



Symmetry U.S. and International Precision Components



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Global Markets-in-Review

The Power of Diversification: Asset Class Returns 2025

Asset Class	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	15 Years Annualized*	Q4
S&P 500	9.37	18.63	39.09	32.00	4.48	20.41	37.75	2.06	36.61	42.14	45.91	16.09	44.51	33.55	34.36	16.54	5.85
US Growth	7.84	18.20	34.83	13.69	3.38	18.75	27.90	1.86	31.49	19.18	28.71	1.50	26.29	25.02	32.55	14.39	5.26
US Value	3.21	17.19	32.39	13.45	1.38	11.96	24.81	1.53	25.86	18.69	27.20	0.08	19.08	14.29	20.15	11.10	4.78
US Small Cap	3.04	17.12	32.09	11.93	1.06	11.77	21.83	1.11	25.66	18.40	27.11	-2.81	18.60	11.18	17.88	11.09	3.06
US REIT	2.11	17.02	21.57	6.09	0.93	11.60	15.58	0.01	23.16	11.98	24.55	-5.46	15.81	10.99	15.77	7.36	3.02
US Aggregate Bond	1.59	16.00	14.28	5.97	0.71	6.72	15.16	-0.88	23.10	8.09	21.08	-5.56	13.96	8.10	15.18	7.29	2.66
Int'l Markets	1.43	15.60	7.70	3.13	0.55	6.68	14.86	-2.72	19.10	7.51	13.17	-5.63	10.27	8.05	13.61	6.78	2.53
Emerging Markets	0.63	10.03	1.24	2.56	0.36	6.59	4.12	-4.22	18.90	6.46	10.38	-13.01	9.51	6.41	12.12	4.46	2.32
US Credit Bond	0.08	5.51	1.22	1.95	0.03	3.29	3.76	-4.38	8.72	5.19	7.68	-13.82	5.94	5.45	8.77	3.88	1.49
US Gov't Bond	-2.75	4.23	0.76	1.18	-1.47	2.65	3.54	-5.34	7.69	4.34	0.05	-15.53	5.53	5.38	7.30	2.63	1.24
3-month T-Bill	-3.57	4.21	0.05	0.96	-2.19	2.58	2.32	-7.95	6.58	2.34	-0.37	-17.82	5.48	5.26	6.74	2.28	1.15
World Bond	-4.11	1.36	-0.12	0.03	-2.60	1.88	1.70	-10.99	6.25	1.07	-0.55	-18.11	5.26	4.72	5.83	1.69	1.10
Commodities	-11.78	0.97	-2.02	-1.82	-4.06	1.18	0.92	-11.25	4.23	0.58	-1.18	-19.74	4.87	4.69	4.77	1.54	1.08
Alternatives	-13.32	0.07	-2.27	-3.88	-14.60	1.02	0.84	-13.64	3.28	-3.12	-1.54	-25.96	4.39	3.32	4.40	1.48	1.02
60/40 Blend	-18.17	-1.06	-9.52	-17.01	-24.66	0.27	0.69	-14.25	2.25	-11.20	-2.22	-32.17	-7.91	1.25	3.67	-0.45	-0.79

Source: Morningstar Direct © and www.hedgefundresearch.com. Diversification seeks to mitigate risk by combining a wide range of investments within a portfolio. Diversified portfolios contain various asset classes in an effort to limit the risk associated with investment concentration in one single asset. Using this methodology, however, does not guarantee a profit or protection from loss in a declining market. Past performance does not guarantee future results. Investors cannot invest directly in an index. Actual performance for client accounts will differ.

*Annualized 15 year returns to last quarter end. Annualized return: is calculated as a geometric average to show what an investment would earn over a period of time if the annual return was compounded.

Please see disclosure at the end of this presentation for a description of the 60/40 Blend and additional information.

Global Markets-in-Review Equities (as of 02/28/2026)



Source: Morningstar Direct ©. As of 02/28/2026

U.S. Stocks represented by MSCI USA GR USD

International Stocks represented by MSCI World-EX US GR USD

Emerging Markets represented by MSCI EM GR USD

Past performance does not guarantee future results. All data is from sources believed to be reliable but cannot be guaranteed or warranted. Please see disclosure in the back of this presentation labeled Index Disclosure & Definitions.

Indices are not available for direct investment. Their performance does not reflect the expenses associated with the management of an actual portfolio.

U.S. Equity Factors (as of 02/28/2026)

	EQUITY FACTORS					
	Market	Value	Size	Momentum	Quality	Min. Volatility
YTD	0.40%	6.36%	8.32%	1.39%	2.93%	3.88%
Past 12 Months	16.57%	14.68%	23.27%	13.77%	16.10%	5.19%
Past 3 Years	21.79%	14.86%	14.10%	21.95%	24.99%	13.33%
Past 5 Years	13.59%	11.75%	7.63%	9.81%	14.88%	10.09%
Past 10 Years	15.50%	11.58%	12.65%	14.92%	16.85%	11.04%
Past 20 Years	10.89%	8.40%	9.31%	11.12%	12.89%	9.80%

Source: Morningstar. As of 02/28/2026
Market represented by MSCI USA GR USD

U.S. equity factors represented by MSCI USA GR USD indices for each of Value, Size, Momentum, Quality, and Minimum Volatility.

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Developed Equity Factors (as of 02/28/2026)

	EQUITY FACTORS					
	Market	Value	Size	Momentum	Quality	Min. Volatility
YTD	9.78%	11.53%	12.19%	10.07%	9.59%	8.58%
Past 12 Months	36.19%	47.63%	47.06%	39.94%	25.46%	28.49%
Past 3 Years	19.77%	24.52%	18.94%	23.42%	15.03%	17.24%
Past 5 Years	11.79%	16.29%	8.91%	11.92%	8.67%	9.53%
Past 10 Years	11.08%	12.16%	10.59%	12.20%	10.52%	8.08%
Past 20 Years	6.41%	6.40%	6.79%	7.43%	7.84%	7.29%

Source: Morningstar. As of 02/28/2026

Market represented by MSCI World-EX US GR USD

Ex-U.S. equity factors represented by MSCI World Ex-USA GR USD indices for each of Value, Size, Momentum, Quality, and Minimum Volatility.

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Emerging Market Equity Factors (as of 02/28/2026)

	EQUITY FACTORS					
	Market	Value	Size	Momentum	Quality	Min. Volatility
YTD	14.86%	16.01%	11.73%	23.31%	11.87%	7.34%
Past 12 Months	50.83%	51.15%	40.51%	59.73%	34.26%	24.57%
Past 3 Years	22.13%	22.83%	19.19%	26.56%	14.54%	13.53%
Past 5 Years	6.79%	9.94%	10.08%	6.23%	5.02%	5.66%
Past 10 Years	11.14%	10.90%	10.90%	13.41%	9.18%	7.57%
Past 20 Years	6.55%	6.41%	7.69%	8.45%	7.54%	7.22%

Source: Morningstar. As of 02/28/2026

Market represented by MSCI EM GR USD

EM equity factors represented by MSCI EM GR USD indices for each of Value, Size, Momentum, Quality, and Minimum Volatility.

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Indices are not available for direct investment. Their performance does not reflect the expenses associated with the management of an actual portfolio.

PrecisionCore

Strategically Allocated ETF Models

PrecisionCore

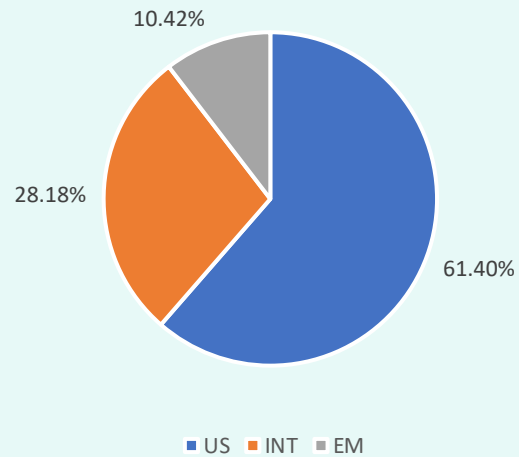
Strategically Allocated Factor Based Portfolios using ETFs

- Range of models to select from
- Strategic allocations
- Multi-manager model strategy
- Factor Tilts – Value, Momentum, Quality, Small, Minimum Volatility
- Equity component set to match global market cap weights
 - Currently about 62% US, 28% Int'l Developed, 10% Emerging Markets
 - Allocations will evolve over time

