

# Evestia International Stock SMA

March 31, 2026



## Investment Strategy

The Evestia International Stock SMA equally weights 20 high-quality stocks from developed and emerging markets abroad. These stocks generally have attractive dividends, strong financials, growth potential and reasonable valuations. All stocks trade on US exchanges in US dollars (ADR's).

## Investing Details

Nitrogen Risk Score:  
Investment Minimum: \$15,000  
Platform & Strategy Fees: 35 bps

**RISK**  
**72**

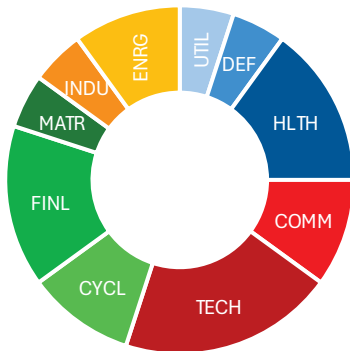
## Manager

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

## Top Holdings

Taiwan Semiconductor Manufactu	5.0%
Novartis AG	5.0%
Sap Ae Drc	5.0%
Novo Nordisk A/S	5.0%
Rio Tinto Plc	5.0%
Unilever PLC	5.0%
Sanofi SA	5.0%
Equinor ASA	5.0%
Canadian National Railway Co	5.0%
Infosys Ltd	5.0%

## Sector Chart



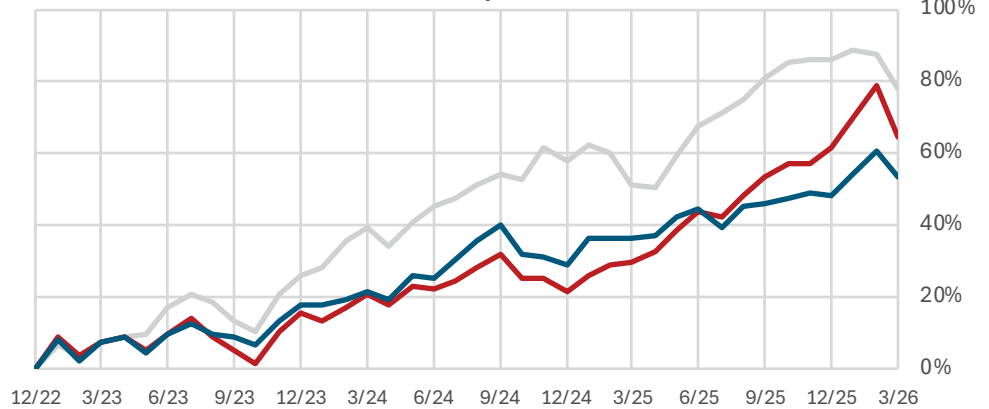
Cyclical	30.0%
Sensitive	45.0%
Defensive	25.0%

## Global Weights

North America	10.0%
Europe Developed	40.0%
Asia Developed	10.0%
Japan	10.0%
Australasia	0.0%
Asia Emerging	15.0%
Africa/Middle east	5.0%
Latin America	10.0%

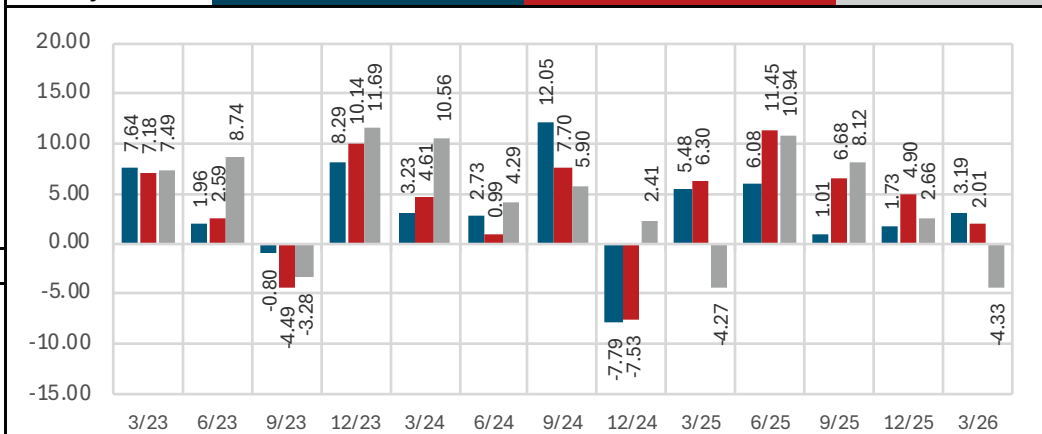
## Investment Growth Since Common Inception

1/1/23 - 3/31/26

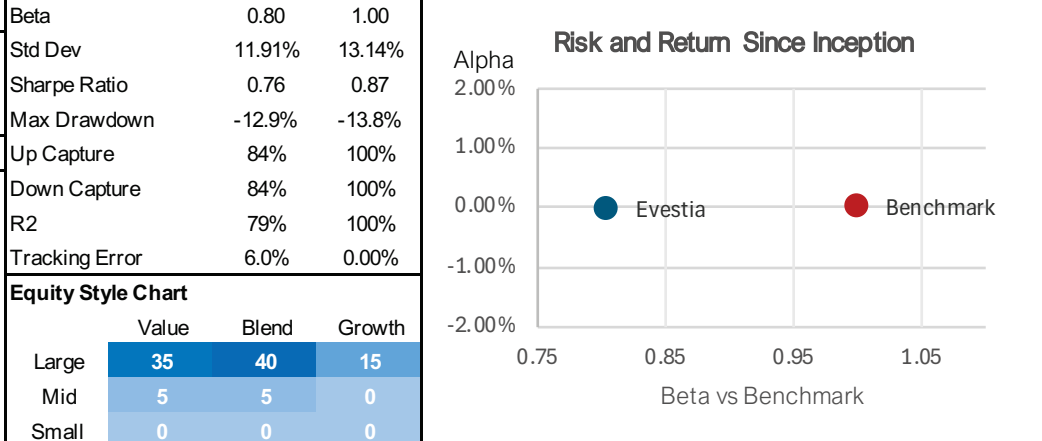


Trailing Returns	3 Mo	YTD	1 Yr	2 YR	3 Yr	Incep.
Evestia International Stock SMA	3.19%	3.19%	12.49%	12.22%	12.50%	14.04%
iShares MSCI ACWI ex U.S. ETF	2.01%	2.01%	27.23%	16.63%	15.37%	16.57%
S&P 500	-4.33%	-4.33%	17.80%	12.94%	18.32%	19.43%

Quarterly Returns	Strategy	Benchmark	Market
	Evestia International Stock SMA	iShares MSCI ACWI ex U.S. ETF	S&P 500



Performance Since Inception	Growth	Evestia	Bench	Value	Evestia	Bench
1/1/23 - 3/31/26	Mrkt Cap	62.4	71.7	Holdings	20	1,827
Return	ROE	21.62	18.29	Fwd P/E	16.29	13.95
Excess Return	Profit Mgn	20.75	19.41	P/CF	8.40	10.06
Alpha	ROA	8.71	7.19	Div Yield	2.61%	2.77%
Beta		0.80	1.00			
Std Dev		11.91%	13.14%			
Sharpe Ratio		0.76	0.87			
Max Drawdown		-12.9%	-13.8%			
Up Capture		84%	100%			
Down Capture		84%	100%			
R2		79%	100%			
Tracking Error		6.0%	0.00%			



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**.

**For Professional Investment Advisers Only** — distributed exclusively to advisers who meet the qualified-client standard under Rule 205-3.

## 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<sup>2</sup>:** 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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