Evestia Large Cap Growth SMA

December 31, 2025

evestia

Investment Strategy

The Evestia Large Cap Growth SMA equally weights 30 stocks of high quality companies expected to experience above-average growth rates compared to the broader market. The focus is on capital appreciation rather than dividend income.

Investing Details

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

RISK
65

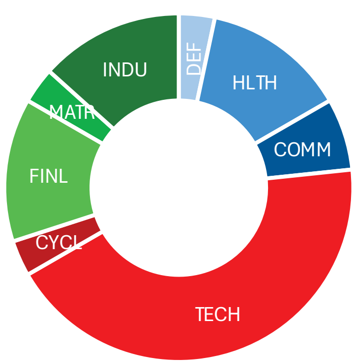
Manager

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

Top Holdings

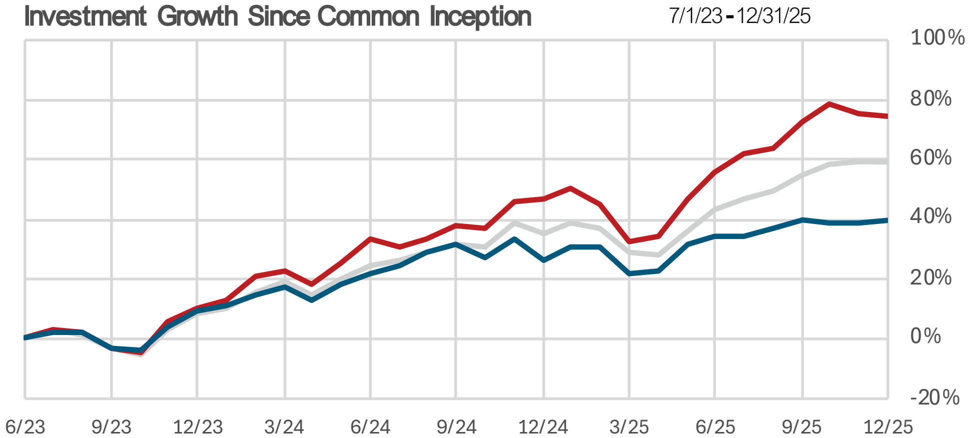
Alphabet Inc A	3.3%
Apple Inc	3.3%
Broadcom Ltd	3.3%
Mastercard Incorp Common Stock	3.3%
Microsoft Corp	3.3%
NetApp Inc	3.3%
Nvidia Corp	3.3%
Resmed Inc	3.3%
VISA Inc	3.3%
Zoetis Inc	3.3%

Sector Chart



Sector Weights

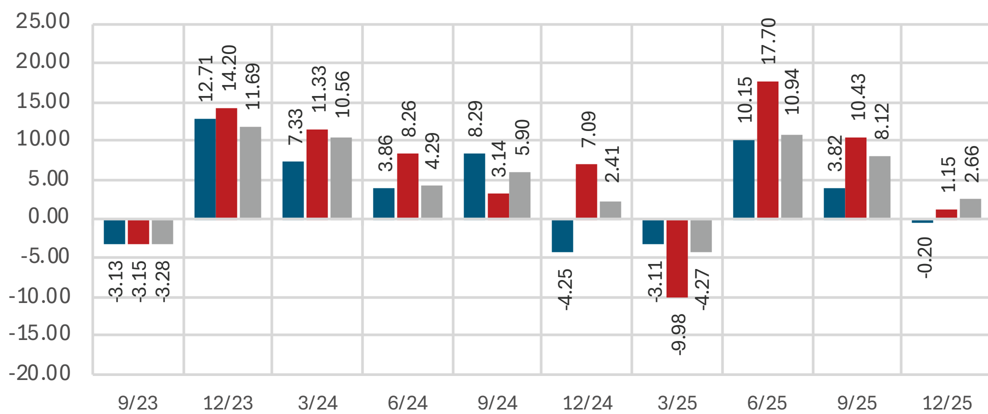
Utilities	0.0%
Consumer Defensive	3.3%
Healthcare	13.3%
Communication Services	6.7%
Technology	43.3%
Consumer Cyclical	3.3%
Financial Services	13.3%
Real Estate	0.0%
Basic Materials	3.3%
Industrials	13.3%
Energy	0.0%



Trailing Returns

Trailing Returns	3 Mo	YTD	1 Yr	2 YR	3 Yr	Incep.
Evestia Large Cap Growth SMA	-0.20%	10.57%	10.57%	13.05%	-	14.26%
iShares Russell 1000 Growth ETF	1.15%	18.35%	18.35%	25.52%	-	24.88%
S&P 500	2.66%	17.89%	17.89%	21.41%	-	20.46%

	Strategy	Benchmark	Market
Quarterly Returns	Evestia Large Cap Growth SMA	iShares Russell 1000 Growth ETF	S&P 500



Performance Since Inception

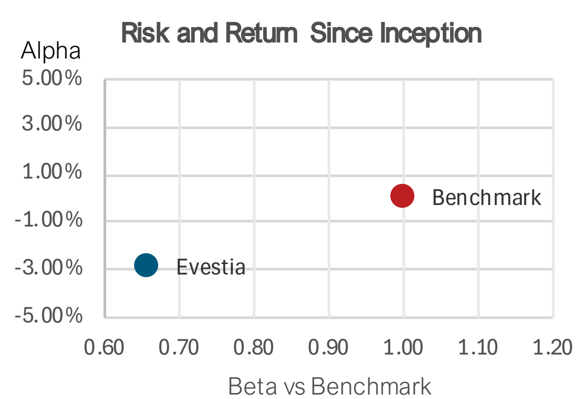
7/1/23 - 12/31/25	Evestia	Bench
Return	14.26%	24.88%
Excess Return	-10.62%	0.00%
Alpha	-2.91%	0.00%
Beta	0.66	1.00
Std Dev	12.09%	15.08%
Sharpe Ratio	0.76	1.29
Max Drawdown	-17.8%	-23.4%
Up Capture	61%	100%
Down Capture	62%	100%
R2	67%	100%
Tracking Error	8.6%	0.00%

Growth	Evestia	Bench
Mrkt Cap	196.6	841.3
ROE	55.58	45.50
Profit Mgn	25.78	27.23
ROA	20.12	23.62

Value	Evestia	Bench
Holdings	30	394
Fwd P/E	25.08	28.85
P/CF	25.25	20.73
Div Yield	1.15%	0.36%

Equity Style Chart

	Value	Blend	Growth
Large	3	43	20
Mid	0	23	7
Small	0	3	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.