

Gradient Portfolio Tilt Series

Asset allocation models utilizing
portfolio tilts

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

Asset allocation
models based on
specified risk profiles

MANDATE

Populated with
Gradient strategic
portfolios

EXECUTION

“Tilts” toward the
preferred portfolios
of the Investment
Committee

ASSET ALLOCATION MODELS

Provides investors with several alternatives based on their individual risk and return objectives

Risk Profile	Objective
Conservative	<ul style="list-style-type: none">• Capital Preservation• Income Generation
Balanced	<ul style="list-style-type: none">• Equal Allocation of Stocks & Bonds• Growth & Income
Moderate Growth	<ul style="list-style-type: none">• Higher Percentage in Stocks• Growth with Some Income
Growth	<ul style="list-style-type: none">• 100% Stock Allocation• Long Term Capital Appreciation

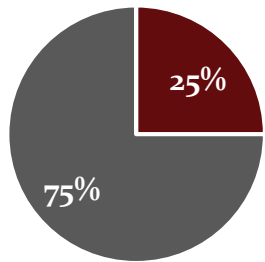
TILT SERIES RISK SPECTRUM



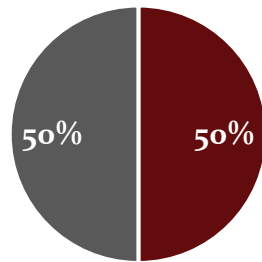
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ASSET ALLOCATION USING GRADIENT STRATEGIC PORTFOLIOS

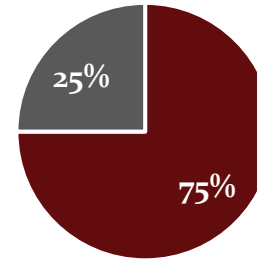
CONSERVATIVE



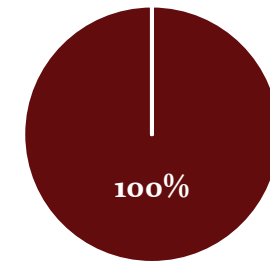
BALANCED



MODERATE GROWTH



GROWTH



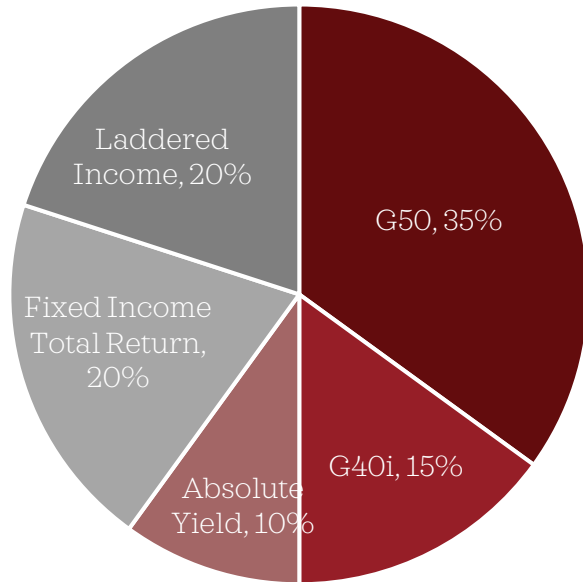
Stocks

Bonds

Gradient Strategic Portfolios that Currently Comprise the Underlying Investments

Stocks	Bonds
Gradient 50 (G50)	Fixed Income Total Return
Core Select	Stable Value
SMID Cap Select	
Gradient 40 (G40i)	

