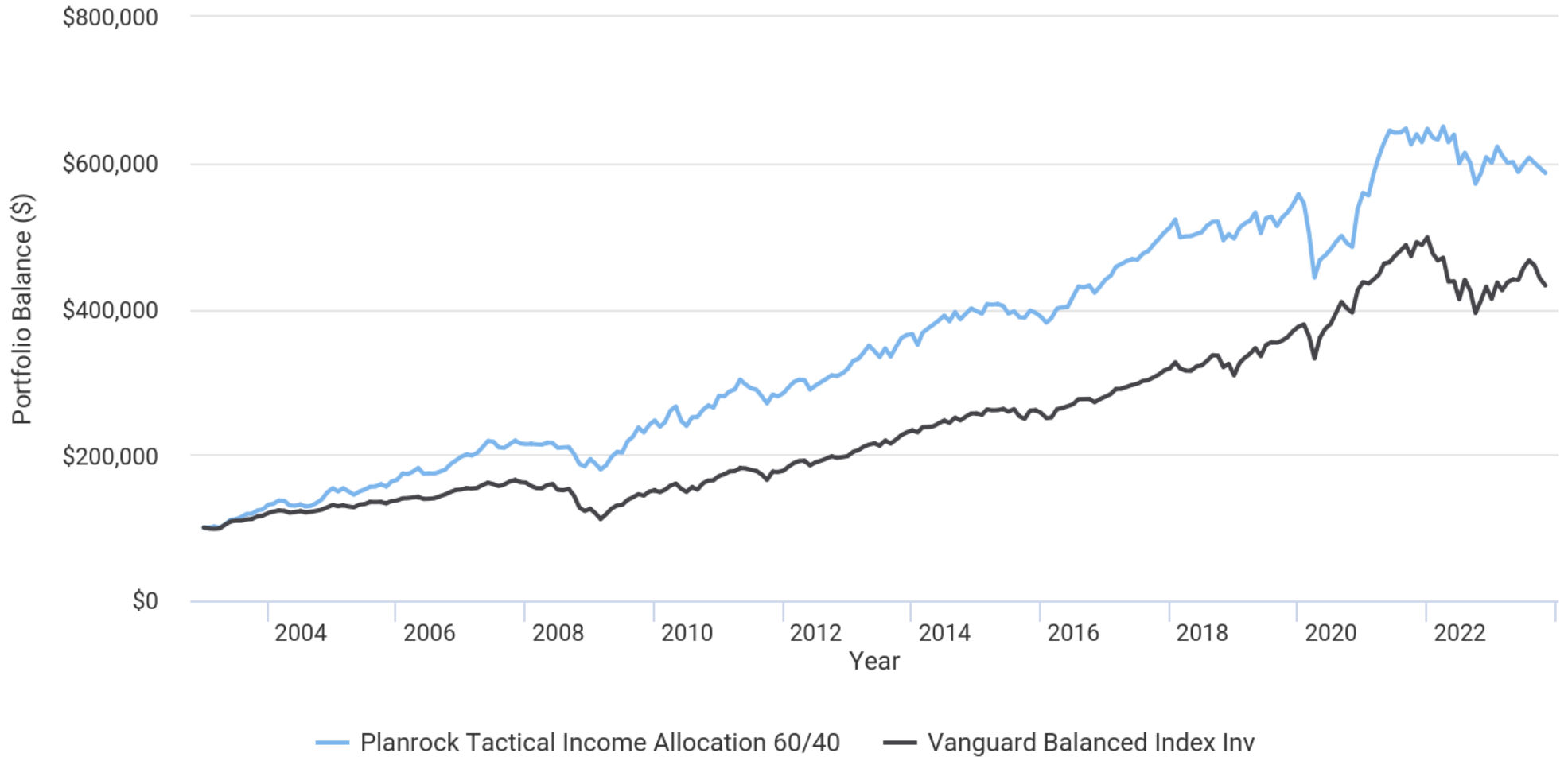Hypothetical Performance Data

The performance results represented in this presentation are hypothetical in nature. It is a hypothetical back-tested model, which results in a diversified portfolio with similar performance and risk as the intended model. It does not reflect actual trading by PlanRock Investment Management LLC and does not represent the actual performance achieved by any PlanRock Investment Management LLC client. Future investments may be made under materially different economic conditions, in different securities