

Evestia International Stock SMA

December 31, 2025



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
68

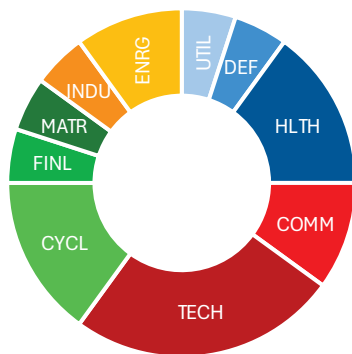
Manager

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

Top Holdings

Banco Santander Chile	5.0%
Canadian National Railway Co	5.0%
Ferrari N.V.	5.0%
Honda Motor Co Ltd	5.0%
Novo Nordisk A/S	5.0%
PT Telekomunikasi Indonesia Tbk	5.0%
Sap Ae Drc	5.0%
Taiwan Semiconductor Manufactu	5.0%
Telefonica Brasil S.A.	5.0%
Yum China Holdings Inc	5.0%

Sector Chart



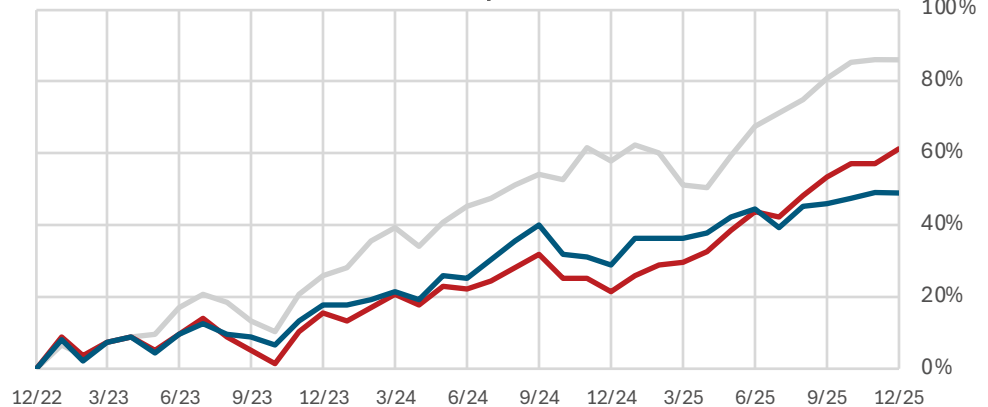
Cyclical	35.0%
Sensitive	40.0%
Defensive	25.0%

Global Weights

North America	10.0%
Europe Developed	50.0%
Asia Developed	5.0%
Japan	5.0%
Australasia	0.0%
Asia Emerging	15.0%
Africa/Middle east	5.0%
Latin America	10.0%

Investment Growth Since Common Inception

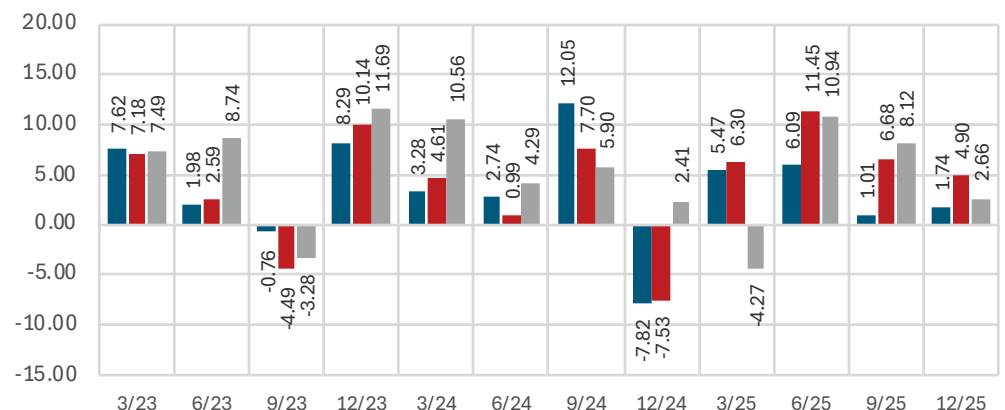
1/1/23 - 12/31/25



Trailing Returns

	3 Mo	YTD	1 Yr	2 YR	3 Yr	Incep.
Evestia International Stock SMA	1.74%	14.99%	14.99%	12.26%	14.12%	14.12%
iShares MSCI ACWI ex U.S. ETF	4.90%	32.59%	32.59%	18.11%	17.29%	17.29%
S&P 500	2.66%	17.89%	17.89%	21.41%	23.01%	23.01%

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



Performance Since Inception

	1/1/23 - 12/31/25	Evestia	Bench
Return	14.12%	14.12%	17.29%
Excess Return	-3.16%	0.00%	
Alpha	-0.94%	0.00%	
Beta	0.85	1.00	
Std Dev	11.69%	12.11%	
Sharpe Ratio	0.77	1.00	
Max Drawdown	-12.9%	-13.8%	
Up Capture	86%	100%	
Down Capture	87%	100%	
R2	77%	100%	
Tracking Error	5.9%	0.00%	

Equity Style Chart

	Value	Blend	Growth
Large	30	45	10
Mid	5	0	10
Small	0	0	0

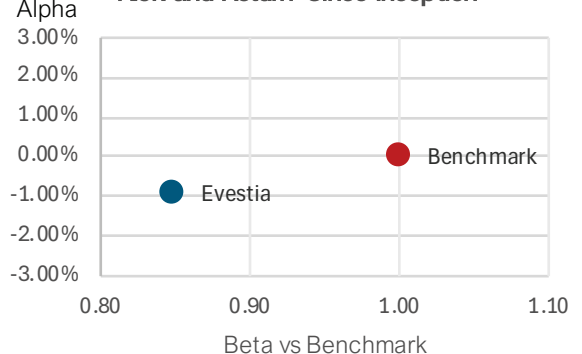
Growth

	Evestia	Bench
Mrkt Cap	61.4	66.7
ROE	24.05	18.38
Profit Mgn	19.87	19.06
ROA	10.67	7.08

Value

	Evestia	Bench
Holdings	20	1,792
Fwd P/E	15.25	14.71
P/CF	10.14	9.83
Div Yield	2.87%	2.82%

Risk and Return Since Inception



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.

R²: 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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