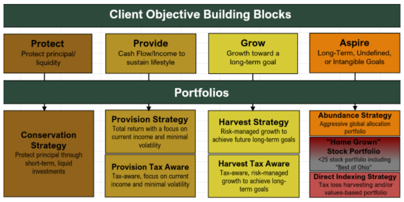


Core Portfolio Allocations

as of December 31, 2025

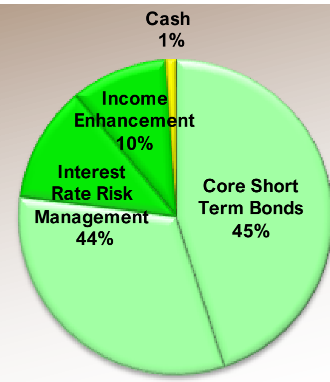
Conservation

Objective*: Minimal risk and modest income, consistent with preserving principal over time periods of one year or more.

Volatility Target*: 0 to 3%

Sector Allocation:

Cash:	1%	Liquidity
Core Short Term Bonds:	45%	High Quality, low cost index
Interest Rate Risk Management:	44%	Ultra short, diversified
Income Enhancement:	10%	Securitized credit



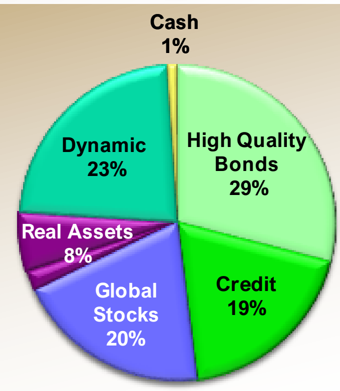
Provision

Objective*: Sustain wealth by focusing on current income and low principal volatility over the long term.

Volatility Target*: 3 to 8%

Sector Allocation:

Cash:	1%	Liquidity
HQ Bonds:	29%	Corporate, TIPS
Credit:	19%	High yield
Global Stocks:	20%	Blue chip dividends
Real Assets:	8%	REITs, commodities
Dynamic:	23%	Tactical income



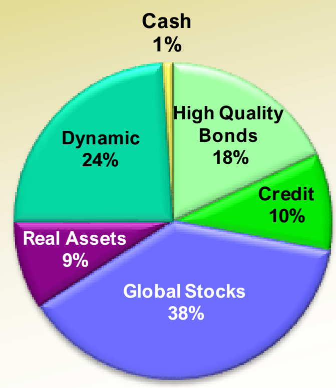
Harvest

Objective*: Risk-managed growth through a multi-asset strategy to achieve long-term dreams and goals.

Volatility Target*: 8 to 15%

Sector Allocation:

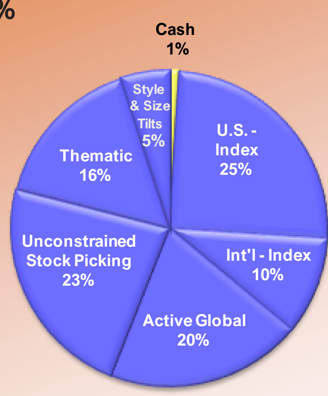
Cash:	1%	Liquidity
HQ Bonds:	18%	Corporate, TIPS
Credit:	10%	High yield
Global Stocks:	38%	Growth and dividends
Real Assets:	9%	REITs, natural resource stocks
Dynamic:	24%	Tactical, hedged stocks



Abundance

Objective*: Aggressive portfolio that seeks to outperform major market averages over the long-term.
Volatility Target *: 15 to 24%

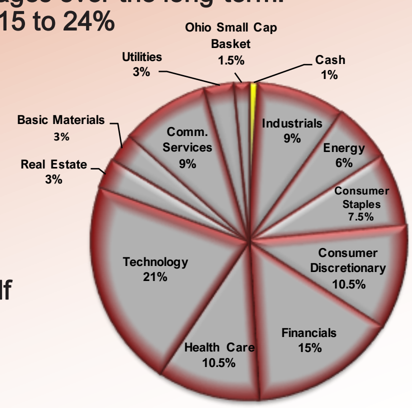
Focuses on global (both U.S. and foreign) stocks. Part of portfolio is Index Aware to the MSCI ACWI and part is designed to be Index Unconstrained.



Home Grown

Objective*: Aggressive portfolio that seeks to outperform major market averages over the long-term.
Volatility Target *: 15 to 24%

Concentrated portfolio of individual U.S. stocks with sector exposures similar to the S&P 500 and roughly half of holdings in Ohio-based companies.



*There is no guarantee portfolio objectives or volatility targets will be met. Allocations subject to change without notice.

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