and using different investment strategies and these differences may have an effect on the results portrayed. Each of these material market or economic conditions may or may not be repeated. Therefore, there may be sharp differences between a benchmark, the particular securities provided as being representative of certain market segments, strategies and conditions and PlanRock Investment Management LLC performance shown and the actual performance results achieved by any particular client.
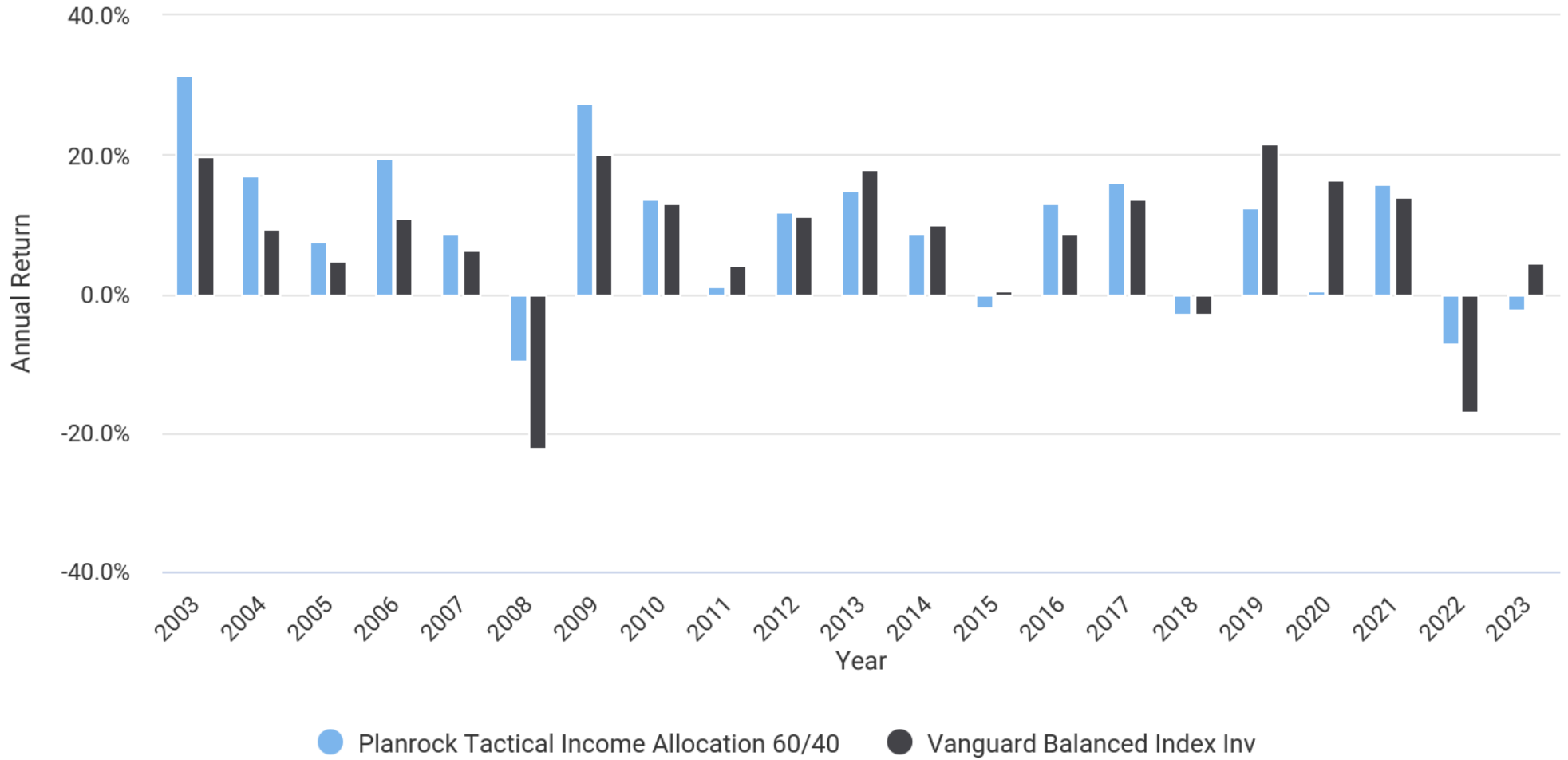
Portfolio Performance (Jan 2003 - Oct 2023)

