

Gradient 40i Portfolio

International stock market exposure
with a focus on growth and income

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

Capital
appreciation and
dividend income

MANDATE

International stock
market exposure

EXECUTION

Actively managed
with a disciplined
investment
process

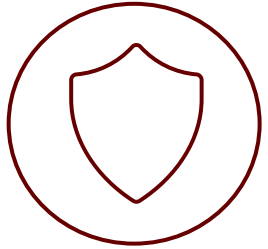
WHY INVEST INTERNATIONALLY



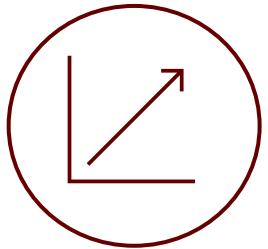
WHY INVEST IN DIVIDEND PAYING STOCKS



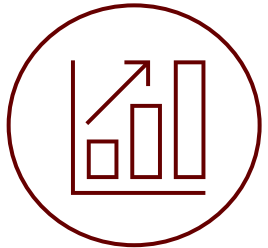
Generate Income



Volatility Defense



Outpace Inflation



Long Term Price Appreciation

G40i STOCK SELECTION PROCESS

OUR DISCIPLINED INVESTMENT PROCESS

INTERNATIONAL COMPANIES

STRONG BALANCE SHEETS

STEADY, CONSISTENT EARNINGS

STRONG CASH FLOW GENERATION

PAY A CURRENT DIVIDEND

INCREASING DIVIDEND PAYMENTS

ACTIVELY MANAGED STOCK PORTFOLIO

REBALANCED TO MAINTAIN
DIVERSIFICATION

International
companies

+

Dividend
paying stocks

+

Geographic
and industry
diversification



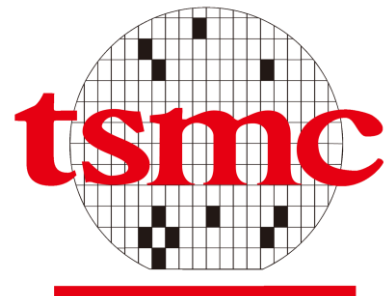
40 equally
weighted
international
stocks



