Evestia Mid Cap Core SMA

December 31, 2025

evestia

Investment Strategy

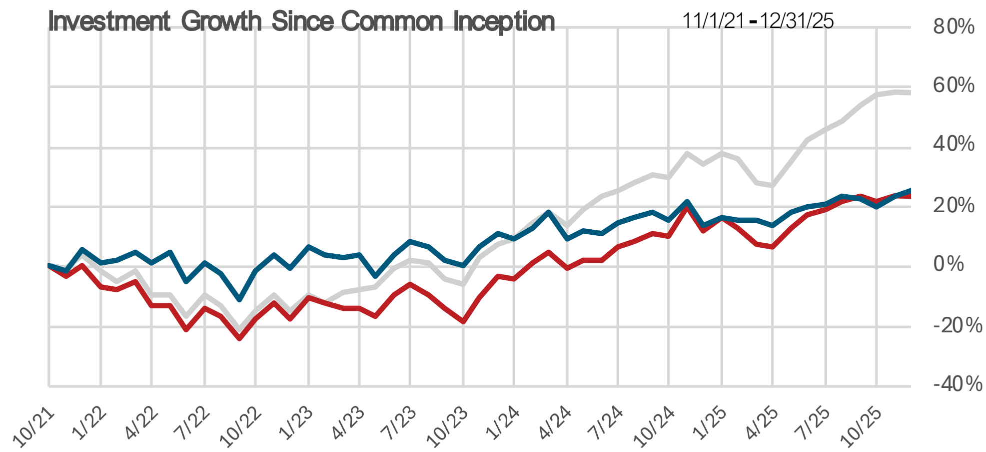
The Evestia Mid Cap Core SMA strikes a balance between growth and value by equally weighting 30 smaller stocks within the S&P 500 characterized by stability and quality. They generally have strong financial positions, solid growth potential, and reasonable valuations.

Investing Details

Nitrogen Risk Score: **RISK 67**
Investment Minimum: $25,000
Platform & Strategy Fees: 35 bps

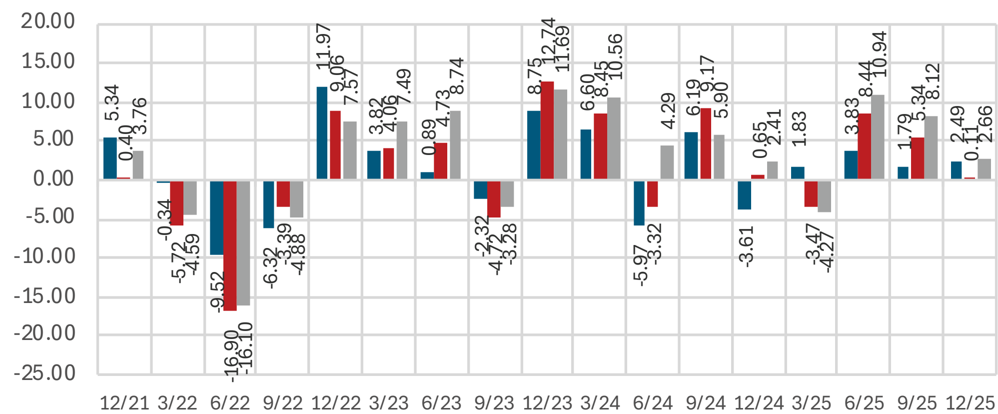
Manager

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



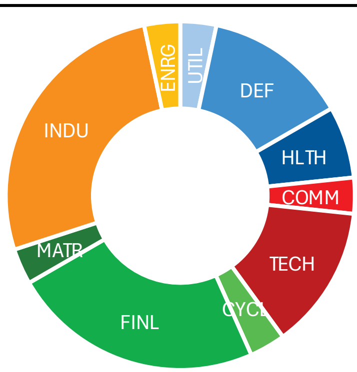
Trailing Returns	3 Mo	YTD	1 Yr	2 YR	3 Yr	Incep.
Evestia Mid Cap Core SMA	2.49%	10.31%	10.31%	6.38%	7.98%	5.59%
iShares Russell Mid-Cap ETF	0.11%	10.38%	10.38%	12.77%	14.18%	5.17%
S&P 500	2.66%	17.89%	17.89%	21.41%	23.01%	11.63%

	Strategy	Benchmark	Market
Quarterly Returns	Evestia Mid Cap Core SMA	iShares Russell Mid-Cap ETF	S&P 500



Top Holdings	
Allstate Corp (The)	3.3%
Archer-Daniels-Midland Co	3.3%
Cognizant Technology Solutions C	3.3%
Expeditors Intl of WA Inc	3.3%
FactSet Research Systems Inc	3.3%
Garmin Ltd	3.3%
Jacobs Engineering Group Inc	3.3%
Raymond James Financial Inc	3.3%
Snap-On Inc	3.3%
Zoetis Inc	3.3%

Sector Chart



Sector Weights	
Utilities	3.3%
Consumer Defensive	13.3%
Healthcare	6.7%
Communication Services	3.3%
Technology	13.3%
Consumer Cyclical	3.3%
Financial Services	23.3%
Real Estate	0.0%
Basic Materials	3.3%
Industrials	26.7%
Energy	3.3%

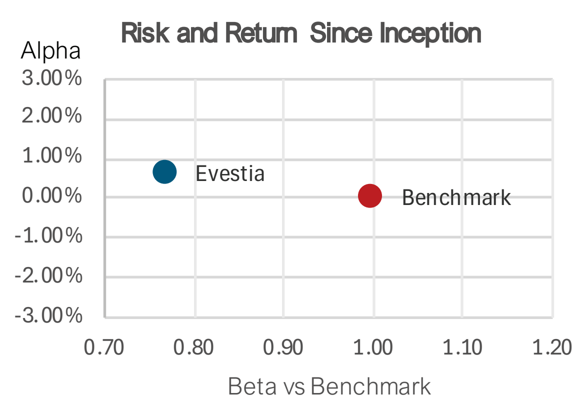
Performance Since Inception		
11/1/21 - 12/31/25	Evestia	Bench
Return	5.59%	5.17%
Excess Return	0.42%	0.00%
Alpha	0.61%	0.00%
Beta	0.77	1.00
Std Dev	15.15%	17.97%
Sharpe Ratio	0.11	0.07
Max Drawdown	-17.9%	-26.2%
Up Capture	72%	100%
Down Capture	70%	100%
R2	83%	100%
Tracking Error	7.4%	0.00%

Growth	Evestia	Bench
Mrkt Cap	22.4	23.8
ROE	25.38	17.29
Profit Mgn	12.60	11.67
ROA	8.85	5.61

Value	Evestia	Bench
Holdings	30	820
Fwd P/E	15.05	17.29
P/CF	11.08	10.71
Div Yield	1.79%	1.29%

Equity Style Chart

	Value	Blend	Growth
Large	0	0	3
Mid	23	50	3
Small	7	13	0



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.

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