“TILTING” PROCESS



Stocks
Bonds
Income Maximization

Ongoing Committee Tilts



Portfolios May Become Less Attractive

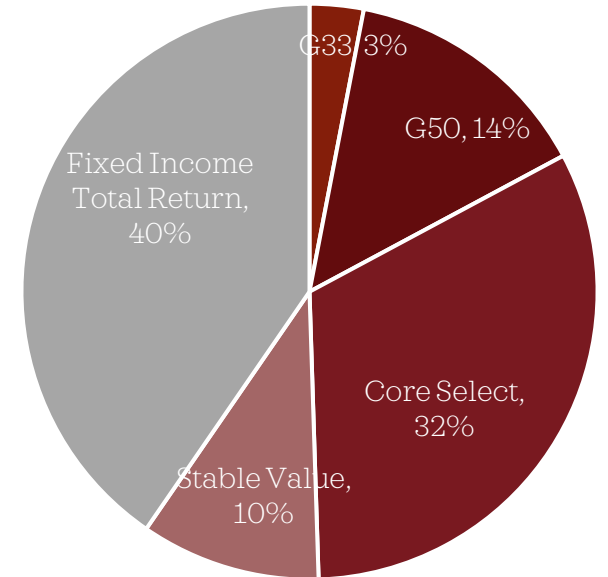
Others May Become More Attractive

Committee “Tilts” Portfolios Toward More Attractive Portfolios

Model’s Long-Term Risk Stays Consistent

Gradient Investment
Committee Analysis

Based on Market
Opportunity &
Forecasted Outlook

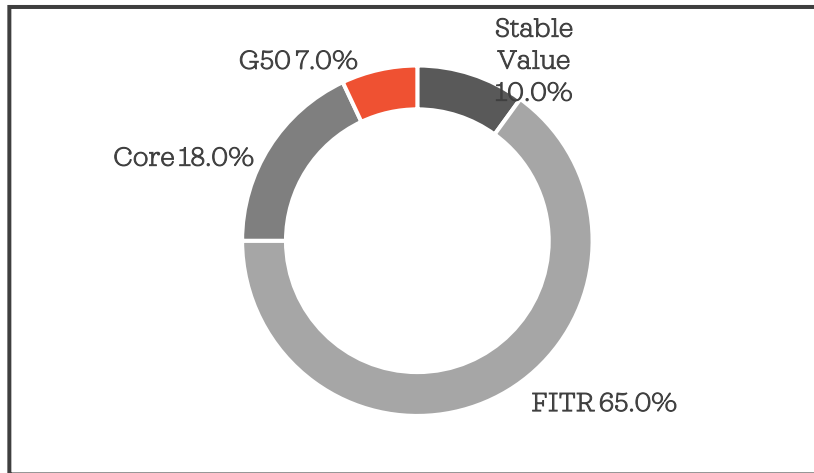


Stocks
Bonds
Income Maximization

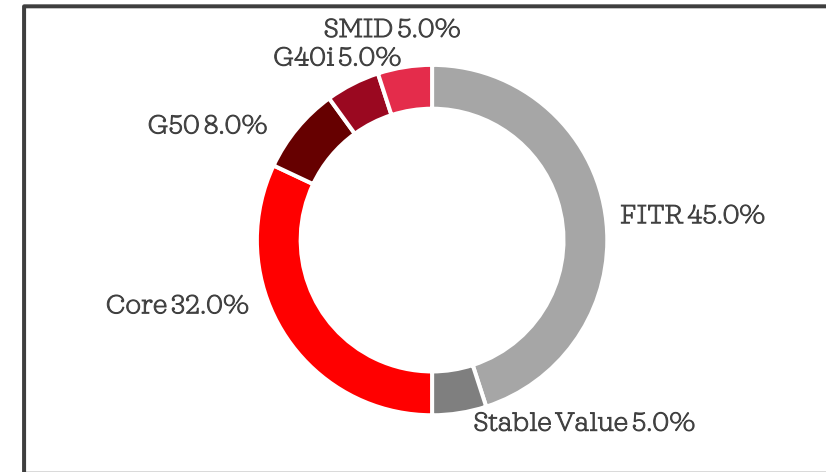
Allocates Greater
Percentage Toward
“More Attractive”
Portfolios