INTERNATIONAL BUSINESS LEADERS

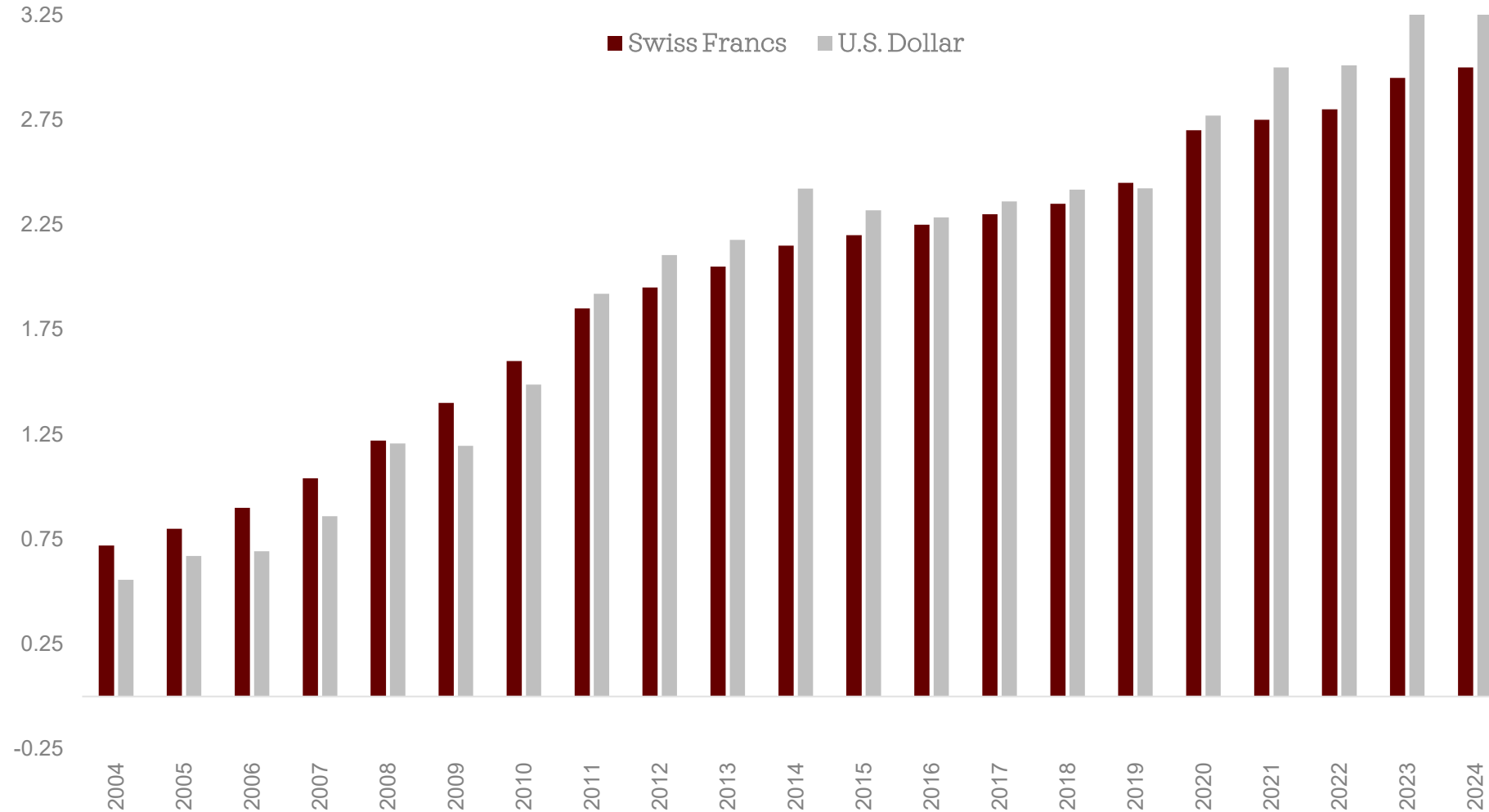


ASML



DIVIDEND GROWTH - NESTLE

Nestle Annual Dividend Per Share

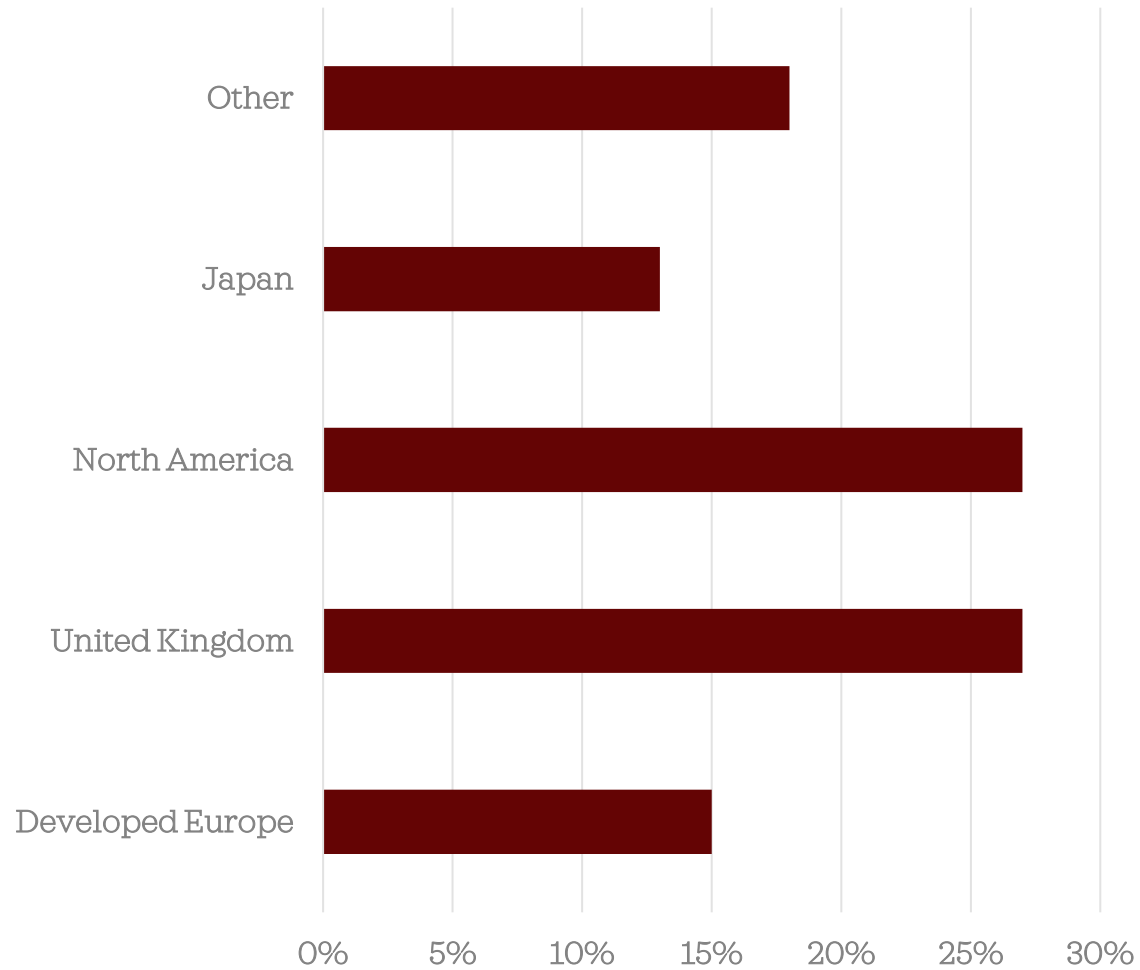
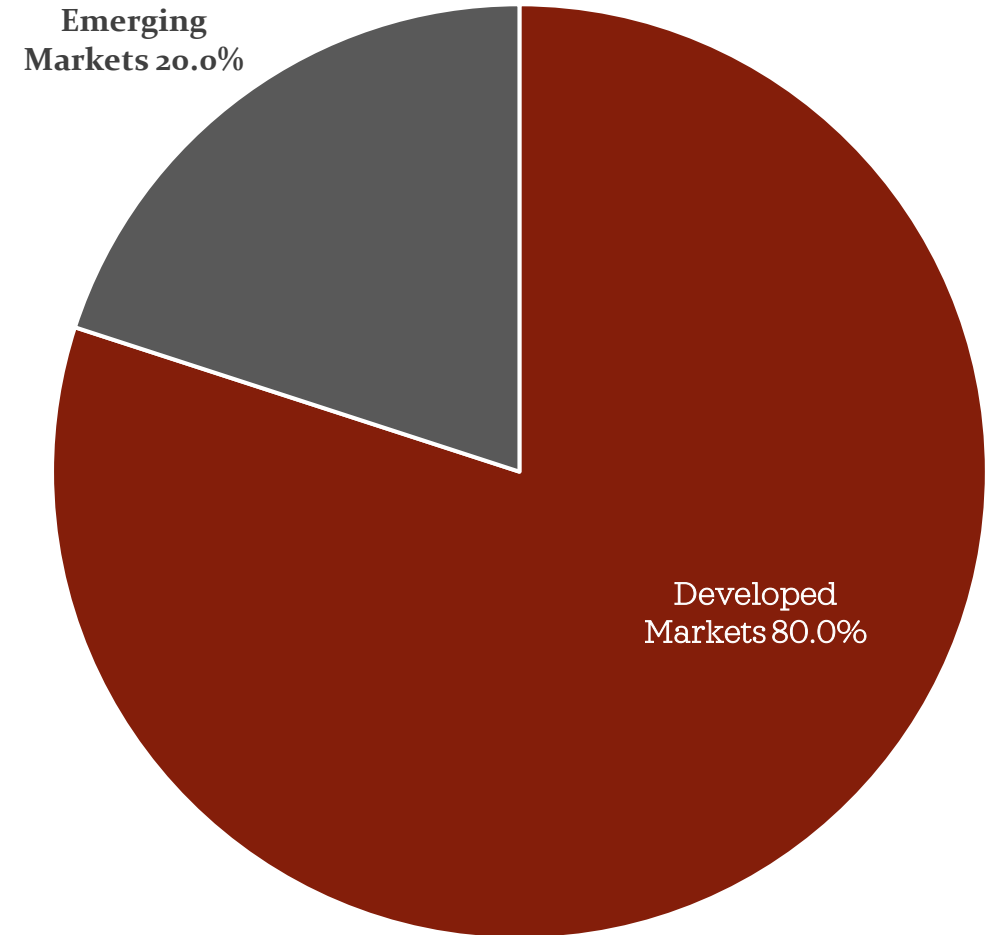


- Nestle dividends are established in Swiss Francs (CHF)
- Nestle ADR dividend payments are paid in U.S. dollars
- Currency exchange rates account for differences in Swiss Franc/US dollar dividend payments

