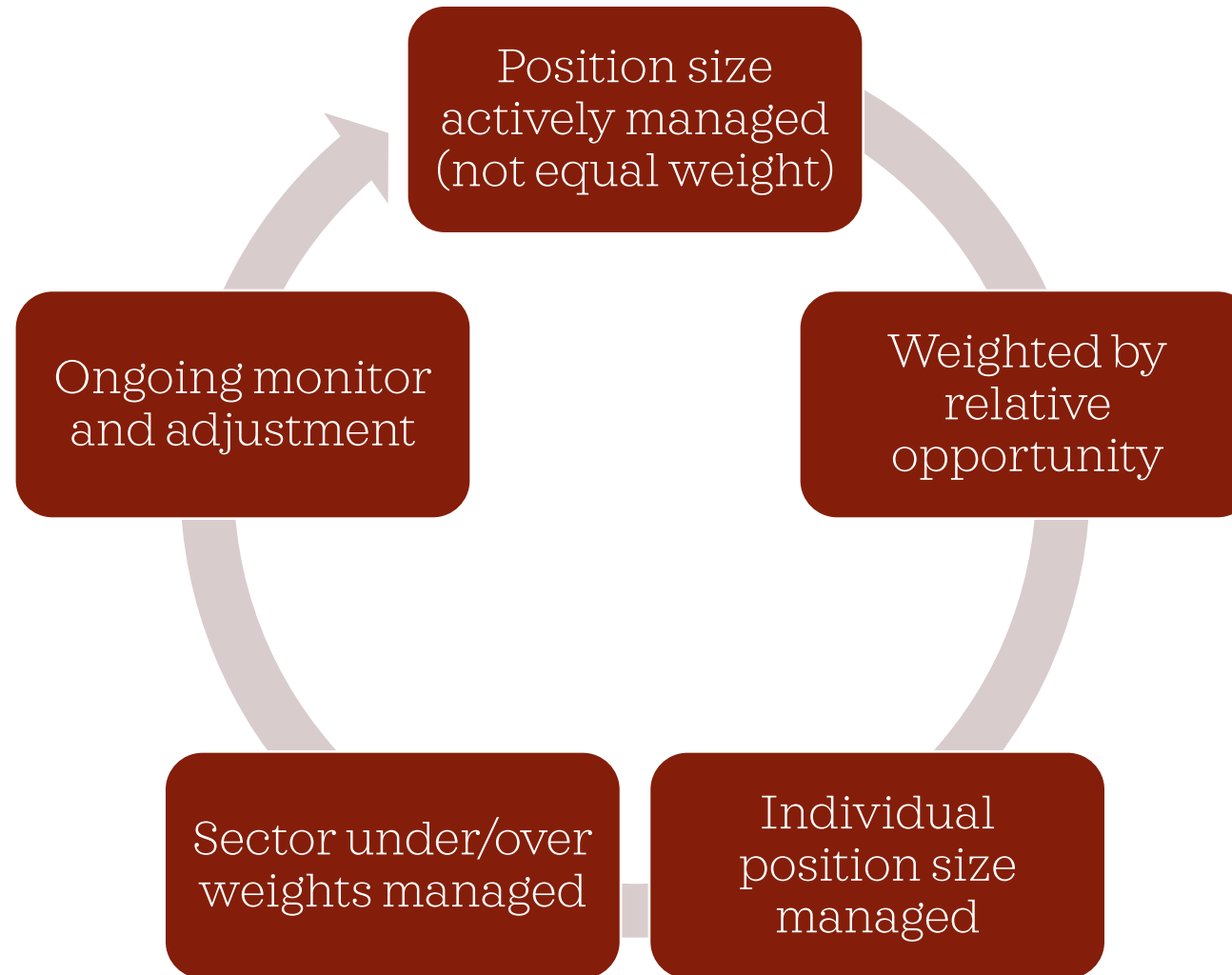
Blend Stocks

The Costco Wholesale logo, with "COSTCO" in red and "WHOLESALE" in blue, separated by three horizontal blue lines.

