Evestia Direct Index 100 SMA

December 31, 2025

evestia

Investment Strategy

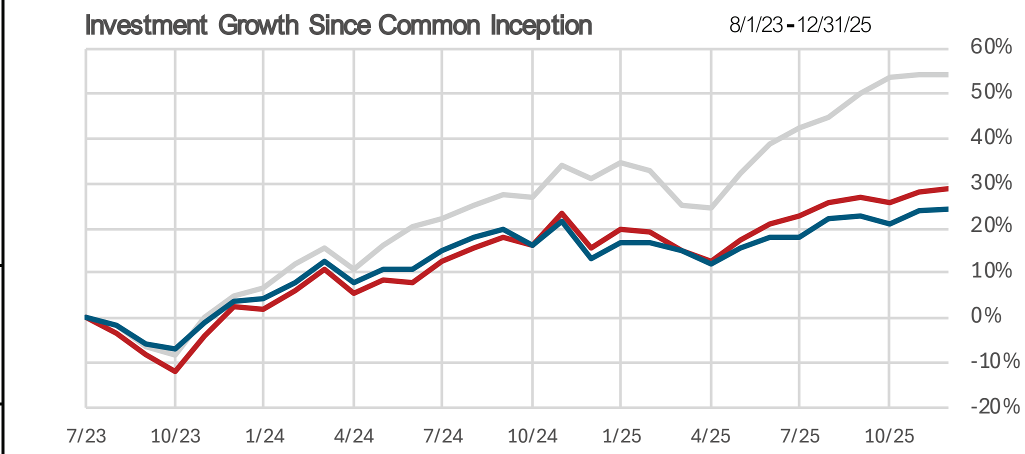
The Evestia Direct Index SMA equally weights 100 companies from the S&P 500 characterized by growth, quality, value and stability. A systematic approach combines the benefits of active stock selection and potential tax alpha when combined with tax loss harvesting.

Investing Details

Nitrogen Risk Score: RISK 65
Investment Minimum: $100,000
Platform & Strategy Fees: 35 bps

Manager

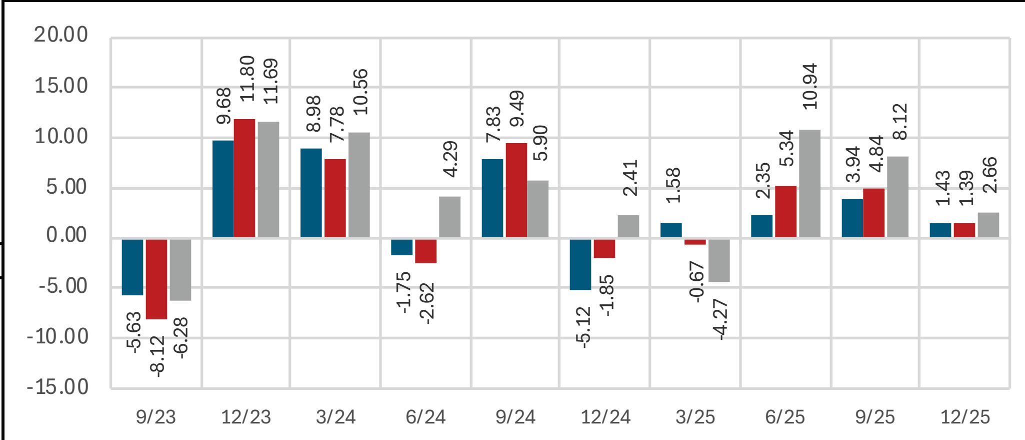
Rick C. Jaster, CFA
Brigham Young University
30 Years Experience



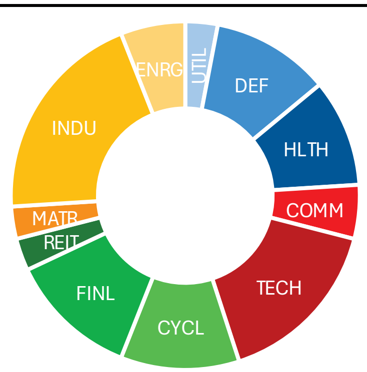
Trailing Returns	3 Mo	YTD	1 Yr	2 YR	3 Yr	Incep.
Evestia Direct Index 100 SMA	1.43%	9.62%	9.62%	9.58%	-	9.42%
Invesco S&P 500 Eql-wgt ETF	1.39%	11.22%	11.22%	12.00%	-	11.06%
S&P 500	2.66%	17.89%	17.89%	21.41%	-	19.66%

