Evestia Large Cap Core SMA

December 31, 2025

evestia

Investment Strategy

The Evestia Large Cap Core SMA strikes a balance between growth and value while investing in 30 equally weighted, high quality companies. These stocks generally have strong financial positions, solid growth potential, and reasonable valuations.

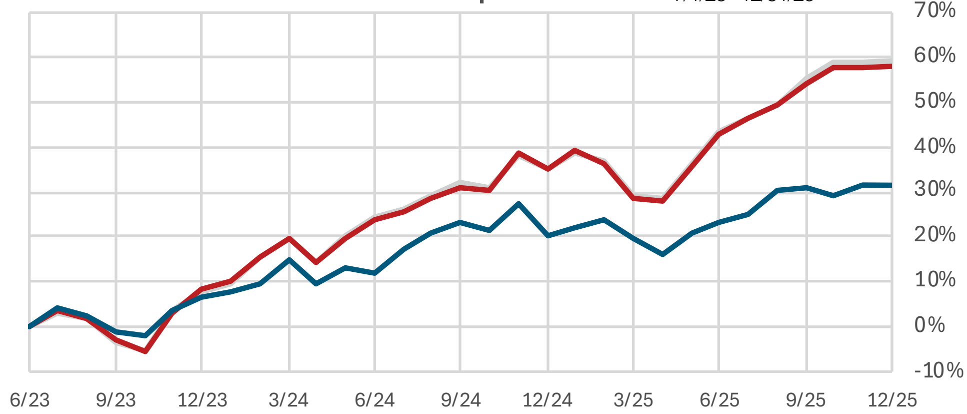
Investing Details

Nitrogen Risk Score: RISK 63
Investment Minimum: $25,000
Platform & Strategy Fees: 35 bps

Manager

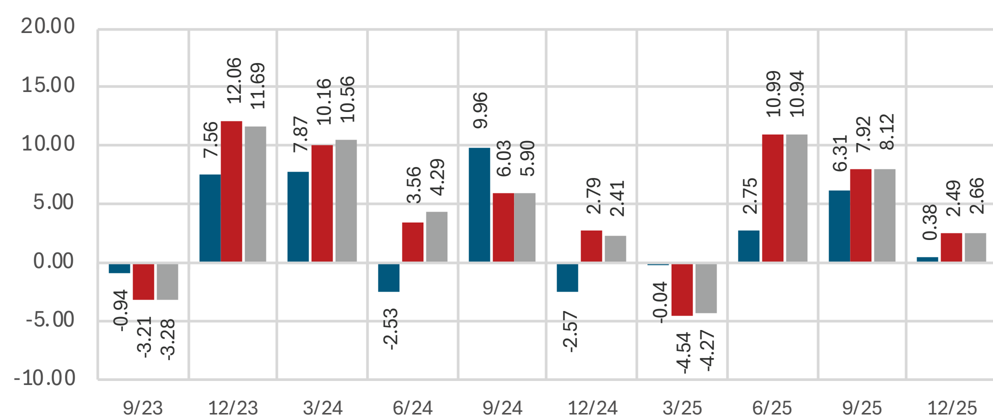
Rick C. Jaster, CFA
Brigham Young University
30 Years Experience

Investment Growth Since Common Inception 7/1/23 - 12/31/25



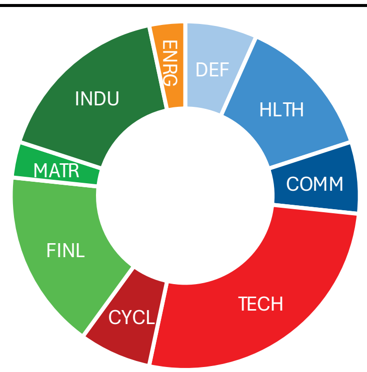
Trailing Returns	3 Mo	YTD	1 Yr	2 YR	3 Yr	Incep.
Evestia Large Cap Core SMA	0.38%	9.60%	9.60%	11.11%	-	11.59%
iShares Russell 1000 ETF	2.49%	17.18%	17.18%	20.71%	-	20.09%
S&P 500	2.66%	17.89%	17.89%	21.41%	-	20.46%

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



Top Holdings	
Alphabet Inc A	3.3%
Cisco Systems Inc	3.3%
Home Depot Inc (The)	3.3%
Johnson & Johnson	3.3%
Kimberly-Clark Corp	3.3%
Microsoft Corp	3.3%
Nvidia Corp	3.3%
Pepsico Inc	3.3%
Snap-On Inc	3.3%
VISA Inc	3.3%

Sector Chart



Sector Weights	
Utilities	0.0%
Consumer Defensive	6.7%
Healthcare	13.3%
Communication Services	6.7%
Technology	26.7%
Consumer Cyclical	6.7%
Financial Services	16.7%
Real Estate	0.0%
Basic Materials	3.3%
Industrials	16.7%
Energy	3.3%

Performance Since Inception		
7/1/23 - 12/31/25	Evestia	Bench
Return	11.59%	20.09%
Excess Return	-8.50%	0.00%
Alpha	-2.87%	0.00%
Beta	0.67	1.00
Std Dev	10.50%	12.38%
Sharpe Ratio	0.63	1.20
Max Drawdown	-16.3%	-19.1%
Up Capture	65%	100%
Down Capture	66%	100%
R2	63%	100%
Tracking Error	7.5%	0.00%

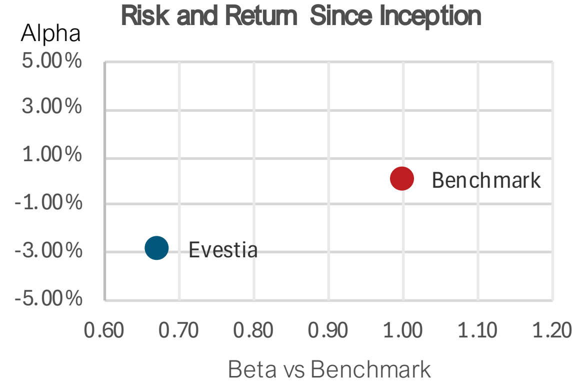
Equity Style Chart

	Value	Blend	Growth
Large	27	27	13
Mid	7	23	3
Small	0	0	0

Growth	Evestia	Bench
Mrkt Cap	169.3	354.5
ROE	35.12	33.12
Profit Mgn	21.75	22.21
ROA	17.00	16.19

Value	Evestia	Bench
Holdings	30	1,016
Fwd P/E	18.76	21.80
P/CF	16.59	15.35
Div Yield	1.85%	1.00%

Risk and Return Since Inception



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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