

Strategy Overview

As of 3/31/25

Global Diversified Balanced is a moderately tactical investment strategy designed to produce a balanced approach to growth and income. The strategy invests in a diversified basket of global ETFs (global equities, global bonds, real estate, alternative investments and cash equivalents) with a balanced objective of capital appreciation and income generation.

Primary Objective
Balanced Growth & Income

Secondary Objective
Downside Risk Protection

Asset Allocation Range
Based on market conditions

Equities

40% ↔ 60%

Fixed Income

40% ↔ 60%

Alternative

0% ↔ 20%

Active Management for a Changing Market

- People are living longer, and the road to financial security is only getting more complex. Investors require thoughtful solutions that properly balance the **financial tradeoff between income production and principal risk**.
- The rise of the Exchange Traded Fund (ETF) marketplace has provided NorthCoast with one of the tools necessary to deliver investment products designed to manage this tradeoff. Utilizing a variety of ETFs, NorthCoast seeks to provide investors with **increased transparency, lower costs, and greater consistency**.
- Market exposure adjustments, rules-based ETF selection, and disciplined risk management are the key components to Global Diversified Balanced. Incorporating a hands-on tactical asset allocation solution can **enhance diversification, lower volatility, and generate solid, long-term income**.

Investment Process

Focus on income generation while managing principal risk through the implementation of a systematic 3-step process

1

Determine Asset Allocation

Goal to reduce volatility by shifting to conservative assets when risks outweigh potential return

2

Select ETFs

Select ETFs with the highest ranked risk-adjusted appreciation potential

3

Manage Risk

Monitor positions daily and preserve capital

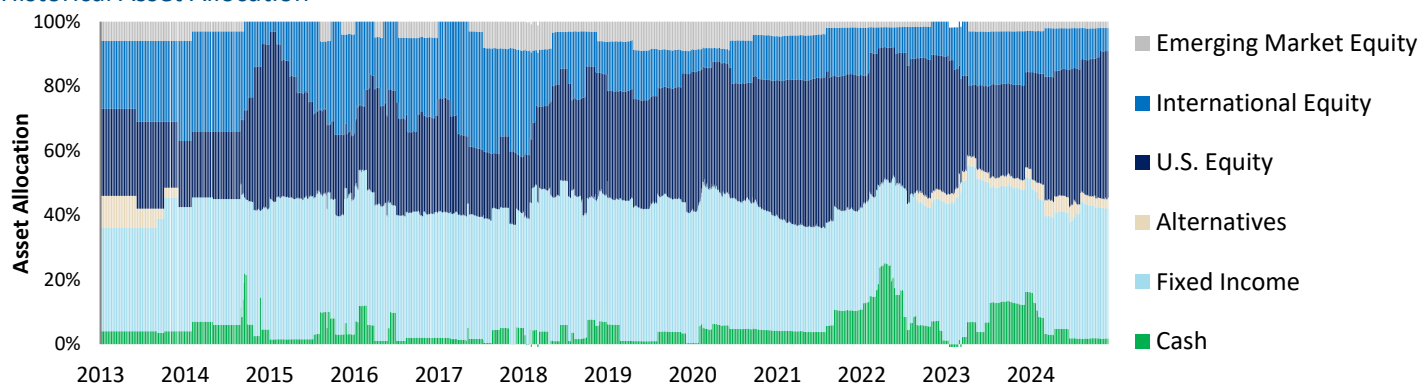
Strategy Benefits

| | |
|---------------|--|
| Complementary | Low correlation to standard equity benchmarks |
| Defensive | Able to shift across multiple asset classes |
| Disciplined | Quantitatively researched and rules-based management |
| Transparent | Separately managed account (SMA) structure provides real-time account access |

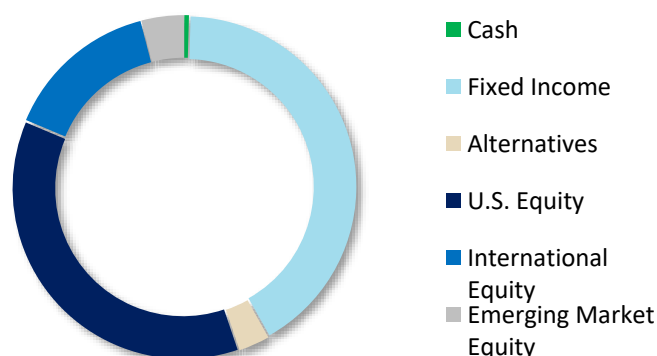
Management

| | |
|---------------|---|
| Firm | NorthCoast Asset Management |
| Home Office | Greenwich, Connecticut |
| Account Types | All brokerage, retirement, and trust accounts welcome |
| Contact | 203.900.8836 info@northcoastam.com northcoastam.com |