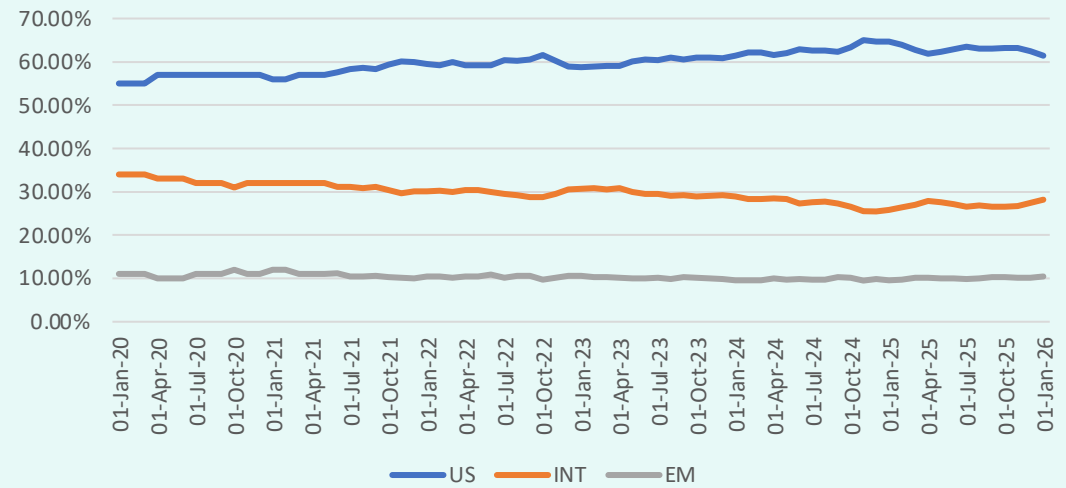
Global Market Weights

Can shift over time

01/31/2026 Global Market Cap Weights



Global Market Cap Weights Through Time



Source: January 2026 FTSE Global Market Caps

Symmetry PrecisionCore ETF

Master Model Allocations & Expense Ratios

Asset Class	Ticker	Core Bond	Conservative	Moderate Conservative	Moderate	Moderate Growth	Growth	Aggressive
U.S. Stocks		0.0%	18.8%	31.4%	37.7%	44.0%	50.2%	61.5%
Dimensional US Core Equity 2 ETF	DFAC	-	7.4	12.7	15.0	17.6	20.2	23.7
Avantis US Large Cap Value ETF	AVLV	-	1.9	3.1	3.8	4.4	5.0	6.3
Avantis US Small Cap Value ETF	AVUV	-	1.9	3.1	3.8	4.4	5.0	6.3
iShares MSCI USA Momentum Factor ETF	MTUM	-	3.8	6.3	7.5	8.8	10.0	12.6
iShares MSCI USA Quality Factor ETF	QUAL	-	1.9	3.1	3.8	4.4	5.0	6.3
iShares MSCI USA Min Vol Factor ETF	USMV	-	1.9	3.1	3.8	4.4	5.0	6.3
International Stocks		0.0%	11.2%	18.6%	22.3%	26.0%	29.8%	36.5%
Dimensional International Core Eq 2 ETF	DFIC	-	4.1	6.9	8.2	9.4	10.7	13.0
Dimensional Emerging Markets Cr Eq 2 ETF	DFEM	-	1.7	2.8	3.4	3.9	4.6	5.4
Avantis International Large Cap Val ETF	AVIV	-	0.8	1.3	1.6	1.9	2.2	2.7
Avantis International Small Cap Val ETF	AVDV	-	0.8	1.3	1.6	1.9	2.2	2.7
Avantis Emerging Markets Value ETF	AVES	-	0.8	1.3	1.5	1.8	2.0	2.6
iShares MSCI EAFE Min Vol Factor ETF	EFMV	-	0.8	1.3	1.6	1.9	2.2	2.7
iShares MSCI Intl Momentum Factor ETF	IMTM	-	1.6	2.7	3.2	3.8	4.3	5.4
iShares MSCI Emerg Mkts Min Vol Fctr ETF	EEMV	-	0.6	1.0	1.2	1.4	1.6	2.0
Fixed Income		100.0%	70.0%	50.0%	40.0%	30.0%	20.0%	2.0%
iShares 1-3 Year Treasury Bond ETF	SHY	28.0	12.0	-	-	-	-	-
State Street® SPDR® Bimbg Hi Yld Bd ETF	JNK	-	-	-	2.0	1.5	2.0	-
Vanguard Short-Term Bond ETF	BSV	60.0	42.0	23.0	-	-	-	-
Vanguard Total Bond Market ETF	BND	-	-	10.0	21.0	14.0	8.0	-
Vanguard Total International Bond ETF	BNDX	10.0	14.0	15.0	15.0	12.5	8.0	-
Cash		2.0	2.0	2.0	2.0	2.0	2.0	2.0
Total Portfolio Expense Ratio		0.07	0.10	0.13	0.15	0.17	0.18	0.21

ETFs do not sell individual shares directly to investors and only issue their shares in large blocks. Exchange traded funds are subject to risks similar to those of stocks. Investment returns will fluctuate and are subject to market volatility, so that an investor's shares, when redeemed or sold, may be worth more or less than their original cost. ETF shares are bought and sold at market price (not NAV) and are not individually redeemed from the fund. Brokerage commissions, and investment advisory fees will reduce returns. An investor should consider investment objectives, risks, charges and expenses before investing. To obtain a prospectus, which contains this and other information, please contact your advisor or visit the following websites: www.vanguard.com, www.spdrs.com, www.dimensionalfund.com, www.avantisinvestors.com/ and www.ishares.com. Please read the prospectus carefully before investing.

*Symmetry also offers tax-managed versions of each model, which aim to minimize tax impact.

Allocations presented here represent the allocations of the Symmetry PrecisionCore ETF portfolios as of January 2026. The allocations will change over time as the portfolios are aligned with the current global market weights and Symmetry's small and value overweights. Global market cap weight information is provided by sources believed to be reliable but cannot be guaranteed or warranted. Bond models are not aligned with market weights, however, and may change over time.

The above information is supplemented by the attached disclosure located at the end of this module labeled **PrecisionCore ETF Portfolios Master Model Allocations and Expense Ratios Disclosure**. The data should be reviewed in conjunction with the disclosure of the source of the information.

Investors will not receive the exact allocations presented above due to a variety of implementation factors, including but not limited to: the custodian or trading platform's own trading algorithm, any changes in price that take place from the time the positions are calculated to the time they are actually traded, and the fact that ETFs can only be purchased in whole shares. In some cases for certain custodians, positions with small allocations may be eliminated altogether from time to time. Calculation of expense ratio does not include cash position.

The holdings comprising the strategies and the allocations to those holdings have changed over time and may change in the future.

Please be advised that some of the portfolios may not be available through all broker-dealers.

PrecisionCore

Strategically Allocated Factor Based Portfolios using ETFs

- Pre-built models to help you scale your business and to spend more time in front of your clients.
- Ideal for:
 - Clients looking for a low-cost portfolio using ETFs
 - Global portfolio to provide beta allocation
 - Desire to outperform the benchmark over time
 - Tax-efficient solutions

Precision U.S. and International Equity

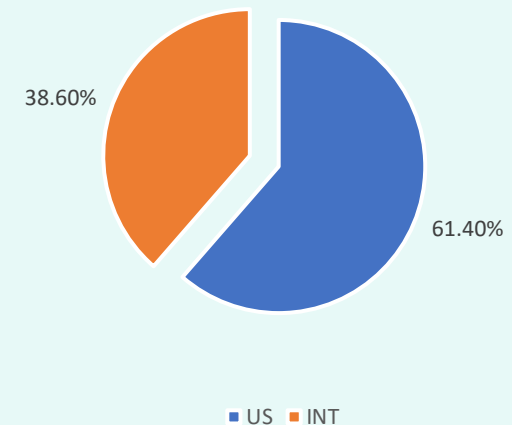
Strategically Allocated ETF Components

PrecisionFactor Series

Strategically Allocated Components using ETFs

- PrecisionCore Equity Model broken into geographic components:
 - US PrecisionEquity
 - International PrecisionEquity
- Factor Tilts – Value, Momentum, Quality, Small, Minimum Volatility
- Pre-built components to help you scale your business and to spend more time in front of your clients.
- Ideal for:
 - Clients looking for a low-cost portfolio using ETFs
 - Flexibility to set your own geographic allocation and/or model allocation
 - Desire to potentially outperform the benchmark over time with our factor tilts
 - Tax-efficient solutions

01/31/2026 Global Market Cap Weights



Symmetry Precision U.S. Equity

PrecisionFactor ETF Master Model Allocations & Expense Ratios

Asset Class	Ticker	Symmetry Precision U.S. Equity
U.S. Stocks		100.0%
Dimensional US Core Equity 2 ETF	DFAC	38.0%
iShares MSCI USA Momentum Factor ETF	MTUM	20.0%
Avantis US Large Cap Value ETF	AVLV	10.0%
iShares MSCI USA Min Vol Factor ETF	USMV	10.0%
iShares MSCI USA Quality Factor ETF	QUAL	10.0%
Avantis US Small Cap Value ETF	AVUV	10.0%
Cash	Cash	2.0%
Total Portfolio Expense Ratio		0.16%

ETFs do not sell individual shares directly to investors and only issue their shares in large blocks. Exchange traded funds are subject to risks similar to those of stocks. Investment returns will fluctuate and are subject to market volatility, so that an investor's shares, when redeemed or sold, may be worth more or less than their original cost. ETF shares are bought and sold at market price (not NAV) and are not individually redeemed from the fund. Brokerage commissions will reduce returns. An investor should consider investment objectives, risks, charges and expenses before investing. To obtain a prospectus, which contains this and other information, please visit the following websites: www.dimensional.com, www.avantis.investors.com and www.ishares.com. Please read the prospectus carefully before investing.

Allocations presented here represent the allocations of the Symmetry Precision U.S. Equity Portfolio as of January 2026. The allocations will change over time as the portfolios are aligned with the current global market weights and Symmetry's small and value overweights. Global market cap weight information is provided by sources believed to be reliable but cannot be guaranteed or warranted. Bond models are not aligned with market weights, however, and may change over time.