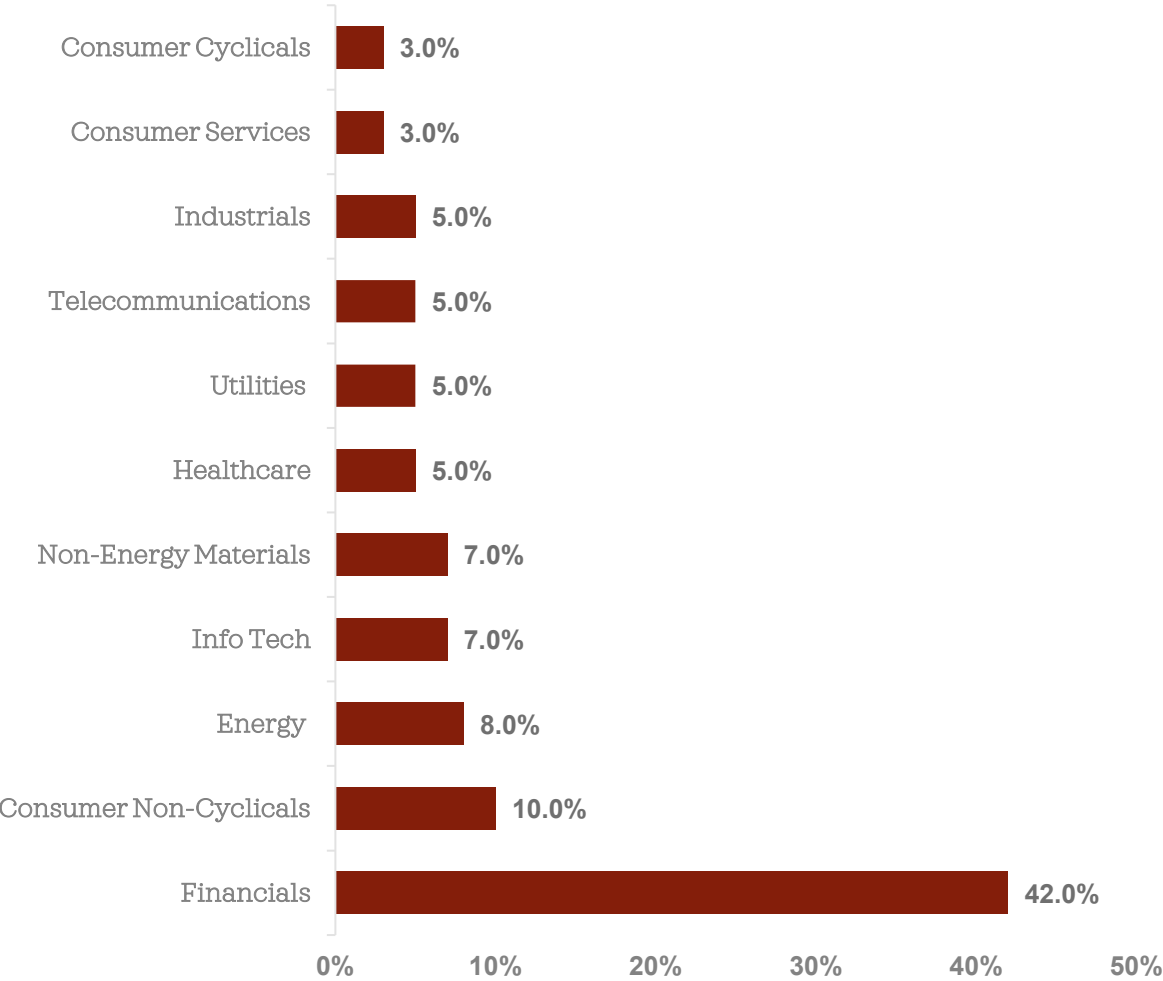


GLOBALLY DIVERSIFIED

G40i BY GEOGRAPHY



STOCK SELECTION WITH A PURPOSE



32% Large Cap Value	20% Large Cap Core	22% Large Cap Growth
10% Mid Cap Value	12% Mid Cap Core	3% Mid Cap Growth
0% Small Cap Value	0% Small Cap Core	0% Small Cap Growth

Portfolio Allocation as of August 31, 2026



G40i 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*
Gradient 40i	15.82%	26.49%	21.73%	15.18%	N/A	12.00%	15.00%

Performance returns are composite of all accounts included in the G40i 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 1/1/2017. 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

G40i PORTFOLIO

- **International stocks provide diversified return**
- **Dividend investing provides recurring income that can grow over time**
- **The G40i is an ideal vehicle for:**
 - International stock market exposure
 - Dividend income
 - A complement to U.S. only stock allocations
- **Gradient “E” Risk Profile (Growth)**
- **Differences of International Investing:**
 - Dividend payment frequency can be quarterly, semiannual, or annual
 - Foreign dividends may be subject to local country tax withholdings
 - ADR investments have small “service fees” charged by the issuing bank

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.