Top Holdings	
Apple Inc	1.0%
Cintas Corp	1.0%
Coca-Cola Co (The)	1.0%
Exxon Mobil Corp	1.0%
Hershey Co (The)	1.0%
Nike Inc	1.0%
Nvidia Corp	1.0%
Tractor Supply Co	1.0%
Union Pacific Corp	1.0%
VISA Inc	1.0%

	Strategy	Benchmark	Market
Quarterly Returns	Evestia Direct Index 100 SMA	Invesco S&P 500 Eql-wgt ETF	S&P 500



Sector Chart



Sector Weights	
Utilities	3.0%
Consumer Defensive	11.0%
Healthcare	10.0%
Communication Services	5.0%
Technology	16.0%
Consumer Cyclical	11.0%
Financial Services	12.0%
Real Estate	3.0%
Basic Materials	3.0%
Industrials	20.0%
Energy	6.0%

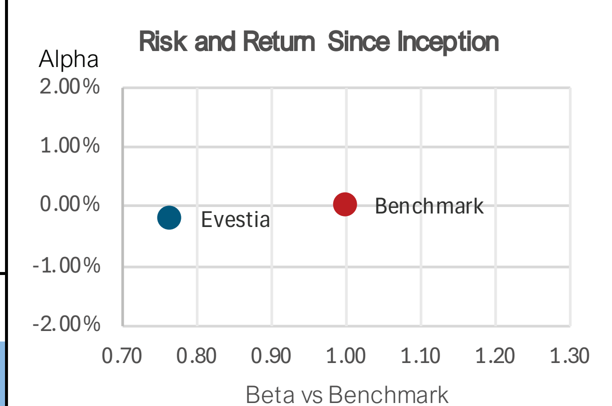
Performance Since Inception		
8/1/23 - 12/31/25	Evestia	Bench
Return	9.42%	11.06%
Excess Return	-1.65%	0.00%
Alpha	-0.20%	0.00%
Beta	0.77	1.00
Std Dev	10.76%	13.33%
Sharpe Ratio	0.43	0.46
Max Drawdown	-14.7%	-17.8%
Up Capture	81%	100%
Down Capture	80%	100%
R2	90%	100%
Tracking Error	4.6%	0.00%

Growth	Evestia	Bench
Mrkt Cap	76.9	47.2
ROE	25.62	21.16
Profit Mgn	17.20	14.04
ROA	10.08	7.51

Value	Evestia	Bench
Holdings	100	507
Fwd P/E	18.45	17.23
P/CF	14.29	10.59
Div Yield	1.97%	1.64%

Equity Style Chart

	Value	Blend	Growth
Large	20	15	5
Mid	19	31	5
Small	0	5	0



Hypothetical performance net of assumed 35-bps strategy and platform fees. Not indicative of future results. See final page for disclosures. For professional use only.

HYPOTHETICAL PERFORMANCE DISCLOSURE

The performance shown is **hypothetical and was not achieved by any actual portfolio**. Results are based on Evestia’s rules-based models **using live investment signals,** with **model trades assumed to be executed at next-day closing prices, which may differ from actual client execution**. Hypothetical results do not reflect actual trading, liquidity, market impact, transaction costs, taxes, or other real-world execution factors and are not GIPS-compliant composite performance.

Performance is shown **net of a 35-basis-point annual strategy and platform fee assumption**, deducted quarterly. **Advisory fees are not included and would further reduce returns.** Actual fees may vary. Hypothetical performance involves material assumptions and limitations and is **not indicative of future results**.

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DEFINITIONS

Alpha: the excess return of the investment over the benchmark, after adjusting for risk. Positive values imply that the investment has performed better than expected, relatively to its risk.

Beta: the volatility of the investment compared to the volatility of the benchmark. A value <1 indicates less volatility than the benchmark, and a value >1 indicates higher volatility than the benchmark.

Standard Deviation: a measure of dispersion of returns around their historical average. The higher the standard deviation, the more widely the investment's returns vary over time.

Sharpe ratio: compares the investment return against the risk-free return (US Treasury Bill), after adjusting for risk. The greater the Sharpe ratio, the better its risk-adjusted performance.

Maximum drawdown: the largest percent retrenchment from an investment's peak value to the investment’s valley value for a given period.

Up/down capture: compares a strategy’s performance to its benchmark in rising and falling markets, showing how much it participates in gains and how much it declines when the benchmark drops.

R^2: measures how strongly a portfolio’s return variation correlates with its benchmark.

Tracking Error: The standard deviation of the difference between a portfolio’s returns and its benchmark, measuring how closely the portfolio tracks that benchmark.

evestia

evestia.com
801.960.3228
hello@evestia.com