

Gradient 50 Portfolio

U.S. Stock market exposure for
growth and income investors

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

U.S. Stock Market
Exposure

EXECUTION

Actively managed
with a disciplined
investment
process

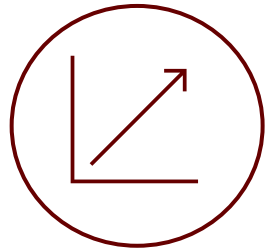
Why Invest in Dividend Paying Stocks



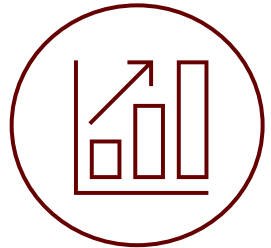
Generate Income



Volatility Defense



Outpace Inflation



Long Term Price Appreciation

G50 Stock Selection Process

Financially strong U.S.
corporations

Consistently exceed
financial metrics

Pay an above average
dividend yield

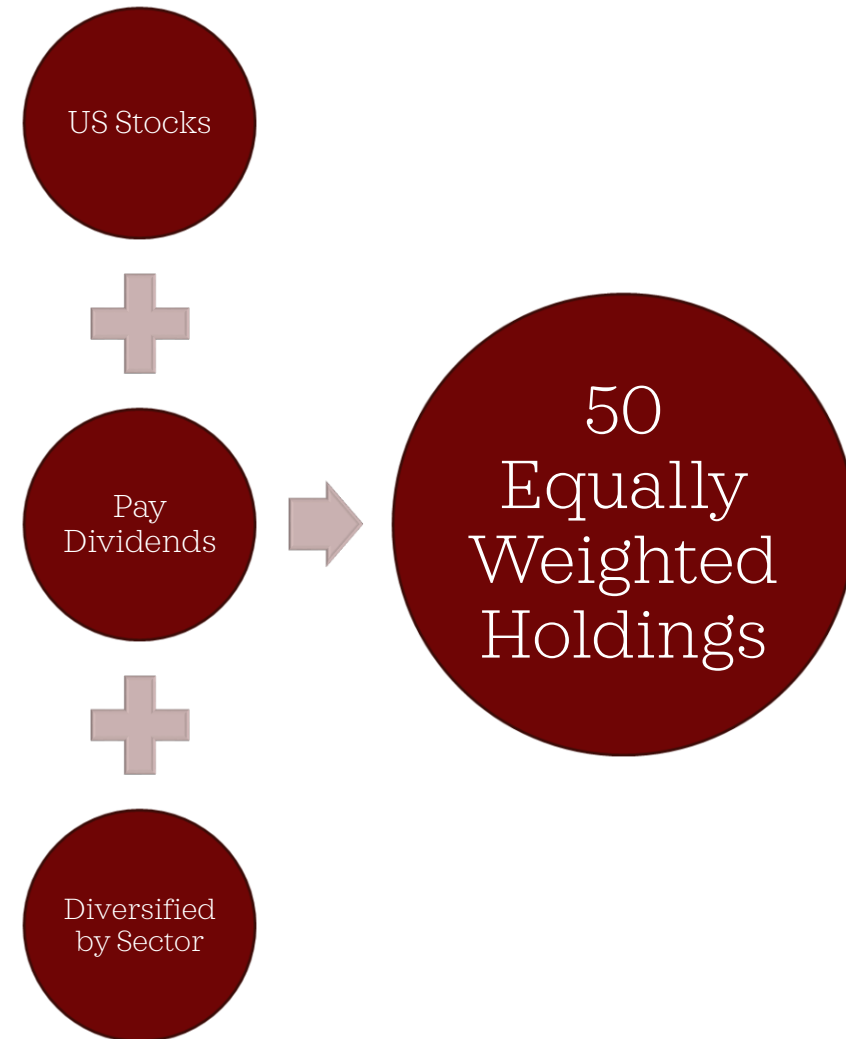
Ability to grow
dividends over time



SECURITY SELECTION WITH A PURPOSE

OUR DISCIPLINED INVESTMENT PROCESS

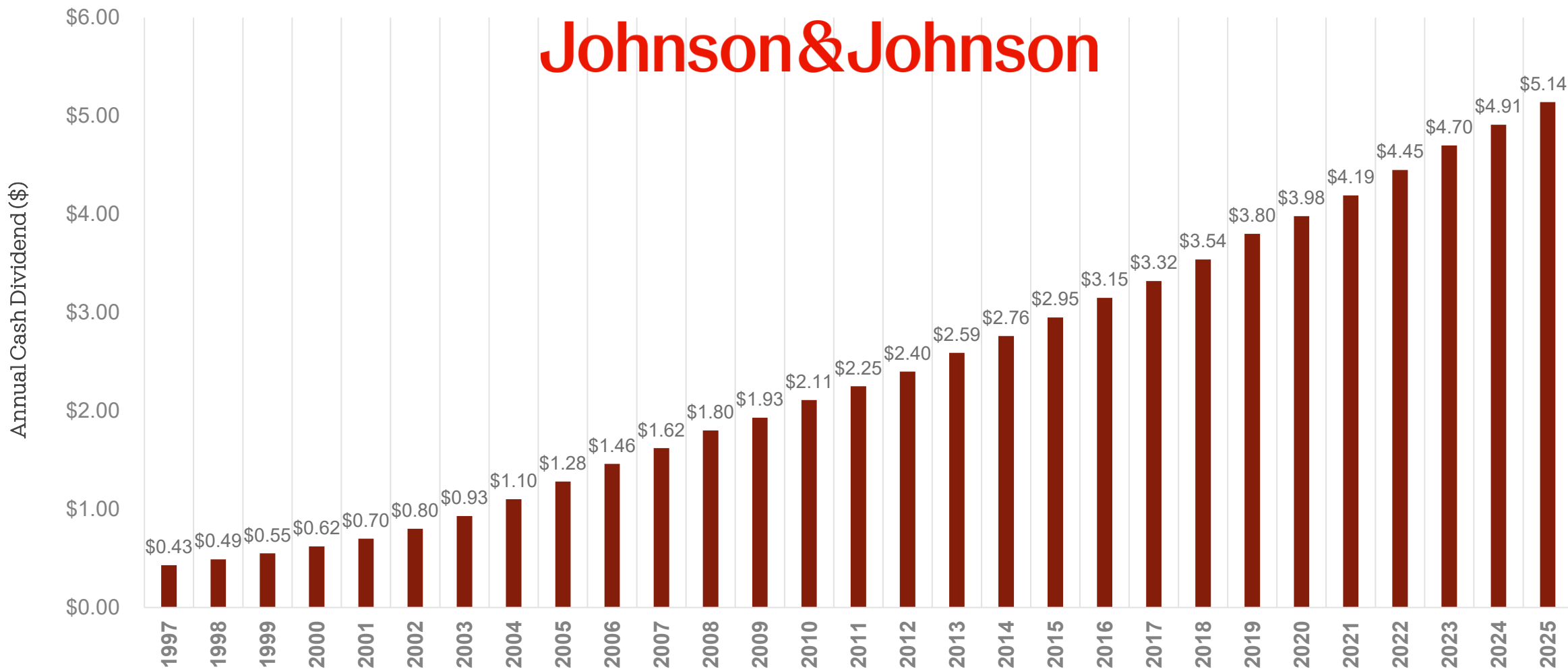
- ▶ STRONG BALANCE SHEETS
- ▶ STEADY, CONSISTENT EARNINGS
- ▶ STRONG CASH FLOW GENERATION
- ▶ PAY A CURRENT DIVIDEND
- ▶ INCREASING DIVIDEND PAYMENTS
- ▶ MODEST DIVIDEND PAYOUT RATIO
- ▶ ACTIVELY MANAGED STOCK PORTFOLIO
- ▶ REBALANCED TO MAINTAIN DIVERSIFICATION



G50 DIVIDEND STRATEGY

OBJECTIVE	PURPOSE
Portfolio dividend yield that is superior to the S&P 500	Dividends provide cash flow to meet income goals
Select companies with the ability to <u>pay</u> their current dividend	Dividends provide steady cash flow regardless of current market conditions
Select companies with the ability to <u>grow</u> their dividend	Dividends that are increasing can offset the effects of inflation

A CLASSIC DIVIDEND GROWTH STORY



U.S. BUSINESS LEADERS

Medtronic



JPMORGAN CHASE & CO.