The above information is supplemented by the attached disclosure located at the end of this module labeled **Precision U.S. Equity ETF Master Model Allocations & Expense Ratios Disclosure**. The data should be reviewed in conjunction with the disclosure of the source of the information.

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Symmetry Precision International Equity

PrecisionFactor ETF Master Model Allocations & Expense Ratios

Asset Class	Ticker	Symmetry Precision International Equity
International Stocks		100.0%
Dimensional International Core Eq 2 ETF	DFIC	34.8%
Dimensional Emerging Markets Cr Eq 2 ETF	DFEM	14.7%
iShares MSCI Intl Momentum Factor ETF	IMTM	14.5%
Avantis International Small Cap Val ETF	AVDV	7.2%
Avantis International Large Cap Val ETF	AVIV	7.2%
iShares MSCI EAFE Min Vol Factor ETF	EFAV	7.2%
Avantis Emerging Markets Value ETF	AVES	6.9%
iShares MSCI Emerg Mkts Min Vol Fctr ETF	EEMV	5.5%
Cash	Cash	2.0%
Total Portfolio Expense Ratio		0.28%

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Allocations presented here represent the allocations of the Symmetry Precision International Equity ETF portfolios as of January 2026. The allocations will change over time as the portfolios are aligned with the current global market weights and Symmetry's small and value overweights. Global market cap weight information is provided by sources believed to be reliable but cannot be guaranteed or warranted. Bond models are not aligned with market weights, however, and may change over time. The above information is supplemented by the attached disclosure located at the end of this module labeled **Symmetry Precision International Equity ETF Master Model Allocations & Expense Ratios Disclosure**. The data should be reviewed in conjunction with the disclosure of the source of the information.

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Symmetry Precision U.S. Equity Composite Returns

As of 01/31/2026

	1-Month	YTD	1-Year	3-Year		5-Year		Since-Inception ¹	
	Return	Return	Return	Return	Standard Deviation	Return	Standard Deviation	Return	Standard Deviation
Symmetry Precision U.S. Equity (Gross Composite)	2.92%	2.92%	14.28%	16.64%	12.22	12.05%	14.61	12.59%	15.38
Symmetry Precision U.S. Equity (Net Composite)	2.80%	2.80%	12.63%	15.03%	12.28	10.56%	14.56	11.11%	15.33
MSCI US Broad Market NR USD	1.63%	1.63%	15.13%	19.77%	12.21	13.26%	15.41	14.07%	16.07
S&P 500 TR USD	1.45%	1.45%	16.35%	21.11%	11.65	14.99%	15.07	15.17%	15.52

*Inception for Symmetry Precision U.S. Equity is 01/01/2017.

Please be advised that some portfolios may not be available through all broker-dealers. Past Performance does not guarantee future results. The above composite account performance represents the performance of the Symmetry Precision U.S. Equity portfolio. The Symmetry Precision U.S. Equity offering became available to the public on January 1, 2017. The portfolio is comprised of exchange traded funds from iShares, Avantis, and Dimensional. The portfolio consists of exchange traded funds which hold U.S. equities.

The performance results reflect the reinvestment of dividends and other portfolio earnings and the deduction of Symmetry's investment management fee, the investment advisory fee charged by each adviser who serves as the adviser to the underlying client account, transaction fees, custodian fees and the separate fees assessed directly by each unaffiliated ETF that comprised each portfolio. Account performance information has been compiled by Symmetry Partners, LLC as supplied by the custodian and other third party services providers. All data is from source believed to be reliable but cannot be guaranteed or warranted.

Performance shown is the monthly Beginning Market Value-weighted Time-Weighted Rate of Return (BMV-weighted TWRR). TWRR adjusts for cash flows and is calculated from the beginning and ending market values for days that are affected by those cash flows. If there are cash flows, the month is separated into sub-periods. The periodic returns for the sub-periods are geometrically linked (multiplied) to calculate the full month's TWRR. In the event there are no cash flows, the sub-period will start the first of the month and end the last day of that month.

Gross returns are shown for comparison purposes and do not include the deduction of an investment management, custodian and advisory fee.

For additional information regarding the composites, exchange traded funds and Symmetry Partners, LLC please see disclosure in back.

Standard Deviation is a measure of the risk of an investment that measures the dispersion of returns around the average return. The higher the standard deviation, the more volatile, or "risky" the investment has been based on historical returns.

Symmetry Precision International Equity Composite Returns

As of 01/31/2026

	1-Month	YTD	1-Year	3-Year		5-Year		Since-Inception ¹	
	Return	Return	Return	Return	Standard Deviation	Return	Standard Deviation	Return	Standard Deviation
Symmetry Precision International Equity (Gross Composite)	5.53%	5.53%	35.90%	16.19%	10.75	9.83%	13.43	8.82%	14.61
Symmetry Precision International Equity (Net Composite)	5.43%	5.43%	34.16%	14.75%	10.79	8.46%	13.40	7.43%	14.58
MSCI ACWI Ex USA IMI NR USD	6.04%	6.04%	35.01%	16.39%	11.37	9.01%	13.97	9.44%	14.89

¹Inception for Symmetry Precision U.S. Equity is 01/01/2017.

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The performance results reflect the reinvestment of dividends and other portfolio earnings and the deduction of Symmetry’s investment management fee, the investment advisory fee charged by each adviser who serves as the adviser to the underlying client account, transaction fees, custodian fees and the separate fees assessed directly by each unaffiliated ETF that comprised each portfolio. Account performance information has been compiled by Symmetry Partners, LLC as supplied by the custodian and other third party services providers. All data is from source believed to be reliable but cannot be guaranteed or warranted.

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Standard Deviation is a measure of the risk of an investment that measures the dispersion of returns around the average return. The higher the standard deviation, the more volatile, or “risky” the investment has been based on historical returns.

Customization with Scale

Build Your Own Allocations

Customization with Scale

Using our PrecisionCore and Precision Components to build your own models

- With your UMA platform, you can build your own models and use them over and over again
- Create models to match your desired allocations, styles, or create a model to meet a specific client need
- Consult with your Regional Director to craft the optimal model(s)

Let's look at some examples

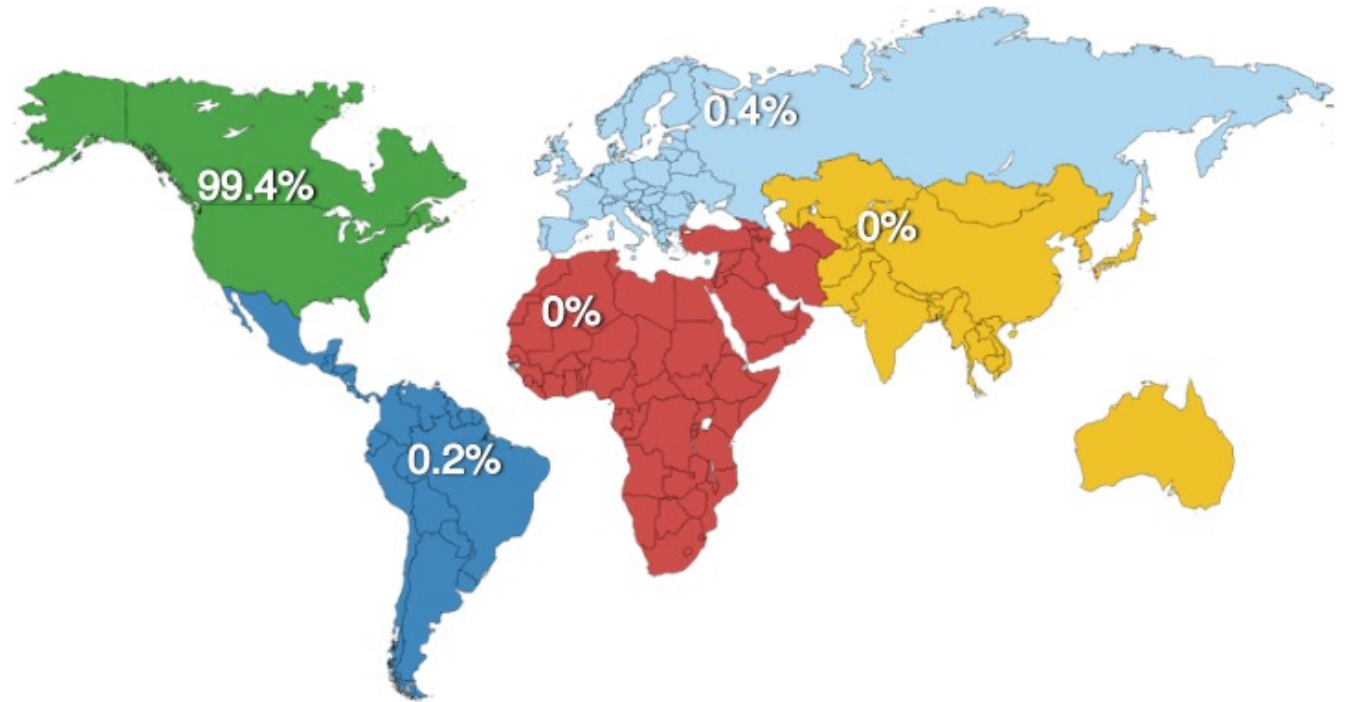
Custom Geographic Weighting

A 60/40 model with 100% US Equity allocation:

