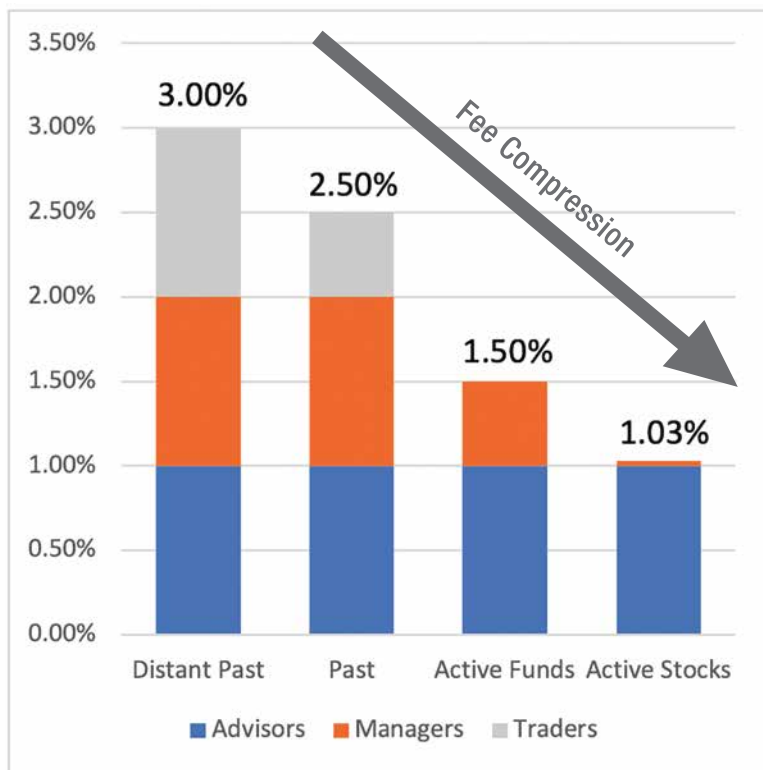


Increase firm revenue by 20% with individual stocks



Advisors switching from active funds to individual equities can split the fee savings with their clients

Active Large-Cap US Equity Funds and Evestia Strategies

Evestia Strategies	GPA	Risk	Div	Cost	Active	Act Fee	YTD
Active Large-Cap Quality-Dividend	4.0	69	3.67	0.03	88%	0.03	-
Active Large-Cap High Quality	4.3	73	2.05	0.03	84%	0.03	-
Active Large-Cap Quality Growth	4.3	77	1.90	0.03	80%	0.03	-
Active Multicap Dynamic Stocks	4.0	74	2.79	0.03	95%	0.03	-15.62
Average	4.2	73	2.60	0.03	87%	0.03	-15.62

US Large Cap Benchmark	GPA	Risk	Div	Cost	Active	Act Fee	YTD
SPDR S&P 500 ETF	3.8	76	1.70	0.09	0%	0.00	-23.93

Largest Funds	GPA	Risk	Div	Cost	Active	Act Fee	YTD
Average Largest Mutual Funds & ETF's	3.8	76	1.36	0.45	57%	0.77	-22.54

American Funds	GPA	Risk	Div	Cost	Active	Act Fee	YTD
AGTHX Growth Fund of Amer A	3.7	79	0.12	0.61	57%	1.05	-32.21
AWSHX Washington Mutual A	3.8	72	1.72	0.56	61%	0.90	-18.29
ANCFX Fundamental Invs A	3.8	78	1.61	0.59	60%	0.96	-24.81
AIVSX Invtm Co of Amer A	3.8	73	1.62	0.57	57%	0.98	-24.04
AMRMX American Mutual A	3.9	63	1.88	0.58	68%	0.84	-14.09
Average	3.8	73	1.39	0.58	61%	0.95	-22.69

BlackRock Funds	GPA	Risk	Div	Cost	Active	Act Fee	YTD
USMV iShares MSCI USA Min Vol	3.9	64	1.56	0.15	64%	0.22	-17.34
DVY iShares Select Dividend	3.6	80	3.56	0.38	78%	0.48	-10.23
DGRO iShares Core Div Grwth	3.9	72	2.47	0.08	48%	0.13	-18.61
QUAL iShares MSCI Quality	3.7	77	1.58	0.15	65%	0.21	-27.78
MTUM iShares MSCI Momentum	3.8	79	1.61	0.15	63%	0.22	-26.94
Average	3.8	74	2.16	0.18	64%	0.25	-20.18

Dimensional Funds	GPA	Risk	Div	Cost	Active	Act Fee	YTD
DFQTX DFA US Core Equity 2	3.6	85	1.44	0.19	31%	0.55	-22.02
DFEOX DFA US Core Equity 1	3.7	82	1.51	0.14	24%	0.49	-22.22
DFLVX DFA US Large Cap Value	3.5	87	2.07	0.22	49%	0.42	-17.38
DFUSX DFA US Large Company	3.8	76	1.52	0.08	24%	0.24	-23.93
DURPX DFA US Hi Rel Profitability	4.0	72	1.65	0.23	64%	0.34	-21.51
Average	3.7	80	1.64	0.17	38%	0.41	-21.41

Data Sources: GPA, risk scores, and dividends from Riskalyze on 10/12/2022, cost and YTD performance from Morningstar as of 9/30/2022, Active Share from Morningstar and ETFRC.com, Evestia YTD from Altruist net of 3 bps fee, derived active fee = [Cost - (1-Active) x .03] / Active