Metric	Planrock Tactical Income Allocation 60/40	Vanguard Balanced Index Inv
Start Balance	$100,000	$100,000
End Balance	$586,305	$431,911
End Balance (inflation adjusted)	$344,727	$253,949
Annualized Return (CAGR)	8.86%	7.28%
Annualized Return (CAGR, inflation adjusted)	6.12%	4.57%
Standard Deviation	10.05%	9.50%
Best Year	31.35%	21.67%
Worst Year	-9.54%	-22.21%
Maximum Drawdown	-20.54%	-32.57%
Sharpe Ratio	0.76	0.64
Sortino Ratio	1.19	0.95
Stock Market Correlation	0.85	0.99

Portfolio Growth

Planrock Tactical Income Allocation 60/40 —— Vanguard Balanced Index Inv

Annual Returns

Planrock Tactical Income Allocation 60/40   Vanguard Balanced Index Inv

Trailing Returns

Name	Total Return			Annualized Return				Annualized Standard Deviation	
	3 Month	Year To Date	1 year	3 year	5 year	10 year	Full	3 year	5 year
Planrock Tactical Income Allocation 60/40	-3.43%	-2.31%	0.06%	6.54%	3.49%	5.00%	8.86%	11.17%	12.05%
Vanguard Balanced Index Inv	-7.38%	4.45%	5.07%	3.04%	6.19%	6.65%	7.28%	12.69%	12.62%

Trailing return and volatility are as of last calendar month ending October 2023

Risk and Return Metrics (Jan 2003 - Oct 2023)

Metric	Planrock Tactical Income Allocation 60/40	Vanguard Balanced Index Inv
Arithmetic Mean (monthly)	0.75%	0.62%
Arithmetic Mean (annualized)	9.41%	7.76%
Geometric Mean (monthly)	0.71%	0.59%
Geometric Mean (annualized)	8.86%	7.28%
Standard Deviation (monthly)	2.90%	2.74%
Standard Deviation (annualized)	10.05%	9.50%
Downside Deviation (monthly)	1.81%	1.81%
Maximum Drawdown	-20.54%	-32.57%
Stock Market Correlation	0.85	0.99
Beta (*)	0.89	1.00
Alpha (annualized)	2.32%	-0.00%
R Squared	71.53%	100.00%
Sharpe Ratio	0.76	0.64
Sortino Ratio	1.19	0.95
Treynor Ratio (%)	8.57	6.13
Calmar Ratio	0.54	0.15
Active Return	1.59%	N/A
Tracking Error	5.45%	N/A
Information Ratio	0.29	N/A
Skewness	-0.50	-0.68
Excess Kurtosis	1.61	2.07
Historical Value-at-Risk (5%)	4.20%	4.43%
Analytical Value-at-Risk (5%)	4.02%	3.89%
Conditional Value-at-Risk (5%)	5.97%	6.26%
Upside Capture Ratio (%)	108.05	100.00
Downside Capture Ratio (%)	97.35	100.00
Positive Periods	161 out of 250 (64.40%)	171 out of 250 (68.40%)
Gain/Loss Ratio	1.07	0.84

(*) Vanguard Balanced Index Inv is used as the benchmark for calculations. Value-at-risk metrics are monthly values.

Disclosures:

• PlanRock Investment Management, LLC is a registered investment advisor. Registration as an investment advisor does not imply a certain level of skill or training.

• Notes:

• IMPORTANT: The projections or other information generated in this presentation regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and

• are not guarantees of future results. The performance displayed is backtested by the application of the strategy to data from all prior time periods; the strategy was not actually used during those time periods. The hypothetical performance is subject to vary with each iteration and over time.

• The results do not constitute investment advice or recommendation, are provided solely for informational purposes, and are not an offer to buy or sell any securities. All use is subject to terms of service.