- 60% Precision U.S. Equity
- 40% Fixed Income

Equity Geographic Analysis

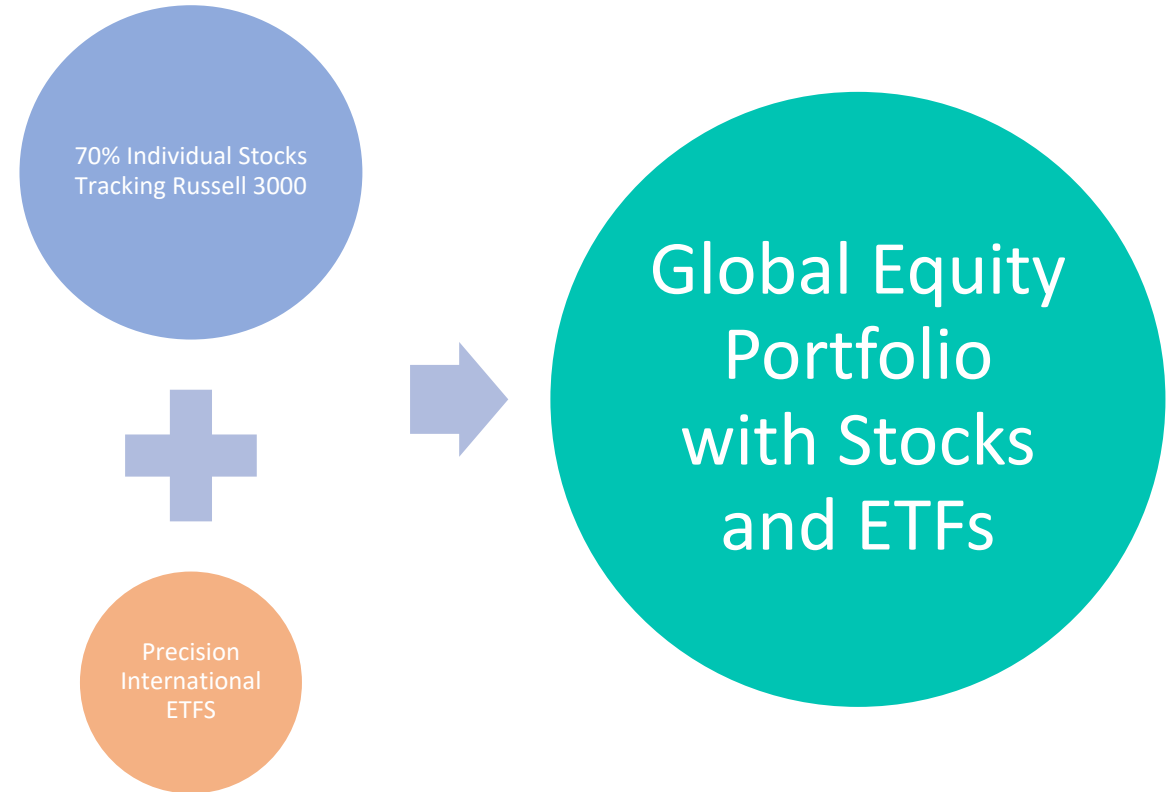
P1: PF US Only



Precision Components with Direct Index

A stock portfolio for Tax Alpha combined with ETFs for Global Diversification.

- 70% Russell 3000 Direct Index
- 30% Precision International Equity



Create your own Active/Strategic Solution

Symmetry Precision Component models could be combined with a manager like Capital Group to potentially smooth out market cycles.

Symmetry Precision U.S. Equity				Capital Group Growth ETF				50% Symmetry / 50% Capital Group			
	Value	Blend	Growth		Value	Blend	Growth		Value	Blend	Growth
Large	15.60	27.93	13.31	Large	7.18	38.88	29.75	Large	11.39	33.40	21.53
Mid	7.04	10.77	6.07	Mid	2.40	6.11	13.75	Mid	4.72	8.44	9.91
Small	9.87	6.61	2.79	Small	0.00	0.67	1.25	Small	4.94	3.64	2.02

Source – as of 02/28/2025 Morningstar Direct. This illustration compares the Capital Group Growth ETF equity allocation against the Symmetry Precision U.S. Equity component allocation. The 50/50 illustration is to serve as a hypothetical of what a potential pairing could look like.



Thank You



Disclosure from Symmetry Partners, LLC

Symmetry Partners, LLC is an investment advisory firm registered with the Securities and Exchange Commission. The firm only transacts business in states where it is properly registered or exempted or excluded from registration requirements. Registration with the US SEC or any state securities authority does not imply a certain level of skill or training. Symmetry charges an investment management fee for its services. All Symmetry fees can be found in the Symmetry ADV Part2A located on the website at www.symmetrypartners.com. Past Performance does not guarantee future results. All data is from sources believed to be reliable but cannot be guaranteed or warranted. Different types of investments involve varying degrees of risk, and there can be no assurance that the future performance of any specific investment, investment strategy, or product, or any non-investment related content, referred to directly or indirectly in this material will be profitable, or prove successful. As with any investment strategy, there is the possibility of profitability as well as loss. Any chart that is presented in this presentation is for informational purposes only and should not be considered an all-inclusive formula for security selection.

Diversification seeks to reduce volatility by spreading your investment dollars into various asset classes to add balance to your portfolio. Using this methodology, however, does not guarantee a profit or protection from loss in a declining market. Rebalancing assets can have tax consequences. If you sell assets in a taxable account you may have to pay tax on any gain resulting from the sale. Please consult your tax advisor.

Symmetry Partners' investment approach seeks enhanced returns by overweighting assets that exhibit characteristics that tend to be in accordance with one or more "factors" identified in academic research as historically associated with higher returns. Please be advised that adding these factors may not ensure increased return over a market weighted investment and may lead to underperformance relative to the benchmark over the investor's time horizon. The factors Symmetry seeks to capture may change over time at its discretion. Currently, the major factors in equity markets used by Symmetry and some associated academic research are: the market risk premium (Sharpe, William F. "Capital Asset Prices: A Theory of Market Equilibrium under Conditions of Risk." *The Journal of Finance*, Vol. 19, No. 3 (Sept. 1964), 425-442.), value (Fama, Eugene and Ken French. "Common risk factors in the returns on stocks and bonds." *Journal of Financial Economics*, 33, (1993), 3-56.), small (Banz, Rolf W. "The Relationship Between Return and Market Value of Common Stocks." *Journal of Financial Economics*, 9 (1981), 3-18.), profitability (Novy-Marx, Robert. "The Other Side of Value: The Gross Profitability Premium." *Journal of Financial Economics*, 108(1), (2013), 1-28.), quality (Asness, Clifford S.; Andrea Frazzini; and Lasse H. Pedersen. "Quality Minus Junk." Working Paper.), momentum (Jegadeesh, Narasimhan and Sheridan Titman. "Returns to Buying Winners and Selling Losers: Implications for Stock Market Efficiency." *The Journal of Finance*, Vol. 48, No. 1, (March 1993), 65-91), and minimum volatility (Ang, Andrew, Robert J. Hodrick, Yuhang Xing and Xiaoyan Zhang. "The Cross-Section of Volatility and Expected Returns." *The Journal of Finance*, Vol. 61, No. 1 (Feb. 2006), pp. 259-299.) On the bond side, Symmetry primarily seeks to capture maturity and credit risk premiums (Ilmanen, Antti. *Expected Returns: An Investor's Guide to Harvesting Market Rewards*. WileyFinance, 2011, p157-158 and 183-185.).

Higher potential return generally involves greater risk, short term volatility is not uncommon when investing in various types of funds including but not limited to: sector, emerging markets, small and mid-cap funds. International investing involves special risks such as currency fluctuation, lower liquidity, political and economic uncertainties, and differences in accounting standards. Risks of foreign investing are generally intensified for investments in emerging markets. Risks for emerging markets include risks relating to the relatively smaller size and lesser liquidity of these markets, high inflation rates and adverse political developments. Risks for investing in international equity include foreign currency risk, as well as, fluctuation due to economic or political actions of foreign governments and/or less regulated or liquid markets. Risks for smaller companies include business risks, significant stock price fluctuation and illiquidity. Investing in real estate entails certain risks, including changes in: the economy, supply and demand, laws, tenant turnover, interest rates (including periods of high interest rates), availability of mortgage funds, operation expenses and cost of insurance. Some real estate investments offer limited liquidity options. Investing in higher-yielding, lower-rated bonds has a greater risk of price fluctuation and loss of principal income than U.S. government securities, such as U.S. Treasury bond and bills. Treasuries and government securities are guaranteed by the government for repayment of principal and interest if held to maturity. Investors should carefully assess the risks associated with an investment in the fund.