Fidelity Funds		GPA	Risk	Div	Cost	Active	Act Fee	YTD
FCNTX	Fidelity® Contrafund®	4.1	72	0.00	0.81	52%	1.53	-30.95
FDGRX	Fidelity® Growth Company	4.1	83	0.00	0.79	44%	1.76	-35.04
FBGRX	Fidelity® Blue Chip Growth	3.9	84	0.00	0.76	47%	1.58	-37.54
FMAGX	Fidelity® Magellan®	3.5	86	0.00	0.68	58%	1.15	-30.72
FOCPX	Fidelity® OTC	4.0	85	0.00	0.80	52%	1.51	-34.08
Average		3.9	82	0.00	0.77	51%	1.51	-33.67

T. Rowe Price Funds		GPA	Risk	Div	Cost	Active	Act Fee	YTD
TRBCX	Blue Chip Growth	3.8	83	0.00	0.69	46%	1.46	-37.42
PRGFX	Growth Stock	3.8	82	0.00	0.63	51%	1.21	-38.76
TRVLX	Price Value	3.7	83	0.91	0.65	68%	0.94	-20.15
PRDGX	Price Dividend Growth	3.9	71	1.02	0.62	65%	0.94	-18.95
PRFDX	Equity Income	3.6	82	1.96	0.63	74%	0.84	-14.31
Average		3.8	80	0.78	0.64	61%	1.08	-25.92

Vanguard Funds		GPA	Risk	Div	Cost	Active	Act Fee	YTD
VPMAX	PRIMECAP Adm	4.0	75	0.97	0.31	71%	0.42	-22.77
VEIPX	Equity-Income Inv	3.9	72	2.84	0.28	61%	0.44	-12.29
VDIGX	Dividend Growth Inv	4.1	63	1.68	0.27	80%	0.33	-15.91
VWNAX	Windsor™ II Admiral™	3.7	80	1.60	0.26	69%	0.36	-21.69
VWUSX	US Growth Investor	3.7	84	0.00	0.38	41%	0.88	-39.23
Average		3.9	75	1.42	0.30	64%	0.49	-22.38

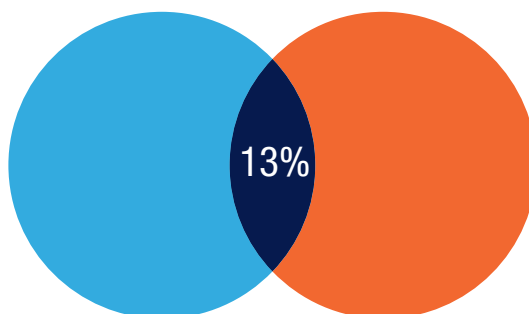
Various Large Mutual Funds		GPA	Risk	Div	Cost	Active	Act Fee	YTD
DODGX	Dodge & Cox Stock	3.6	86	1.55	0.51	82%	0.62	-17.89
MEIAX	MFS Value A	3.7	76	1.58	0.80	76%	1.04	-17.30
FALCX	Strategic Advisers	3.6	78	0.95	0.24	24%	0.91	-23.52
HLIEX	JPMorgan Equity Income	3.9	70	1.93	0.71	66%	1.06	-13.12
GSFTX	Columbia Dividend Income	4.1	66	1.92	0.67	67%	0.99	-16.44
FRDPX	Franklin Rising Dividends	3.8	73	0.61	0.85	77%	1.09	-20.93
Average		3.8	75	1.42	0.63	65%	0.95	-18.20

Various Large ETF's		GPA	Risk	Div	Cost	Active	Act Fee	YTD
GSLC	Goldman Sachs ActiveBeta	3.7	76	1.60	0.09	24%	0.28	-24.52
FVD	First Trust Value Line Div	4.1	66	2.29	0.67	69%	0.96	-15.66
SPLV	Invesco S&P 500® Low Vol	3.9	65	2.21	0.25	69%	0.35	-14.40
NOBL	ProShares Div Aristocrats	3.8	73	1.36	0.35	77%	0.45	-17.48
FNDX	Schwab Fundamental	3.7	80	2.14	0.25	32%	0.72	-17.26
DGRW	WisdomTree US Qlty Div	3.9	71	2.27	0.28	59%	0.45	-16.85
Average		3.9	72	1.98	0.32	55%	0.53	-17.70

Data is not warranted to be correct, complete or accurate, does not constitute investment advice and is provided solely for informational purposes. Past performance does not guarantee future performance. For Advisor use only.

Evestia Active US Equity Strategies

Large Cap Quality-Dividend
 Large Cap High-Quality
 Large Cap Quality-Growth
 Multicap Dynamic Stocks



87% Active Share
Active Fee = 3 bps



Improve Firm Revenue with Evestia Active Stocks

Client		Example Using Active Funds	Advisor	
Fund Fees	50 bps		Firm Revenue	100 bps
Advisory Fees	100 bps		Firm Expenses	-70 bps
Total Fees	150 bps		Firm Profit	30 bps

Client		Example Using Active Stocks	Advisor	
Stock Fees	0 bps		Firm Revenue	125 bps
Advisory Fees	125 bps		Firm Expenses	-70 bps
Total Fees	125 bps		Evestia Fee	-3 bps
			Firm Profit	52 bps

Improvement = 25 bps	Improvement = 22 bps
Cost Reduction = 17%	Profit Increase = 73%
	Revenue Increase = 22%