Evestia Large Cap Value SMA

December 31, 2025

Investment Strategy

The Evestia Large Cap Value SMA equally weights 30 stocks of high quality companies that are trading at a discount to the market and paying consistent dividends. Unlike traditional value strategies, this strategy makes risk reduction a key priority for added stability and reliability.

Investing Details

Nitrogen Risk Score: RISK 55

Investment Minimum: $25,000

Platform & Strategy Fees: 35 bps

Manager

Rick C. Jaster, CFA

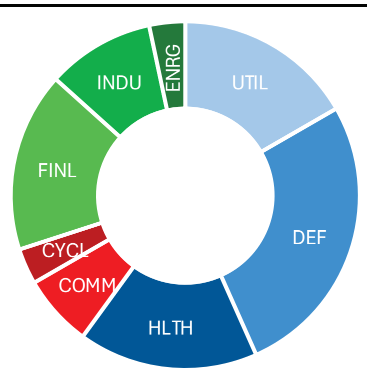
Brigham Young University

30 Years Experience

Top Holdings

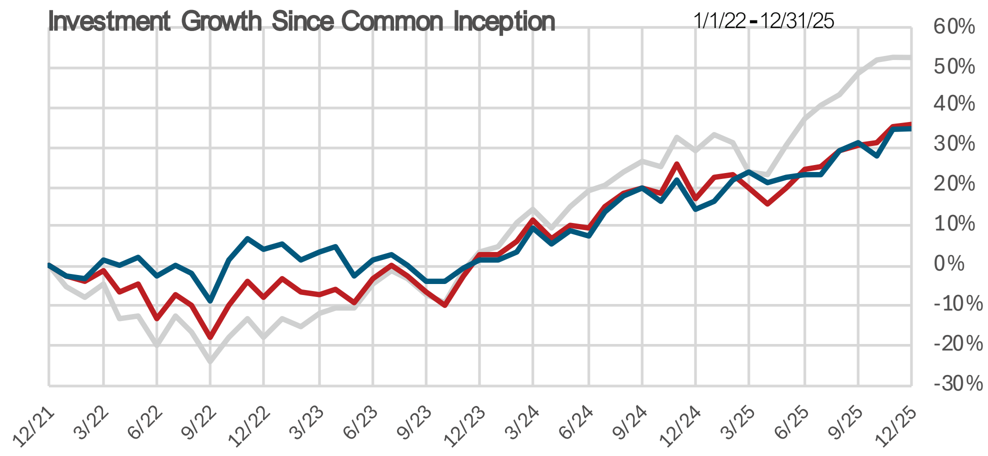
Allstate Corp (The)	3.3%
CVS Health Corp	3.3%
Exxon Mobil Corp	3.3%
Johnson & Johnson	3.3%
Kimberly-Clark Corp	3.3%
Lockheed Martin Corp	3.3%
Merck & Co Inc	3.3%
Procter & Gamble Co (The)	3.3%
Verizon Communications Inc	3.3%
Walmart Inc	3.3%

Sector Chart



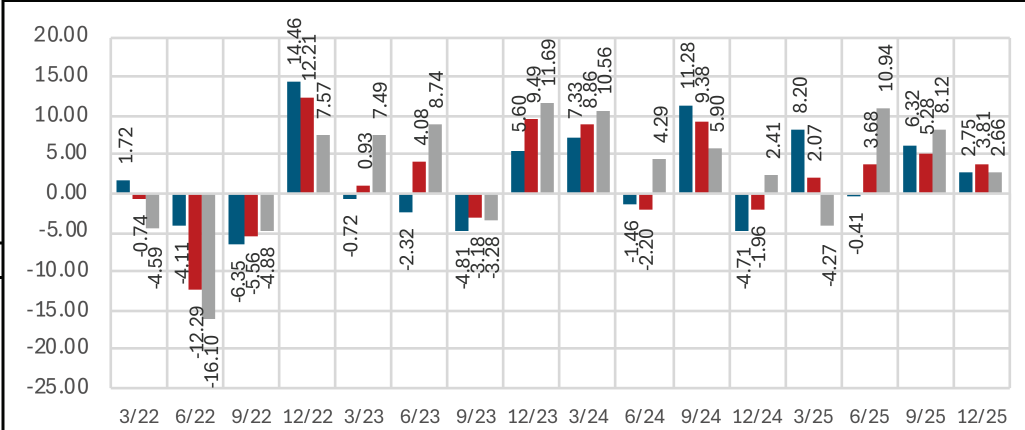
Sector Weights

Utilities	16.7%
Consumer Defensive	26.7%
Healthcare	16.7%
Communication Services	6.7%
Technology	0.0%
Consumer Cyclical	3.3%
Financial Services	16.7%
Real Estate	0.0%
Basic Materials	0.0%
Industrials	10.0%
Energy	3.3%



Trailing Returns	3 Mo	YTD	1 Yr	2 YR	3 Yr	Incep.
Evestia Large Cap Value SMA	2.75%	17.72%	17.72%	14.90%	8.78%	7.71%
iShares Russell 1000 Value ETF	3.81%	15.67%	15.67%	14.91%	13.72%	7.92%
S&P 500	2.66%	17.89%	17.89%	21.41%	23.01%	11.12%

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



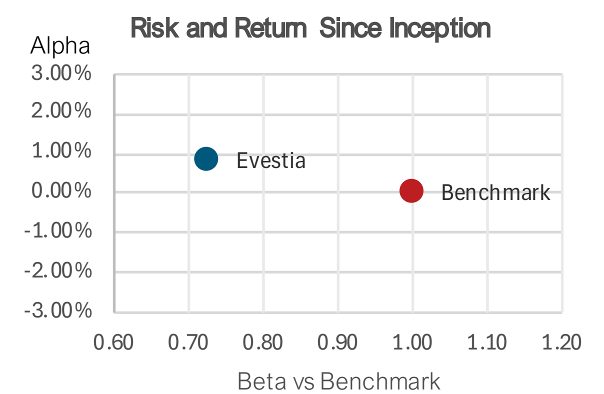
Performance Since Inception		
1/1/22 - 12/31/25	Evestia	Bench
Return	7.71%	7.92%
Excess Return	-0.22%	0.00%
Alpha	0.80%	0.00%
Beta	0.73	1.00
Std Dev	12.85%	15.15%
Sharpe Ratio	0.28	0.25
Max Drawdown	-14.4%	-19.0%
Up Capture	72%	100%
Down Capture	69%	100%
R2	73%	100%
Tracking Error	7.8%	0.00%

Growth	Evestia	Bench
Mrkt Cap	80.3	120.8
ROE	24.68	18.83
Profit Mgn	11.17	16.49
ROA	6.18	7.21

Value	Evestia	Bench
Holdings	30	875
Fwd P/E	12.93	17.01
P/CF	8.82	11.32
Div Yield	3.05%	1.69%

Equity Style Chart

	Value	Blend	Growth
Large	47	7	0
Mid	30	13	0
Small	3	0	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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