CURRENT ALLOCATIONS

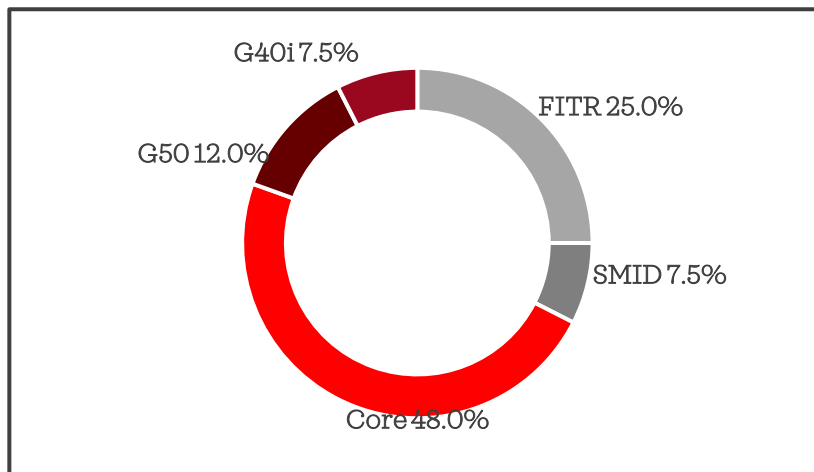
Conservative



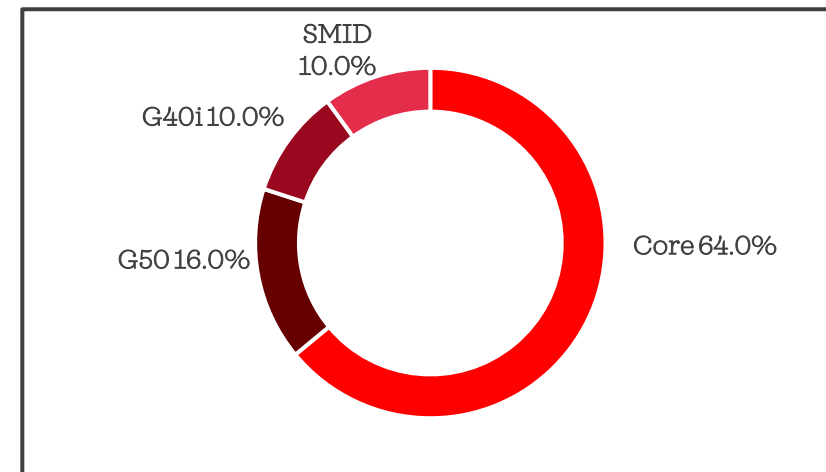
Balanced



Moderate Growth



Growth



GRADIENT PORTFOLIO TILT SERIES

COMPOSITE PERFORMANCE THROUGH AUGUST 31, 2026

	YTD 2026	1 Year	3 Year	5 Year	10 Year	Annualized Return Since Inception*	Standard Deviation Since Inception*
CONSERVATIVE	3.44%	5.70%	7.32%	2.64%	N/A	3.57%	7.39%
BALANCED	6.20%	9.07%	10.75%	4.60%	N/A	6.77%	10.19%
MODERATE GROWTH	9.49%	13.03%	14.30%	6.92%	N/A	10.23%	13.08%
GROWTH	13.11%	17.29%	18.09%	9.35%	N/A	13.22%	16.17%

Performance returns and standard deviation numbers are composite of all accounts included in the Gradient ETF Endowment Series.
*The portfolio's inception date is 04/01/2019. 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

PORTFOLIO TILT SERIES

- **Diversified asset allocation models**
 - Based on investor return objectives and risk tolerance
 - Four distinct models ranging from Conservative to Growth
- **Utilizes Gradient Strategic Portfolios**
 - Similar to “Fund of Funds” methodology
 - Stocks, bonds, and income maximization portfolio selections
- **“Tilts” based on analysis of the Gradient Investment Committee**
 - Tilt toward portfolios considered “more attractive”
 - Individual portfolios subject to a rigorous security selection process
 - Periodically rebalanced to maintain long term risk consistency

Account Minimum: \$50,000