• Investing involves risk, including possible loss of principal. Past performance is not a guarantee of future results.

• Asset allocation and diversification strategies do not guarantee a profit or protect against a loss.

• "Hypothetical performance" is defined as performance results that were not actually achieved by any portfolio of the investment adviser. Hypothetical returns do not reflect trading costs, transaction fees,

• commissions, or actual taxes due on investment returns.

• The results are based on information from a variety of sources we consider reliable, but we do not represent that the information is accurate or complete.

• The portfolio model information represents a blended portfolio consisting of the model's underlying positions and assigned weights and are rebalanced at the specified schedule. The results were constructed using net of fee fund performance.

• The results are based on the total return of assets and assume that all received dividends and distributions are reinvested.

• All risk measures for the portfolio and portfolio assets are calculated based on monthly returns.

• Glossary

• Market capitalization refers to the total value of all a company's shares of stock. It is calculated by multiplying the price of a stock by its total number of outstanding shares. Large cap refers to a company with a market capitalization value of more than $10 billion, mid cap refers to a company with a market capitalization value between $2 and $10 billion, and small cap refers to a company with a market capitalization value below $2 billion. For funds and portfolios the equity market capitalization is calculated based on the long position of the equity holdings.

• Credit quality measures the ability of a bond issuer to repay a bond's interest and principal in a timely manner. Ratings agencies research the financial health of each bond issuer and assign ratings to the bonds being offered. Lower-rated bonds generally offer higher yields to compensate investors for the additional risk. AAA is the highest possible rating that may be assigned to an issuer's bonds by any of the major credit rating agencies. Bonds rated AAA to AA are known as high-grade bonds, bonds rated A to BBB are known as medium-grade bonds, and bonds rated BB to C are known as non-investment grade bonds. An issuer will receive a rating of D if it is already in default on some of its debt. For funds and portfolios the fixed income credit quality break-down is calculated based on the long position of the fixed income holdings.

• A fixed income maturity date refers to the specific date on which the investor's principal will be repaid. Duration measures a bond's or fixed income portfolio's price sensitivity to interest rate changes. If a bond has a duration of 5 years, and interest rates increase by 1%, the bond's price will decline by approximately 5%. Conversely, if a bond has a duration of 5 years and interest rates fall by 1%, the bond's price will increase by approximately 5%. A fixed income portfolio's duration is computed as the weighted average of individual bond durations held in the portfolio.

• Compound annualized growth rate (CAGR) is the annualized geometric mean return of the portfolio. It is calculated from the portfolio start and end balance and is thus impacted by any cashflows.

• The time-weighted rate of return (TWRR) is a measure of the compound rate of growth in a portfolio. This is calculated from the holding period returns (e.g. monthly returns), and TWRR will thus not be impacted by cashflows. If there are no external cashflows, TWRR will equal CAGR.

• The money-weighted rate of return (MWRR) is the internal rate of return (IRR) taking into account cashflows. This is the discount rate at which the present value of cash inflows equals the present value of cash outflows.

• Total return is the combined return in income and capital appreciation from investment in an asset. Yield measures the current cash income received from investment in an asset. Bonds provide yield in the form of interest payments and stocks through dividends.

• Standard deviation (Stdev) is used to measure the dispersion of returns around the mean and is often used as a measure of risk. A higher standard deviation implies greater the dispersion of data points around the mean.

• Sharpe Ratio is a measure of risk-adjusted performance of the portfolio, and it is calculated by dividing the mean monthly excess return of the portfolio over the risk-free rate by the standard deviation of excess return, and the displayed value is annualized.

• Sortino Ratio is a measure of risk-adjusted return which is a modification of the Sharpe Ratio. While the latter is the ratio of average returns in excess of a risk-free rate divided by the standard deviation of those excess returns, the Sortino Ratio has the same denominator divided by the standard deviation of returns below the risk-free rate.

• Treynor Ratio is a measure of risk-adjusted performance of the portfolio. It is similar to the Sharpe Ratio, but it uses portfolio beta (systematic risk) as the risk metric in the denominator.

