CAMS CAPSTONE PORTFOLIO

CORNERSTONE
Asset Management Services, Inc.

Inception: January 1, 2006

Minimum Investment: $30,000

Manager: Nicholas Anastasakis & CAMS Management Team

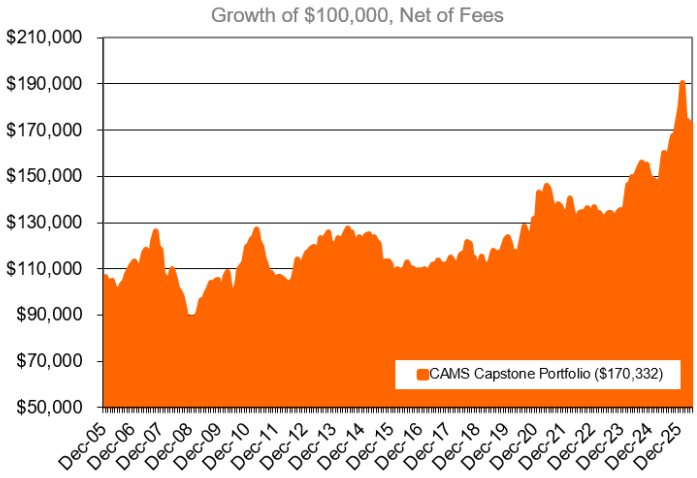
Portfolio Statistics
(Rolling 3yr. vs. S&P 500):

Beta	0.1848
Std. Dev.	10.11%
Correlation	67.98%

Trailing Period Total Returns
(Quarter ending 6/30/26)
(Net of Fees, Periods greater than 1 yr. are annualized)

QTD	0.20%
YTD	-1.75%
1 year	6.46%
3 year	8.71%
5 year	3.33%
10 year	4.44%
Inception	2.71%

creating and managing wealth



Strategy Description

- Tactical, all asset classes
- Low beta, absolute return, growth strategy
- Uses CAMS' tactical allocation model
- Minimal positional limits applied to high volatility sectors, increases overlap & concentration in the portfolio

Risk Profile

The Cornerstone tactical allocation model and investment process results in, low-beta portfolios – often exhibiting strong risk-adjusted returns when compared to standard benchmarks. While Cornerstone models contain elements such as bonds as a potential choice, many positions offered in this portfolio display the highest risk/reward characteristics and investors can lose principal value if the underlying investments purchased decline in value. The portfolio management team will give little consideration for reduced volatility in the portfolio and positional limits are only applied to the highest volatility sectors (i.e. energy, gold, technology, short funds, and emerging markets). The CAMS Capstone Portfolio is often used for individuals that are looking to grow investment funds for time periods longer than 7-10 years.

Portfolio Holdings on 6/30/26

- SPDR Dow Jones Industrial Average (DIA)
- iShares Russell 2000 (IWO)
- Schwab Government Money Fund (SNVXX)
- Money Market

*Current holdings may have changed significantly since printing.

Calendar Year Total Returns

2026	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
-1.75%	16.10%	10.09%	0.87%	0.18%	1.80%	7.43%	14.17%	-3.98%	2.17%	-2.18%	-8.41%

*Performance prior to 7/1/08 is shown for the CAMS Aggressive Portfolio which was replaced by the CAMS Aggressive Duo Portfolio on 7/1/08.
The performance figures set forth above are compiled from actual portfolios managed by Cornerstone Asset Management Services, Inc. ("CAMS") for the time-periods shown. All managed portfolios within each of the mutual fund and variable annuity strategies were included in the performance calculation for each respective strategy. The figures were not audited or prepared by any third party. Performance is shown net of fees and calculated on a time-weighted basis. Performance also includes reinvestment of capital gains and dividends. Clients having portfolios containing securities other than those used in the strategies shown, and portfolios subject to tax, client-imposed or other restrictions would have had higher or lower returns than the performance shown. Factors such as size and performance of specific positions in accounts, length of time certain positions are held, timing of purchases and sales and deposits and withdrawals, cyclical securities price trends, favorable and unfavorable news pertaining to securities, market trends and other factors all influence performance results materially. For these reasons, actual client account performance would have only matched any performance result set out above by coincidence. The data used for this report was obtained from sources deemed reliable and then organized by the firm. Errors could have occurred in the data, in the calculations, or in the preparation of the results. Therefore, the information contained in this summary may not be precise. The results shown should not be considered indicators of future performance. There can be no assurance that any client's account performance will be favorable, or that losses will not occur, by using CAMS' recommendations or strategies. The Standard & Poor's (S&P) 500 Index is an unmanaged index that tracks the performance of 500 widely held, large-capitalization U.S. stocks. Indices are not managed and do not incur fees or expenses. It is not possible to invest directly in an index.

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