Market Events Risk. Financial markets are subject to periods of high volatility, depressed valuations, decreased liquidity and heightened uncertainty, such as what was experienced during the financial crisis that occurred in and around 2008 and more recently in connection with the coronavirus disease 2019 (COVID-19) pandemic. Market conditions such as this are an inevitable part of investing in capital markets and may continue, recur, worsen or spread. Markets may be volatile and values of individual securities and other investments may decline significantly in response to adverse issuer, political, regulatory, market, economic, public health, or other developments that may cause broad changes in market value, public perceptions concerning these developments, and adverse investor sentiment or publicity. Changes in the financial condition of a single issuer may impact a market as a whole. Changes in value may be temporary or may last for extended periods. Geopolitical risks, including terrorism, tensions or open conflict between nations, or political or economic dysfunction within some nations that are major players on the world stage or major producers of oil, may lead to overall instability in world economies and markets generally and have led, and may in the future lead, to increased market volatility and may have adverse long-term effects. Similarly, environmental and public health risks, such as natural disasters or epidemics (such as COVID-19), or widespread fear that such events may occur, may impact markets adversely and cause market volatility in both the short- and long-term. Governments and central banks may take steps to support financial markets, including by keeping interest rates at historically low levels. This and other governmental intervention may not work as intended, particularly if the efforts are perceived by investors as being unlikely to achieve the desired results. Governments and central banks also may reduce market support activities. Such reduction, including interest rate increases, could negatively affect financial markets generally, increase market volatility and reduce the value and liquidity of securities in which the Fund invests. Governmental policy and legislative changes also may contribute to decreased liquidity and increased volatility in the financial markets.

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Periodic Table of Asset Class and Sector Returns Disclosure

Past performance is no guarantee of future results. Investors cannot invest directly in an index. Indexes have no fees. Historical performance results for investment indexes generally do not reflect the deduction of transaction and/or custodial charges or the deduction of an investment management fee, the incurrence of which would have the effect of decreasing historical performance results. The index performance includes the reinvestment of dividends of the underlying securities. Actual performance for client accounts may differ materially from the index portfolios. As with any investment strategy, there is a potential for profit as well as the possibility of loss.

All Index information provided by Morningstar Direct. Data is from sources believed to be reliable but cannot be guaranteed or warranted.

60/40 Blend: The 60/40 Blend consists of 60% MSCI ACWI IMI and 40% Bloomberg Global Aggregate Bond Index.

MSCI ACWI IMI NR (All Country World Investable Market Index) captures large and mid cap representation across 24 Developed Markets (DM) and 21 Emerging Markets (EM) countries. With 2,424 constituents, the index covers approximately 85% of the global investable equity opportunity set. Total return is calculated reinvesting gross dividends. This series approximates the maximum possible dividend reinvestment. The amount reinvested is the entire dividend distributed to individuals residing in the country of the company but does not include tax credits.

Bloomberg Global Aggregate Bond USD Hedged Index is a flagship measure of global investment grade debt from twenty-four local currency markets. This multi-currency benchmark includes treasury, government-related, corporate and securitized fixed-rate bonds from both developed and emerging issuers. This index is currency hedged to the US dollar.

Bloomberg US Aggregate Bond - US Agg Bond TR USD: The U.S. Aggregate Bond Index is a broad-based benchmark that measures the investment grade, U.S. dollar-denominated, fixed rate taxable bond market, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM pass-throughs), ABS, and CMBS. The U.S. Aggregate rolls up into other Barclays Capital flagship indices such as the multi-currency Global Aggregate Index and the U.S. Universal Index, which includes high yield and emerging markets debt. The U.S. Aggregate Index was created in 1986, with index history backfilled to January 1, 1976. Index provided by Morningstar Direct.

3-Month T-Bill - Citi Treasury Bill 3 Mon USD: Citigroup 3-month Treasury-Bill Index provided by Morningstar Direct.

US Credit Bond - Citi USBIG Credit 1-5 Yr.: Citigroup US Broad Investment-Grade Credit Index provided by Morningstar Direct.

US Gov't Bond - Citi USBIG Treasury/Govt Spnsd 1-5 Yr.: Citigroup US Broad Investment-Grade Treasury/Government Sponsored Index provided by Morningstar Direct.

World Bond - Citi WGBI 1-3 Yr. Hdg USD: Citigroup World Government Bond Currency-Hedged Index provided by Morningstar Direct. US REIT - DJ US Select REIT TR USD: Measures U.S. publicly traded Real Estate Investment Trusts. Index provided by Morningstar Direct.

Emerging Markets - MSCI EM NR USD: Gross dividends reinvested (in US dollars). A free float-adjusted market cap index that is designed to measure equity market performance in the global emerging markets. Index provided by Morningstar Direct.

US Growth - MSCI US IMI Growth GR USD: The MSCI Investable Market Growth Index captures large, mid and small cap securities exhibiting overall growth style characteristics in the US. The growth investment style characteristics for index construction are defined using five variables: long-term forward EPS growth rate, short-term forward EPS growth rate, current internal growth rate and long-term historical EPS growth trend and long-term historical sales per share growth trend.

US Value - MSCI US Investable Market Value GR USD: The MSCI US Investable Market Value Index represents the value companies of the MSCI US Investable Market 2500 Index. (The MSCI US Investable Market 2500 Index represents the investable universe of companies in the US equity market. This index targets for inclusion 2,500 companies and represents, as of February 28, 2003, approximately 98% of the capitalization of the US equity market. The MSCI US Investable Market 2500 Index is the aggregation of the MSCI US Large Cap 300, Mid Cap 450 and Small Cap 1750 Indices.) The MSCI US Investable Market Value Index is a subset of the MSCI US Investable Market 2500 Index. Index provided by Morningstar Direct.

US Small Cap - MSCI US Small Cap 1750 GR USD: The MSCI US Small Cap 1750 Index represents the universe of small capitalization companies in the US equity market. This index targets for inclusion 1,750 companies and represents, as of October 29, 2004, approximately 12% of the capitalization of the US equity market. Index provided by Morningstar Direct.

Int'l Markets - MSCI World ex US USD: The MSCI World ex USA Index captures large and mid cap representation across 22 of 23 Developed Markets (DM) countries*--excluding the United States. With 1,022 constituents, the index covers approximately 85% of the free float-adjusted market capitalization in each country.

S&P 500 - S&P 500 TR USD: Index of 500 large-cap companies traded on major US exchanges, provided by Morningstar Direct.

Commodities - Bloomberg Commodity TR USD: The Bloomberg Commodity Total Return Index is composed of futures contracts and reflects the returns on a fully collateralized investment in the BCOM. This combines the returns of the BCOM with the returns on cash collateral invested in 13-week (3 Month) U.S. Treasury Bills.

Alternatives - HFRI FOF: Conservative Index: FOFs (Fund of Funds) classified as 'Conservative' exhibit one or more of the following characteristics: seeks consistent returns by primarily investing in funds that generally engage in more 'conservative' strategies such as Equity Market Neutral, Fixed Income Arbitrage, and Convertible Arbitrage; exhibits a lower historical annual standard deviation than the HFRI Fund of Funds Composite Index. A fund in the HFRI FOF Conservative Index shows generally consistent performance regardless of market conditions.

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Index Disclosure & Definitions

All indexes have certain limitations. Investors cannot invest directly in an index. Indexes have no fees. Historical performance results for investment indexes generally do not reflect the deduction of transaction and/or custodial charges or the deduction of an investment management fee, the incurrence of which would have the effect of decreasing historical performance results. Actual performance for client accounts may differ materially from index portfolios.

MSCI EAFE Index (Europe, Australasia, Far East) is a free float-adjusted market capitalization index that is designed to measure the developed equity market (as defined by MSCI) equity performance, excluding the U.S. and Canada. The Index consists of developed market country indexes.

S&P 500 Index: Widely regarded as the best single gauge of the U.S. equities market, this market capitalization-weighted index includes a representative sample of 500 leading companies in leading industries of the U.S. economy and provides over 80% coverage of U.S. equities.

MSCI ACWI IMI GR USD: Captures large, mid and small cap representation across 23 Developed Markets (DM) and 24 Emerging Markets (EM) countries. With 8,649 constituents, the index is comprehensive, covering approximately 99% of the global equity investment opportunity set.

MSCI Emerging Index: The MSCI Emerging Markets Index captures large and mid cap representation across 26 Emerging Markets (EM) countries*. With 1,194 constituents, the index covers approximately 85% of the free float-adjusted market capitalization in each country.

MSCI World Ex USA Index: The MSCI World ex USA Index captures large and mid cap representation across 22 of 23 Developed Markets (DM) countries*—excluding the United States. With 1,012 constituents, the index covers approximately 85% of the free float-adjusted market capitalization in each country.

Bloomberg Global Aggregate ex-US (hedged) Index: The index measures the performance of global investment grade fixed-rate debt markets that excludes USD-dominated securities.

Bloomberg US Treasury TR: U.S. Treasury Inflation Protected Securities Index provided by Morningstar Direct. The index includes all publicly issued, U.S. Treasury inflation-protected securities that have at least one year remaining to maturity, are rate investment grade, and have \$250 million or more of outstanding face value.

MSCI USA Small Index: The MSCI USA Small Cap Index is designed to measure the performance of the small cap segment of the US equity market. With 1,810 constituents, the index represents approximately 14% of the free float-adjusted market capitalization in the US.

MSCI USA Quality Index (Quality) based on the MSCI USA Index, its parent index, which includes large and mid cap stocks in the US equity market. The index aims to capture the performance of quality growth stocks by identifying stocks with high quality scores based on three main fundamental variables: high return on equity (ROE), stable year-over-year earnings growth and low financial leverage. The MSCI Quality Indexes complement existing MSCI Factor Indexes and can provide an effective diversification role in a portfolio of factor strategies. Please note that Symmetry Portfolios do not directly target Quality, but some. Symmetry Portfolios target profitability, generally considered a subset of Quality.

