Evestia Global Stock SMA

December 31, 2025

evestia

Investment Strategy

The Evestia Global Stock SMA equally weights 50 high-quality companies to create a globally diversifed equity solution. These low-volatility stocks generally have attractive dividends, strong financials, growth potential and reasonable valuations. US traded ADR's are used for international exposure.

Investing Details

Nitrogen Risk Score:
Investment Minimum: $40,000
Platform & Strategy Fees: 35 bps

RISK
62

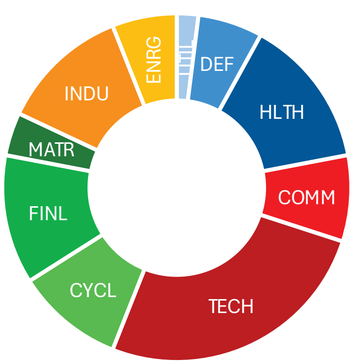
Manager

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

Top Holdings

Banco Santander Chile	2.0%
Home Depot Inc (The)	2.0%
Honda Motor Co Ltd	2.0%
Kimberly-Clark Corp	2.0%
Eli Lilly and Co	2.0%
Microsoft Corp	2.0%
Nvidia Corp	2.0%
Sap Ae Drc	2.0%
Taiwan Semiconductor Manufactu	2.0%
VISA Inc	2.0%

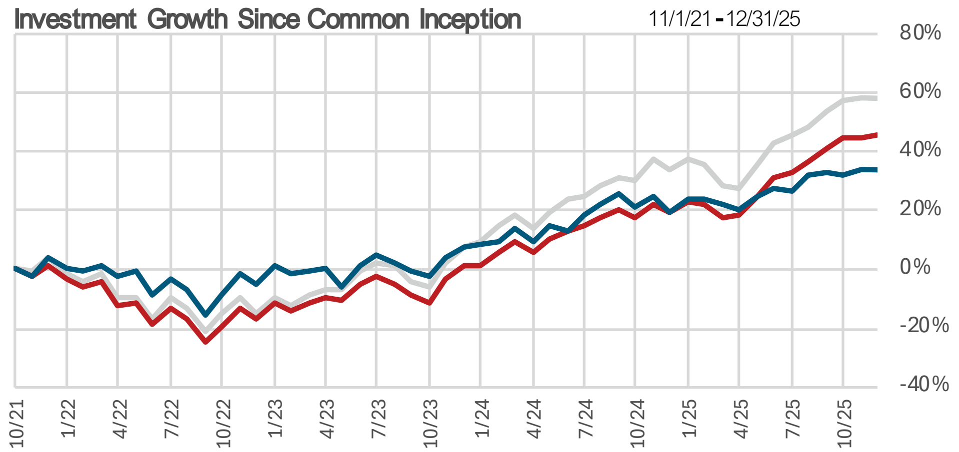
Sector Chart



Cyclical	42.0%
Sensitive	36.0%
Defensive	22.0%

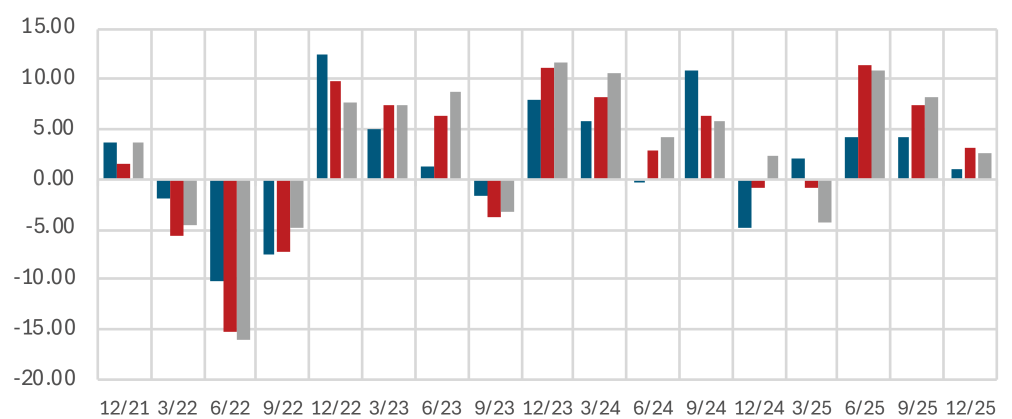
Global Weights

North America	66.0%
Europe Developed	18.0%
Asia Developed	2.0%
Japan	2.0%
Australasia	0.0%
Asia Emerging	6.0%
Africa/Middle east	2.0%
Latin America	4.0%



Trailing Returns	3 Mo	YTD	1 Yr	2 YR	3 Yr	Incep.
Evestia Global Stock SMA	0.92%	12.05%	12.05%	11.71%	12.13%	7.27%
iShares MSCI ACWI ETF	3.25%	22.42%	22.42%	19.92%	20.71%	9.46%
S&P 500	2.66%	17.89%	17.89%	21.41%	23.01%	11.63%

	Strategy	Benchmark	Market
Quarterly Returns	Evestia Global Stock SMA	iShares MSCI ACWI ETF	S&P 500



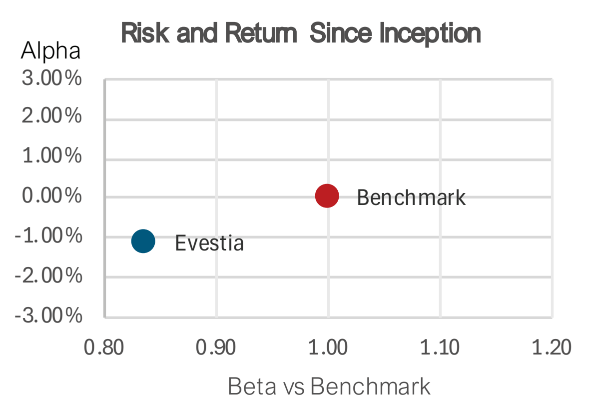
Performance Since Inception		
11/1/21 - 12/31/25	Evestia	Bench
Return	7.27%	9.46%
Excess Return	-2.19%	0.00%
Alpha	-1.16%	0.00%
Beta	0.84	1.00
Std Dev	13.87%	14.99%
Sharpe Ratio	0.24	0.36
Max Drawdown	-19.0%	-26.4%
Up Capture	77%	100%
Down Capture	76%	100%
R2	82%	100%
Tracking Error	6.4%	0.00%

Growth	Evestia	Bench
Mrkt Cap	112.9	220.9
ROE	43.74	28.63
Profit Mgn	21.01	21.51
ROA	14.48	13.50

Value	Evestia	Bench
Holdings	50	2,327
Fwd P/E	17.27	18.86
P/CF	13.23	13.33
Div Yield	2.26%	1.55%

Equity Style Chart

	Value	Blend	Growth
Large	28	34	12
Mid	6	14	6
Small	0	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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