Historical Asset Allocation



Sample Asset Allocation



Sample Holdings

- MBB iShares MBS ETF
- IGLB iShares 10+ Year Credit Bond ETF
- IGIB iShares Intermediate Credit Bond ETF
- HYG iShares High Yield Corporate Bond ETF
- IEI iShares 3-7 Year U.S. Treasury Bond ETF
- HYD Vaneck Vectors High Yield Municipal Bond ETF
- EMB iShares J.P. Morgan Emerging Market Bond ETF
- IJR iShares Core S&P Small-Cap ETF
- IVV iShares Core S&P 500 ETF
- IJH iShares Core S&P Mid-Cap ETF
- EPP iShares MSCI Pacific Ex-Japan ETF
- IEMG iShares Core MSCI Emerging Markets ETF

Sample Holdings determined by weight. The list above is shown for informational purposes only. It can change and is not a recommendation to buy or sell any of these securities or to allocate a portfolio in this manner.

Total Performance
(% Net)

| | 2013* | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | YTD 2025 | Total Return | Growth of \$1,000,000 |
|-----------------------------|-------|------|------|------|------|------|------|------|------|-------|------|------|----------|--------------|-----------------------|
| Global Diversified Balanced | 8.3 | 2.8 | -3.3 | 8.8 | 14.6 | -7.4 | 17.6 | 10.2 | 10.8 | -14.1 | 9.2 | 9.7 | 0.6 | 84.6 | \$1,846,111 |
| 50/50 Global Blend | 7.5 | 2.4 | -2.5 | 5.1 | 15.4 | -5.2 | 16.6 | 13.4 | 6.4 | -17.1 | 13.8 | 7.6 | 0.7 | 77.3 | \$1,773,356 |

Annualized Returns
(% Net)

| | 1-yr | 3-yr | 5-yr | 10-yr | Since Inception 2/1/13 |
|-----------------------------|------|------|------|-------|------------------------|
| Global Diversified Balanced | 5.7 | 3.2 | 8.5 | 5.0 | 5.1 |
| 50/50 Global Blend | 5.2 | 2.7 | 6.8 | 4.9 | 4.8 |

Important Disclosure Information

Kovitz Investment Group Partners, LLC (Kovitz) dba NorthCoast Asset Management is an investment adviser register with the Securities and Exchange Commission under the Investment Advisers Act of 1940 that provides investment management services to individual and institutional clients. Effective June 1, 2024, NorthCoast Asset Management underwent an organizational change and all persons responsible for portfolio management became employees of Kovitz Investment Group Partners, LLC. Prior to June 1, 2024, NorthCoast Asset management was previously overseen by Focus partner Connectus Wealth since November 1, 2021. From 2008 until November 2021, the Firm was defined as NorthCoast Investment Management, LLC. The accounts managed at the predecessor firms are sufficiently similar to the accounts managed at NorthCoast Asset Management, such that the performance results would provide relevant information to clients or investors.

Past Performance is not indicative of future results. Net performance reflects the deduction of actual fees, up to 1.00% annually, applied quarterly (up to 0.25% per quarter). All investments involve risk, including loss of principal. NorthCoast Asset Management (NCAM) claims compliance with the Global Investment Performance Standards (GIPS®). GIPS® is a registered trademark of CFA Institute. The CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein. NorthCoast Asset Management is a d/b/a of, and investment advisory services are offered through, Kovitz Investment Group Partners, LLC (Kovitz), an investment adviser registered with the United States Securities and Exchange Commission (SEC). Registration with the SEC or any state securities authority does not imply a certain level of skill or training. More information about Kovitz can be found at www.kovitz.com.

Returns are presented net-of-fees. Net-of-fee returns are reduced by trading costs and the portfolio's actual management fee. Valuations are computed and performance is reported in U.S. dollars. A complete list of composite descriptions is available upon request. Policies for valuing portfolios, calculating performance, and preparing compliant presentations are available upon request. To obtain a compliant presentation for the associated strategy, please contact one of our advisors at 800.274.5448.

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Benchmark - 50/50 Global Blend = The blended benchmark of 50% MSCI ACWI / 50% J.P. Morgan Global Aggregate Bond Index. The MSCI ACWI index is designed to measure the equity markets of developed and emerging markets outside of the United States and is generally considered a proxy for the global market. The JP Morgan Global Aggregate Bond Index is a broad-based index designed to represent multi-currency, global investment grade bonds.