MSCI USA Momentum Index (Momentum) based on MSCI USA Index, its parent index, which captures large and mid cap stocks of the US market. It is designed to reflect the performance of an equity momentum strategy by emphasizing stocks with high price momentum, while maintaining reasonably high trading liquidity, investment capacity and moderate index turnover.

MSCI USA Minimum Volatility Index (Low Volatility) aims to reflect the performance characteristics of a minimum variance strategy applied to the large and mid cap USA equity universe. The index is calculated by optimizing the MSCI USA Index, its parent index, in USD for the lowest absolute risk (within a given set of constraints). Historically, the index has shown lower beta and volatility characteristics relative to the MSCI USA Index.

MSCI USA Value Index (Value) captures large and mid cap US securities exhibiting overall value style characteristics. The value investment style characteristics for index construction are defined using three variables: book value to price, 12-month forward earnings to price and dividend yield. With 315 constituents, the index targets 50% coverage of the free float-adjusted market capitalization of the MSCI USA Index.

MSCI ACWI Ex USA Index The index measures the performance of large, mid and small cap representation across 22 of 23 developed (excluding the United State) and 23 emerging markets equity securities. It covers approximately 99% of the global equity opportunity set outside the US. The index is free float-adjusted market capitalization weighted.

MSCI ACWI (All Country World Index) Index is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of developed and emerging markets.

MSCI ACWI Value Index captures large and midcap securities exhibiting overall value style characteristics across 23 Developed Markets countries and 23 Emerging Markets (EM) countries. The value investment style characteristics for index construction are defined using three variables: book value to price, 12-month forward earnings to price and dividend yield.

Notable Research Disclosure

Sharpe: Bill Sharpe, Professor of Finance Emeritus at Stanford University Graduate School of Business, and winner of the Nobel Prize in Economics in 1990. Known for his work on the Capital Asset Pricing Model.

Banz: Rolf Banz, published “The Relationship Between Return and Market Value of Common Stocks” in 1981 showing the higher return on small cap stocks than large.

Fama and French: Eugene Fama, Robert R. McCormick Distinguished Service Professor of Finance at the University of Chicago and Kenneth R. French, Roth Family Distinguished Professor of Finance at the Tuck School of Business at Dartmouth. Known for their work on value and small cap premiums and the “Fama-French Three-Factor Model.”

Basu: S. Basu, published “Investment Performance of Common Stocks in Relation to their Price-Earnings Ratio: A Test of the Efficient Market Hypothesis,” in 1977 regarding value stocks.

Novy-Marx, Robert. “The other side of value: The gross profitability premium.” Journal of Financial Economics, 2013.

Asness, Clifford S.; Andrea Frazzini; and Lasse H. Pedersen. “Quality Minus Junk.” Working Paper.

Jegadeesh, Narasimhan and Sheridan Titman. “Returns to Buying Winners and Selling Losers: Implications for Stock Market Efficiency.” The Journal of Finance, 1993.

Ang, Hodrick, Xing and Zhang. “The Cross-Section of Volatility and Expected Returns.” The Journal of Finance, 2006.

Yakov Amihud. of Tel Aviv University and **Haim Mendelson.** of University of Rochester, for their work on liquidity.

Longstaff, Francis A. and Eduardo S. Schwartz. “A Simple Approach to Valuing Risky Fixed and Floating Rate Debt.” The Journal of Finance, 1995.

Merton: Robert C. Merton, published “On the Pricing of Corporate Debt: The risk structure of interest rates,” in the Journal of Finance in 1974.

Elton, Gruber, Agrawal, and Mann: Edwin J. Elton, Martin J. Gruber, Deepak Agrawal and Christopher Mann published “Explaining the rate spread on corporate bonds,” in the Journal of Finance in 2001.

Ilmanen, Antti. Expected Returns: An Investor’s Guide to Harvesting Market Rewards. Wiley, 2011, pp. 157-158 and pp. 183-185 for other fixed income factor references.

Equity Factor Index Performance Disclosure

Factors are sources of expected returns. Symmetry searches for factors that have been shown historically to deliver higher returns over time. Symmetry Partners' investment approach seeks enhanced returns by overweighting assets that exhibit characteristics that tend to be in accordance with one or more "factors" identified in academic research as historically associated with higher returns. Please be advised that adding these factors may not ensure increased return over a market weighted investment and may lead to underperformance relative to the benchmark over the investor's time horizon.

Historical performance results for investment indices and/or categories have been provided for general comparison purposes only, and generally do not reflect the deduction of transaction and/or custodial charges, the deduction of an investment management fee, nor the impact of taxes, the incurrence of which would have the effect of decreasing historical performance results. It should not be assumed that your account holdings correspond directly to any comparative indices.

All indexes have certain limitations. Investors cannot invest directly in an index. Indexes have no fees. Historical performance results for investment indexes generally do not reflect the deduction of transaction and/or custodial charges or the deduction of an investment management fee, the incurrence of which would have the effect of decreasing historical performance. Actual performance for client accounts may differ materially from the index portfolios.

Value = MSCI USA Value Index: MSCI USA Value Index captures large and mid-cap US securities exhibiting overall value style characteristics. The value investment style characteristics for index construction are defined using three variables: book value to price, 12-month forward earnings to price and dividend yield. With 322 constituents, the index targets 50% coverage of the free float-adjusted market capitalization of the MSCI USA Index.

Quality = MSCI USA Quality Index: MSCI USA Quality Index is based on the MSCI USA Index, its parent index, which includes large and mid-cap stocks in the US equity market. The index aims to capture the performance of quality growth stocks by identifying stocks with high quality scores based on three main fundamental variables: high return on equity (ROE), stable year-over-year earnings growth and low financial leverage.

Momentum = MSCI USA Momentum Index: MSCI USA Momentum Index is based on MSCI USA Index, its parent index, which captures large and mid-cap stocks of the US market. It is designed to reflect the performance of an equity momentum strategy by emphasizing stocks with high price momentum, while maintaining reasonably high trading liquidity, investment capacity and moderate index turnover.

Small-Cap = MSCI USA Small Cap Index: MSCI USA Small Cap Index is designed to measure the performance of the small cap segment of the US equity market. With 1,864 constituents, the index represents approximately 14% of the free float-adjusted market capitalization in the US.

Multi-Factor = MSCI USA Diversified Multiple-Factor Index: MSCI USA Diversified Multiple-Factor Index is based on a traditional market cap weighted parent index, the MSCI USA Index, which includes US large and mid-cap stocks. The index aims to maximize exposure to four factors – Value, Momentum, Quality and Low Size -- while maintaining a risk profile similar to that of the underlying parent index.

Min-Volatility = MSCI USA Minimum Volatility Index: MSCI USA Minimum Volatility Index aims to reflect the performance characteristics of a minimum variance strategy applied to the large and mid-cap USA equity universe. The index is calculated by optimizing the MSCI USA Index, its parent index, in USD for the lowest absolute risk (within a given set of constraints). Historically, the index has shown lower beta and volatility characteristics relative to the MSCI USA Index.

MSCI USA = MSCI USA GR USD: which is designed to measure the performance of the large and mid cap segments of the US market. With 622 constituents, the index covers approximately 85% of the free float-adjusted market capitalization in the US.

MSCI EAFE Index is a free float-adjusted market capitalization index that is designed to measure the developed equity market (as defined by MSCI) equity performance, excluding the U.S. and Canada.

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Index Disclosure & Definitions

MSCI ACWI Small Index captures small cap representation across 23 Developed Markets (DM) and 23 Emerging Markets (EM) countries. With 6,148 constituents, the index covers about 14% of the free float-adjusted market capitalization in each country.

MSCI ACWI Quality Index aims to capture the performance of quality growth stocks by identifying stocks with high quality scores based on three main fundamental variables: high return on equity, stable year-over-year earnings growth, and low financial leverage.

MSCI ACWI Momentum Index is based on MSCI ACWI, its parent index, which includes large and midcap stocks across 23 Developed Markets (DM) and 23 Emerging Markets (EM) countries. It is designed to reflect the performance of an equity momentum strategy by emphasizing stocks with high price momentum, while maintaining reasonably high trading liquidity, investment capacity and moderate index turnover.

MSCI ACWI Minimum Volatility Index aims to reflect the performance characteristics of a minimum variance strategy applied to large and mid-cap equities across 23 Developed Markets (DM) and 23 Emerging Markets (EM) countries*. The index is calculated by optimizing the MSCI ACWI Index, its parent index, in USD for the lowest absolute risk (within a given set of constraints). Historically, the index has shown lower beta and volatility characteristics relative to the MSCI ACWI Index.

MSCI World Ex USA Value Index: The MSCI World ex US Value Index. This is a free float weighted index. Index provided by Morningstar Direct.

MSCI World Ex USA Small Cap: The MSCI Developed Markets Small Cap Indices offer an exhaustive representation of this size segment by targeting companies that are in the Investable Market Index but not in the Standard Index in a particular developed market excluding the US. The indices include Value and Growth style indices and industry indices based on the Global Industry Classification Standard (GICS®). Index provided by Morningstar Direct.

MSCI World Ex USA Momentum: The MSCI World ex USA Momentum Index is based on MSCI World ex USA, its parent index, which includes large and mid cap stocks across 22 Developed Markets (DM) countries* excluding the US. It is designed to reflect the performance of an equity momentum strategy by emphasizing stocks with high price momentum, while maintaining reasonably high trading liquidity, investment capacity and moderate index turnover.