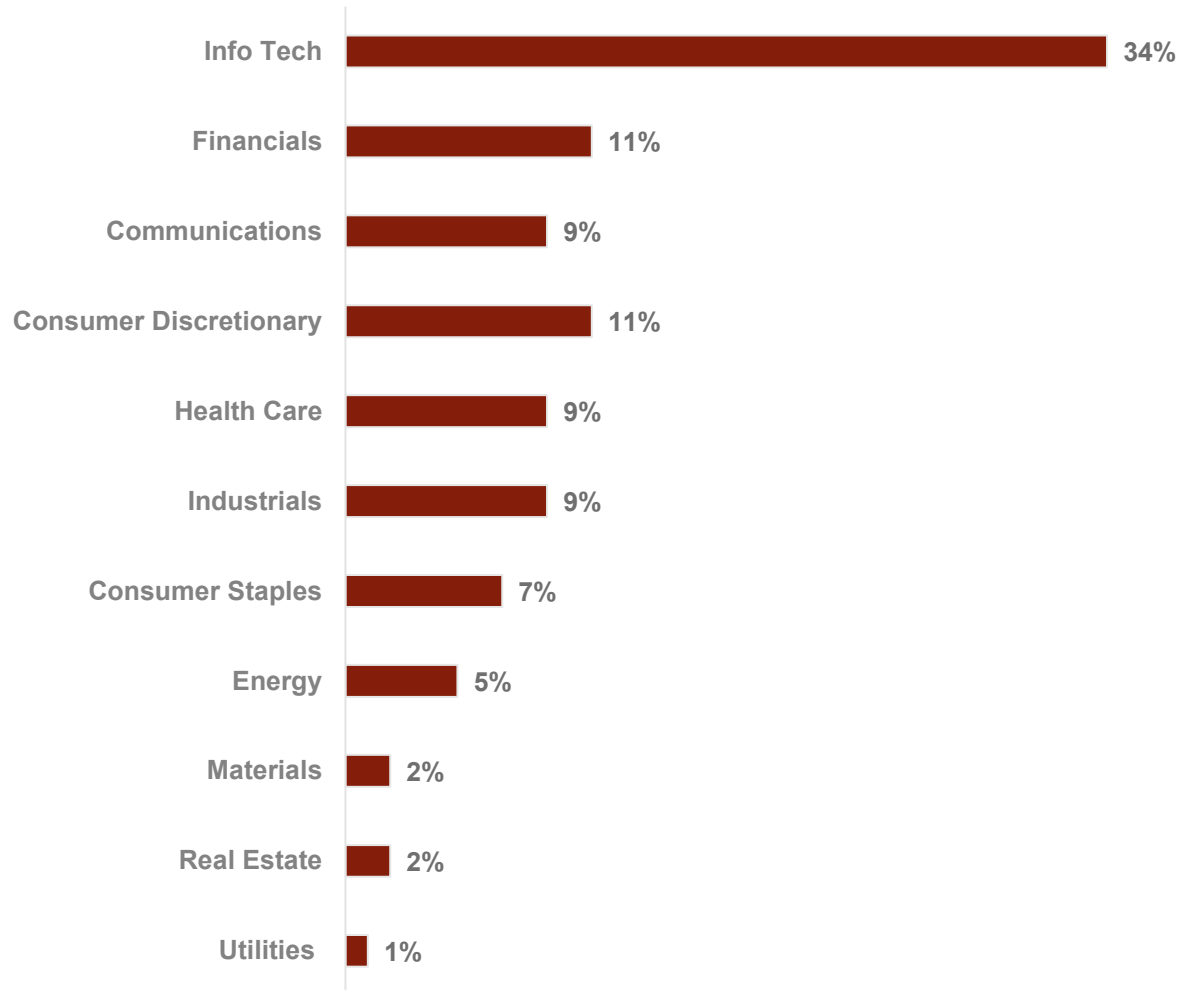
Growth Stocks

The NVIDIA logo, featuring a green stylized eye icon above the word "NVIDIA" in black.The Google logo, with the word "Google" in its multi-colored font.

Risk Managed Portfolio Construction



Core Select Stock Sector Diversification



15% Large Cap Value	38% Large Cap Core	33% Large Cap Growth
3% Mid Cap Value	6% Mid Cap Core	4% Mid Cap Growth
0% Small Cap Value	0% Small Cap Core	0% Small Cap Growth

Portfolio Allocation as of August 31, 2026



Core Select Performance

COMPOSITE PERFORMANCE THROUGH AUGUST 31, 2026

	YTD 2026	1 Year	3 Year	5 Year	10 Year	Annualized Return Since Inception*	Standard Deviation Since Inception*
Core Select	12.46%	16.65%	19.76%	11.69%	N/A	15.21%	16.56%

Performance returns are composite of all accounts included in the Core Select Portfolio. Returns are net of all transaction costs and net of Gradient Investment’s management fee but does not include the standard 1.00% advisor fee. These numbers are not meant to predict your individual results which could be better or worse. *Inception date is 12/1/2018. Investor’s net returns may vary based on advisory fee, account size, and householding. Investing involves risk including the possible loss of principal and past performance is no guarantee of future returns. International investing is more volatile than the overall stock market and should ONLY be used for assets you wish to invest over the long-term at higher levels of risk.



SUMMARY

Gradient Core Select

Focused on long term capital appreciation

The Core Select is an ideal vehicle for:

- High Quality U.S. stock market exposure
- Balance of value and growth companies
- Similar allocation to broad market stock indices

Gradient “E” Risk Profile (Growth)

Account Minimum: \$10,000

Gradient Investments, LLC (GI) is a third-party money manager offering fee-only investment management through independent Registered Investment Advisory firms. For more information, please visit us at www.gradientinvestments.com or request a copy of Gradient Investments’ ADV Part 2A. Please consult your independent investment advisor or GI regarding your specific goals and objectives before investing.