Google



Coca-Cola

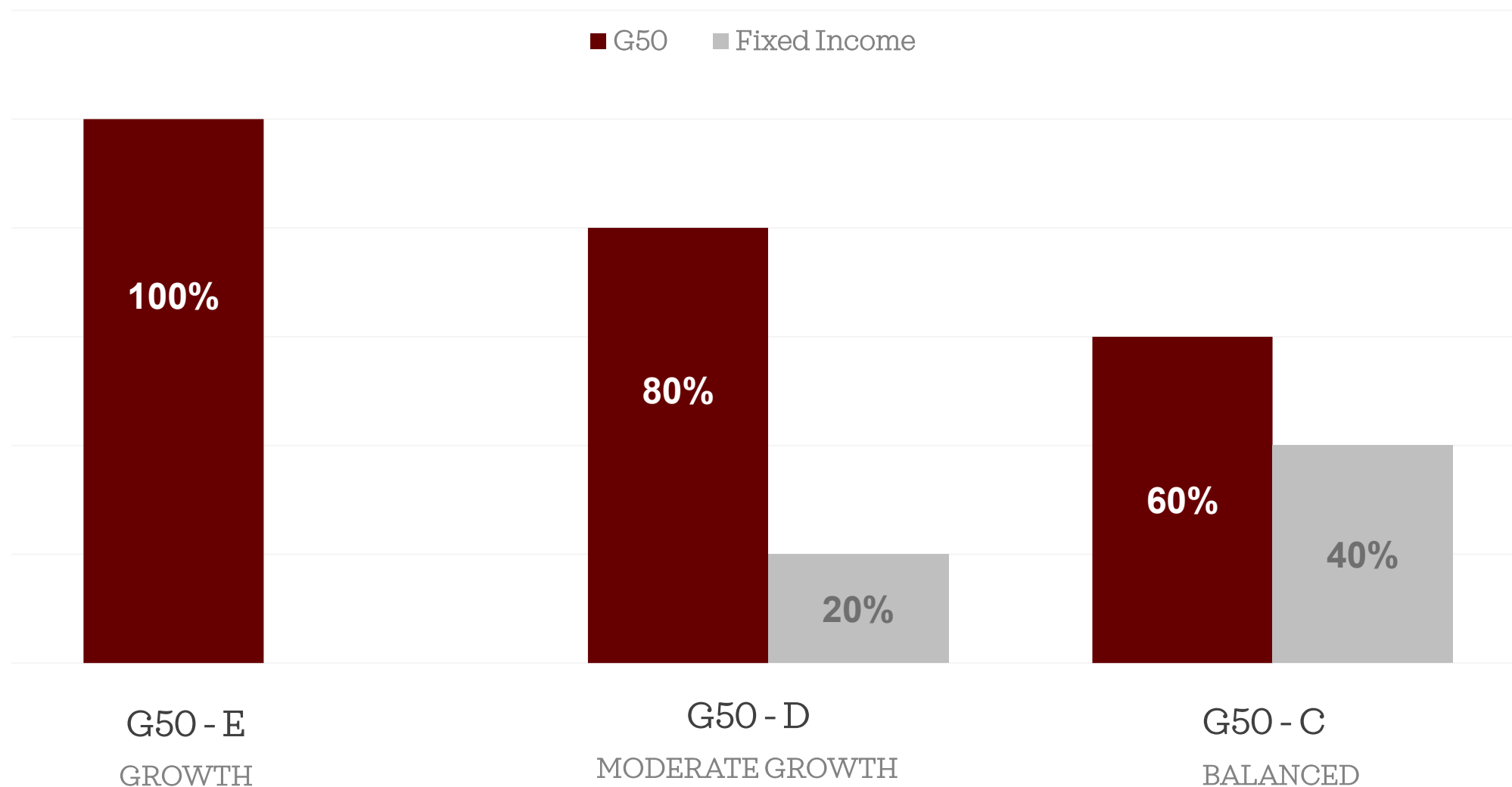


Microsoft

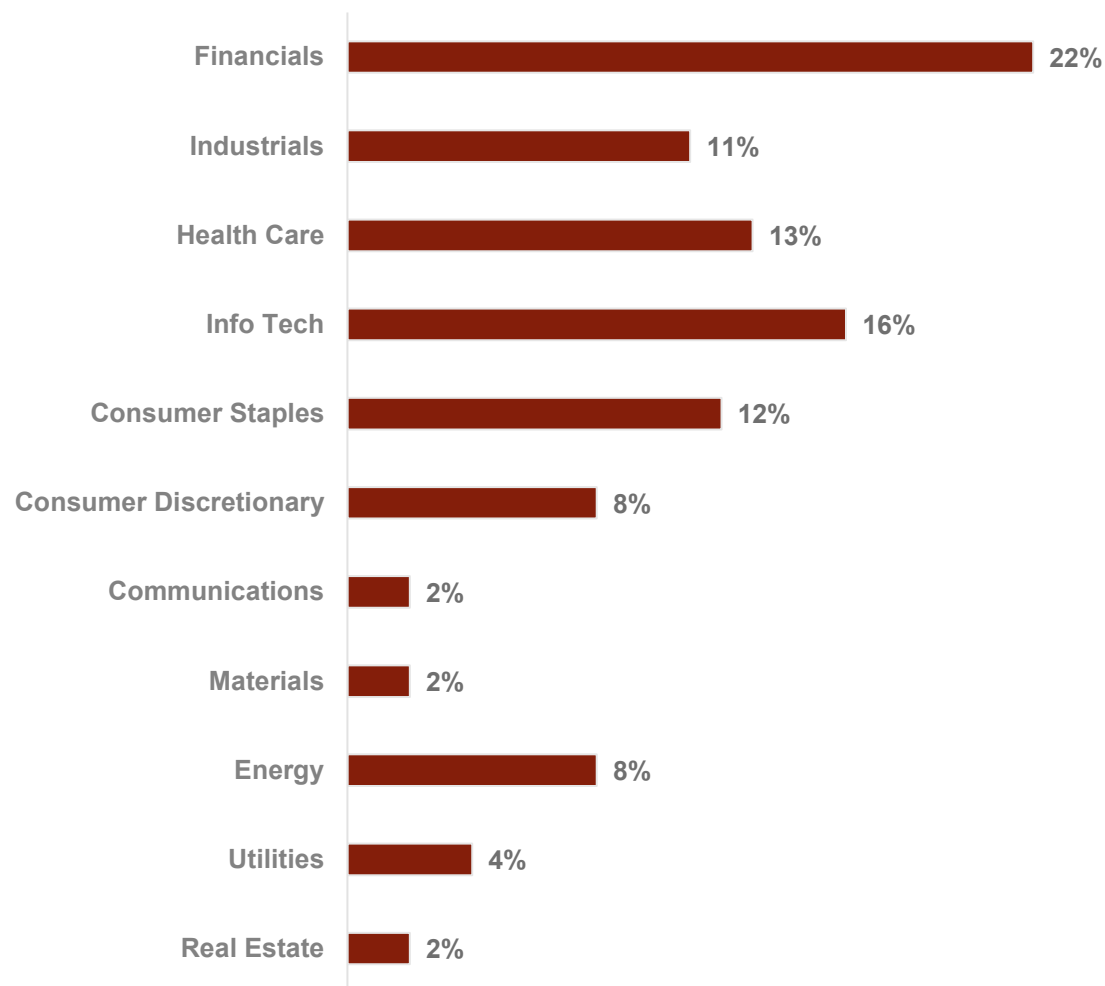
Bank of America 

G50 SERIES

CHOICES TO MATCH INVESTOR RISK TOLERANCE



G50 Stock Sector Diversification



26% Large Cap Value	24% Large Cap Core	12% Large Cap Growth
24% Mid Cap Value	2% Mid Cap Core	4% Mid Cap Growth
7% Small Cap Value	0% Small Cap Core	0% Small Cap Growth

Portfolio Allocation as of August 31, 2026



G50 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 50 - E	19.72%	24.13%	16.27%	10.07%	10.40%	12.32%	13.81%
Gradient 50 - D	15.73%	19.59%	13.77%	7.95%	8.72%	10.64%	11.46%
Gradient 50 - C	11.62%	14.92%	11.08%	5.66%	6.67%	8.28%	9.06%

Performance returns and standard deviation numbers are composite of all accounts included in the Gradient 50 Managed Stock Program.

*The portfolio's inception date is 6/1/2009. 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. 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. S&P 500 Index returns include re-invested dividends.

SUMMARY

G50 PORTFOLIO

- **Dividend stocks can provide income and long-term capital appreciation**
- **The G50 is an ideal vehicle for:**
 - U.S. Stock Market Exposure
 - Income that can grow over time
- **Gradient “E” Risk Profile (Growth)**

Account Minimum: \$10,000