MSCI World Ex USA Quality Index: The MSCI World ex USA Quality Index is based on MSCI World ex USA, its parent index, which includes large and mid cap stocks across 22 Developed Market (DM) countries* excluding the US. The index aims to capture the performance of quality growth stocks by identifying stocks with high quality scores based on three main fundamental variables: high return on equity (ROE), stable year-over-year earnings growth and low financial leverage. The MSCI Quality Indexes complement existing MSCI Factor Indexes and can provide an effective diversification role in a portfolio of factor strategies.

MSCI World Ex USA Min Vol Index: The MSCI World ex USA Minimum Volatility (USD) Index aims to reflect the performance characteristics of a minimum variance strategy applied to the MSCI large and mid cap equity universe across 22 Developed Markets (DM) countries*. The index is calculated by optimizing the MSCI World ex USA Index, its parent index, for the lowest absolute risk (within a given set of constraints). Historically, the index has shown lower beta and volatility characteristics relative to the MSCI World ex USA Index.

MSCI Emerging Value Index: The MSCI Emerging Markets Value Index captures large and mid cap securities exhibiting overall value style characteristics across 26 Emerging Markets (EM) countries*. The value investment style characteristics for index construction are defined using three variables: book value to price, 12-month forward earnings to price and dividend yield.

MSCI Emerging Small Index: The MSCI Emerging Markets Small Cap Index includes small cap representation across 26 Emerging Markets countries*. With 1,644 constituents, the index covers approximately 14% of the free float-adjusted market capitalization in each country. The small cap segment tends to capture more local economic and sector characteristics relative to larger Emerging Markets capitalization segments.

MSCI Emerging Quality Index: The MSCI Emerging Markets Quality Index is based on the MSCI Emerging Markets Index, its parent index, which includes large and mid cap stocks across 26 Emerging Markets (EM) countries*. The index aims to capture the performance of quality growth stocks by identifying stocks with high quality scores based on three main fundamental variables: high return on equity (ROE), stable year-over-year earnings growth and low financial leverage. The MSCI Quality Indexes complement existing MSCI Factor Indexes and can provide an effective diversification role in a portfolio of factor strategies.

MSCI Emerging Min Vol Index: The MSCI Emerging Markets (EM) Minimum Volatility (USD) Index aims to reflect the performance characteristics of a minimum variance strategy applied to large and mid cap equities across 26 Emerging Markets countries*. The index is calculated by optimizing the MSCI Emerging Markets Index, its parent index, for the lowest absolute risk (within a given set of constraints). Historically, the index has shown lower beta and volatility characteristics relative to the MSCI Emerging Markets Index.

PrecisionCore ETF Master Model Allocations & Expense Ratios Disclosure

Past performance is no guarantee of future results. The chart does not constitute a complete description of Symmetry's investment services and is for informational purposes only. For additional information regarding Symmetry Partners, LLC including fees, please see our ADV Part 2A and B located on the Symmetry website at www.symmetrypartners.com. All expense information for Vanguard, iShares, Avantis, Dimensional, and SPDRs Exchange Traded Funds can be found in their respective prospectuses. The weighted expense ratios provided herein are calculated based upon net fund expense ratios provided by an independent third-party service provider. Please visit the following websites: www.vanguard.com, www.spdrs.com, avantisinvestors.com, www.dimensional.com, and www.ishares.com to receive prospectuses. The total expense ratio represents the weighted fund expenses proportionate to their allocation % within each portfolio. Please note that the weighted expense ratios for the qualified and non-qualified portfolios may differ slightly. For illustration purposes, the PrecisionCore Core Bond Portfolio is made of up three bond funds whose allocation % within the portfolio is 28%, 60% and 10% respectively. The three funds have the following expenses: SHY .15%, BSV .03% and BNDX .07%. Each fund expense is multiplied by its allocation percent (SHY .28, BSV .60 and BNDX .10) and then added together to produce the weighted expense ratio of .07%. The aforementioned method to review fund expenses is for informational purposes only and does not represent a solicitation of a formula for security selection.

Higher potential return generally involves greater risk, short term volatility is not uncommon when investing various types of funds including but not limited to: sector, emerging markets, small and mid-cap funds. International investing involves special risks such as currency fluctuation, lower liquidity, political and economic uncertainties, and differences in accounting standards. Risks of foreign investing are generally intensified for investments in emerging markets. Risks for emerging markets include risks relating to the relatively smaller size and lesser liquidity of these markets, high inflation economic or political actions of foreign governments and/or less regulated or liquid markets. Risks for smaller companies include business risks, significant stock price fluctuation and illiquidity. Investing in real estate entails certain risks, including liquid markets. Investing in higher-yielding, lower rated bonds has a greater risk of price fluctuation and loss of principal income than U.S. government securities, such as U.S. Treasury bonds and bills. Treasuries and government securities are guaranteed by the government for repayment of principal and interest if held to maturity. Investing in commodities is often through futures trading, where the risk of loss in these contracts can be substantial. The high degree of leverage that is often obtainable in commodity trading can work against you as well as for you. The use of leverage can lead to large losses as well as gains. In some cases, managed commodity accounts are subject to substantial charges for management and advisory fees. Municipal bonds are subject to credit risk, interest rate risk, call risk and market risk. Municipal bonds may subject investors to the Alternative Minimum Tax. Investors should carefully assess the risks associated with an investment in the fund.

Symmetry tax-managed portfolios are designed with the goal of increasing the portfolio's overall tax efficiency. Changes to portfolio holdings which comprise the portfolio may have tax consequences. If you sell assets in a taxable account, you may have to pay tax on any gain. While Symmetry seeks to mitigate tax exposure when possible, it is likely that investors will incur a taxable event while being invested in the portfolio.

Market Events Risk. Financial markets are subject to periods of high volatility, depressed valuations, decreased liquidity and heightened uncertainty, such as what was experienced during the financial crisis that occurred in and around 2008 and more recently in connection with the coronavirus disease 2019 (COVID-19) pandemic. Market conditions such as this are an inevitable part of investing in capital markets and may continue, recur, worsen or spread. Markets may be volatile and values of individual securities and other investments may decline significantly in response to adverse issuer, political, regulatory, market, economic, public health, or other developments that may cause broad changes in market value, public perceptions concerning these developments, and adverse investor sentiment or publicity. Changes in the financial condition of a single issuer may impact a market as a whole. Changes in value may be temporary or may last for extended periods.

Exchange-traded funds tend to distribute fewer capital gains than traditional open-end mutual funds due to the in-kind redemption process, which allows the ETF to swap out low cost-basis securities. Be advised that this process defers taxes, but does not eliminate them. Investors will owe capital gains taxes on gains made in their own ETF shares. The goal of the Symmetry Global market Rebalancing Process is to decrease capital gains taxes at the portfolio level by keeping the portfolio allocation connected to global market weights. The investor's own equity allocation is expected to move in line with the movement of global markets, (with some differences related to the investor's overweights to value and small stocks). At the time of the investor's rebalance, the portfolio will be rebalanced to an updated target that reflects current market weights to the United States, international developed markets and emerging markets. The goal is to reduce the portfolio level turnover required by rebalancing in comparison with a rebalance to a static allocation that is not tied to equity market movement.

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Symmetry Precision U.S. Equity ETF Master Model Allocations & Expense Ratios Disclosure

Past performance is no guarantee of future results. The chart does not constitute a complete description of Symmetry's investment services and is for informational purposes only. For additional information regarding Symmetry Partners, LLC including fees, please see our ADV Part 2A and B located on the Symmetry website at www.symmetrypartners.com. All expense information for Dimensional, Avantis and iShares Exchange Traded Funds can be found in their respective prospectuses. The weighted expense ratios provided herein are calculated based upon net fund expense ratios provided by an independent third-party service provider. The total expense ratio represents the weighted fund expenses proportionate to their allocation % within each portfolio. For illustration purposes, U.S. PrecisionEquity Portfolio is made up of six equity funds whose allocation % within the portfolio is 38.0%, 20.0%, 10.0%, 10.0%, 10.0%, and 10.0% respectively. The six funds have the following expenses: DFAC .17%, MTUM .15%, AVLV .15%, USMV .15%, QUAL .15%, and AVUV .25%. Each fund expense is multiplied by its allocation percent (DFAC 0.38, MTUM 0.20, AVLV 0.10, USMV 0.10, QUAL 0.10, and AVUV 0.10), and then added together to produce the weighted expense ratio of .16%. The aforementioned method to review fund expenses is for informational purposes only and does not represent a solicitation of a formula for security selection. Please note: International investing involves special risks such as currency fluctuation, lower liquidity, political and economic uncertainties, and differences in accounting standards. Risks of foreign investing are generally intensified for investments in emerging markets.