• Calmar Ratio is a measure of risk-adjusted performance of the portfolio. It is calculated as the annualized return over the past 36 months divided by the maximum drawdown over the past 36 months based on monthly returns.

• Risk-free returns are calculated based on the Federal Reserve 3-Month Treasury Bill (secondary market) rates.

• Downside deviation measures the downside volatility of the portfolio returns unlike standard deviation, which includes both upside and downside deviations. Downside deviation is calculated based on negative returns that hurt the portfolio performance.

• Correlation measures to what degree the returns of the two assets move in relation to each other. Correlation coefficient is a numerical value between -1 and +1. If one variable goes up by a certain amount, the correlation coefficient indicates which way the other variable moves and by how much. Asset correlations are calculated based on monthly returns.

• Skewness is a measure of the asymmetry of the probability distribution or returns from a normal Gaussian distribution shape about its mean. Negative skewness is associated with the left (typically negative returns) tail of the distribution extending further than the right tail; and positive skewness is associated with the right (typically positive returns) tail of the distribution extending further than the left tail.

• Excess kurtosis is a measure of whether a data distribution is peaked or flat relative to a normal distribution. Distributions with high kurtosis tend to have a distinct peak near the mean, decline rather rapidly, and have heavy or fat tails.

• A drawdown refers to the decline in value of a single investment or an investment portfolio from a relative peak value to a relative trough. A maximum drawdown (Max Drawdown) is the maximum observed loss from a peak to a trough of a portfolio before a new peak is attained. Drawdown values are calculated based on monthly returns.

• Value at Risk (VaR) measures the scale of loss at a given confidence level. For example, if the 95% confidence one-month VaR is 3%, there is 95% confidence that over the next month the portfolio will not lose more than 3%. Value at Risk can be calculated directly based on historical returns based on a given percentile or analytically based on the mean and standard deviation of the returns

• Conditional Value at Risk (CVaR) measures the scale of the expected loss once the specific Value at Risk (VaR) breakpoint has been breached, i.e., it calculates the average tail loss by taking a weighted average between the value at risk and losses exceeding the value at risk.

• Beta is a measure of systematic risk and measures the volatility of a particular investment relative to the market or its benchmark. Alpha measures the active return of the investment compared to the market benchmark return. R-squared is the percentage of a portfolio's movements that can be explained by movements in the selected benchmark index.

• Active return is the investment return minus the return of its benchmark. For periods longer than 12 months this is displayed as annualized value, i.e., annualized investment return minus annualized benchmark return.

• Tracking error, also known as active risk, is the standard deviation of active return. This is displayed as annualized value based on the standard deviation of monthly active returns.

• Information ratio is the active return divided by the tracking error. It measures whether the investment outperformed its benchmark consistently.

• Gain/Loss ratio is a measure of downside risk, and it is calculated as the average positive return in up periods divided by the average negative return in down periods.

• Upside Capture Ratio measures how well the fund performed relative to the benchmark when the market was up, and Downside Capture Ratio measures how well the fund performed relative to the benchmark when the market was down. An upside capture ratio greater than 100 would indicate that the fund outperformed its benchmark when the market was up, and a downside capture ratio below 100 would indicate that the fund lost less than its benchmark when the market was down. To calculate upside capture ratio a new series from the portfolio returns is constructed by dropping all time periods where the benchmark return is less than equal to zero. The up capture is then the quotient of the annualized return of the resulting manager series, divided by the annualized return of the resulting benchmark series. The downside capture ratio is calculated analogously.

• All risk measures for the portfolio and portfolio assets are calculated based on monthly returns.

• Gross expense ratio reflects the total annual operating expenses paid by each fund. Net expense ratio reflects what investors were charged after waivers, reductions, and reimbursements.

• Price to earnings (P/E) ratio of a stock is calculated by dividing the current price of the stock by its trailing 12 months' earnings per share. For funds the price to earnings ratio is computed as the weighted average of fund holdings.

• The annual results for 2023 are based on monthly returns from January to July.

• The results assume bands based (10.00% absolute, 100.00% relative) rebalancing of portfolio assets to match the specified allocation.

• The time period for one or more assets was extended based on the configured asset backfills.