Higher potential return generally involves greater risk, short term volatility is not uncommon when investing in various types of funds including but not limited to: sector, emerging markets, small and mid-cap funds. International investing involves special risks such as currency fluctuation, lower liquidity, political and economic uncertainties, and differences in accounting standards. Risks of foreign investing are generally intensified for investments in emerging markets. Risks for emerging markets include risks relating to the relatively smaller size and lesser liquidity of these markets, high inflation rates and adverse political developments. Risks for investing in international equity include foreign currency risk, as well as, fluctuation due to economic or political actions of foreign governments and/or less regulated or liquid markets. Risks for smaller companies include business risks, significant stock price fluctuation and illiquidity. Investing in real estate entails certain risks, including liquid markets. Investing in higher-yielding, lower-rated bonds has a greater risk of price fluctuation and loss of principal income than U.S. government securities, such as U.S. Treasury bonds and bills. Treasuries and government securities are guaranteed by the government for repayment of principal and interest if held to maturity. Investing in commodities is often through futures trading, where the risk of loss in these contracts can be substantial. The high degree of leverage that is often obtainable in commodity trading can work against you as well as for you. The use of leverage can lead to large losses as well as gains. In some cases, managed commodity accounts are subject to substantial charges for management and advisory fees. Municipal bonds are subject to credit risk, interest rate risk, call risk and market risk. Municipal bonds may subject investors to the Alternative Minimum Tax. Investors should carefully assess the risks associated with an investment in the fund.

Market Events Risk. Financial markets are subject to periods of high volatility, depressed valuations, decreased liquidity and heightened uncertainty, such as what was experienced during the financial crisis that occurred in and around 2008 and more recently in connection with the coronavirus disease 2019 (COVID-19) pandemic. Market conditions such as this are an inevitable part of investing in capital markets and may continue, recur, worsen or spread. Markets may be volatile and values of individual securities and other investments may decline significantly in response to adverse issuer, political, regulatory, market, economic, public health, or other developments that may cause broad changes in market value, public perceptions concerning these developments, and adverse investor sentiment or publicity.

Exchange-traded funds tend to distribute fewer capital gains than traditional open-end mutual funds due to the in-kind redemption process, which allows the ETF to swap out low cost-basis securities. Be advised that this process defers taxes, but does not eliminate them. Investors will owe capital gains taxes on gains made in their own ETF shares. The goal of the Symmetry Global Market Rebalancing Process is to decrease capital gains taxes at the portfolio level by keeping the portfolio allocation connected to global market weights. The investor's own equity allocation is expected to move in line with the movement of global markets, (with some differences related to the investor's overweightings to value and small stocks). At the time of the investor's rebalance, the portfolio will be rebalanced to an updated target that reflects current market weights to the United States, international developed markets and emerging markets. The goal is to reduce the portfolio level turnover required by rebalancing in comparison with a rebalance to a static allocation that is not tied to equity market movement.

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Symmetry Precision International Equity ETF Master Model Allocations & Expense Ratios Disclosure

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Higher potential return generally involves greater risk, short term volatility is not uncommon when investing in various types of funds including but not limited to: sector, emerging markets, small and mid-cap funds. International investing involves special risks such as currency fluctuation, lower liquidity, political and economic uncertainties, and differences in accounting standards. Risks of foreign investing are generally intensified for investments in emerging markets. Risks for emerging markets include risks relating to the relatively smaller size and lesser liquidity of these markets, high inflation rates and adverse political developments. Risks for investing in international equity include foreign currency risk, as well as, fluctuation due to economic or political actions of foreign governments and/or less regulated or liquid markets. Risks for smaller companies include business risks, significant stock price fluctuation and illiquidity. Investing in real estate entails certain risks, including liquid markets. Investing in higher-yielding, lower-rated bonds has a greater risk of price fluctuation and loss of principal income than U.S. government securities, such as U.S. Treasury bonds and bills. Treasuries and government securities are guaranteed by the government for repayment of principal and interest if held to maturity. Investing in commodities is often through futures trading, where the risk of loss in these contracts can be substantial. The high degree of leverage that is often obtainable in commodity trading can work against you as well as for you. The use of leverage can lead to large losses as well as gains. In some cases, managed commodity accounts are subject to substantial charges for management and advisory fees. Municipal bonds are subject to credit risk, interest rate risk, call risk and market risk. Municipal bonds may subject investors to the Alternative Minimum Tax. Investors should carefully assess the risks associated with an investment in the fund.

Market Events Risk. Financial markets are subject to periods of high volatility, depressed valuations, decreased liquidity and heightened uncertainty, such as what was experienced during the financial crisis that occurred in and around 2008 and more recently in connection with the coronavirus disease 2019 (COVID-19) pandemic. Market conditions such as this are an inevitable part of investing in capital markets and may continue, recur, worsen or spread. Markets may be volatile and values of individual securities and other investments may decline significantly in response to adverse issuer, political, regulatory, market, economic, public health, or other developments that may cause broad changes in market value, public perceptions concerning these developments, and adverse investor sentiment or publicity. Changes in the financial condition of a single issuer may impact a market as a whole. Changes in value may be temporary or may last for extended periods.

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Symmetry Precision U.S. Equity ETF Model Composite Return Disclosure

Designed to complement Symmetry's PrecisionCore and Structured portfolios, Symmetry's Precision U.S. Equity ETF Portfolios are broadly diversified, US equity portfolios of Exchange Traded Funds (ETFs). Created as a low-cost standalone equity solution or to accommodate other investment managers or strategies, the Precision U.S. Equity ETF Portfolio can be paired with other holdings such as real estate, 401(k) assets, or other core holdings for complete portfolio customization. Symmetry's Precision U.S. Equity ETF Portfolio is designed to provide consistent exposure to U.S. equities through utilizing the established ETF providers iShares and Vanguard. Symmetry's equity portfolios will be periodically reset to realign to maintain exposure to the value, quality, momentum, size, and low volatility factors. Symmetry's Precision U.S. Equity ETF Portfolios might be the right solution for investors not making systematic deposits or withdrawals and who are seeking a US centric equity portfolio with the cost efficiencies of ETFs from well-known investment companies. The portfolio is engineered for maximum long-term growth potential. Typical investors in this portfolio are seeking long-term growth, have a minimum investment time horizon of ten years and are willing to accept potentially significant share price volatility.

Each discretionary, fee-paying account that is assigned to a composite is confirmed to be managed in accordance with the strategy specific to its composite, including the correct number of holdings and correct allocations, the relevant equity/fixed income ratio, and an allocation to cash of 5% or less. If the account is deemed to not be managed to a discretionary strategy then it is excluded. Some additional important information regarding the composites is as follows. Each account is checked for an open date and or a termination date. If an account has been opened or closed during a month, the account is excluded from the calculation for that month. The account's balance and holdings are reviewed daily to confirm that the account met the minimum investment threshold. The minimum investment threshold was \$20,000 through 9/30/2024, and \$8,000 thereafter. Accounts are also reviewed daily to confirm that the account did not hold cash in excess of the 5% threshold at the end of the day. If these criteria are not met, then the account is excluded from composite returns for that month. Investors will not receive the exact allocations presented due to a variety of implementation factors, including but not limited to: the custodian or trading platform's own trading algorithm, and any changes in price that take place from the time the positions are calculated to the time they are actually traded.

Symmetry Partners, LLC is an investment advisory firm registered with the Securities and Exchange Commission. The firm only transacts business in states where it is properly registered, or exempted or excluded from registration requirements. Symmetry charges an investment management fee for its services. All Symmetry fees can be found in the Symmetry ADV Part2A located on the website at www.symmetrypartners.com. Past Performance does not guarantee future results. All data is from sources believed to be reliable but cannot be guaranteed or warranted. Different types of investments involve varying degrees of risk, and there can be no assurance that the future performance of any specific investment, investment strategy, or product, or any non-investment related content, made reference to directly or indirectly in this material will be profitable, or prove successful. As with any investment strategy, there is the possibility of profitability as well as loss.

Higher potential return generally involves greater risk, short term volatility is not uncommon when investing in various types of funds including but not limited to: sector, emerging markets, small and mid-cap funds. International investing involves special risks such as currency fluctuation, lower liquidity, political and economic uncertainties, and differences in accounting standards. Risks of foreign investing are generally intensified for investing in emerging markets. Risks for emerging markets include risks relatively smaller size and lesser liquidity of these markets, high inflation rates and adverse political developments. Risks for investing in international equity include foreign currency risk, as well as, fluctuation due to economic or political actions of foreign governments and/or less regulated or liquid markets. Risks for smaller companies include business risks, significant stock price fluctuation and illiquidity. Investing in higher-yielding, lower-rated bonds has a greater risk of price fluctuations and loss of principal income than U.S. government securities, such as U. S. Treasury bonds and bills. Treasuries and government securities are generated by the government for repayment of principal and interest if held to maturity. Investors should carefully assess the risks associated with an investment in the fund.

Exchange-traded funds tend to distribute fewer capital gains than traditional open-end mutual funds due to the in-kind redemption process, which allows the ETF to swap out low cost-basis securities. Be advised that this process defers taxes, but does not eliminate them. Investors will owe capital gains taxes on gains made in their own ETF shares. The goal of the Symmetry Global Market Rebalancing Process is to decrease capital gains taxes at the portfolio level by keeping the portfolio allocation connected to global market weights. The investor's own equity allocation is expected to move in line with the movement of global markets, (with some differences related to the investor's overweights to value and small stocks). At the time of the investor's rebalance, the portfolio will be rebalanced to an updated target that reflects current market weights to the United States, international developed markets and emerging markets. The goal is to reduce the portfolio level turnover required by rebalancing in comparison with a rebalance to a static allocation that is not tied to equity market movement.

ETFs do not sell individual shares directly to investors and only issue their shares in large blocks. Exchange traded funds are subject to risks similar to those of stocks. Investment returns will fluctuate and are subject to market volatility, so that an investor's shares, when redeemed or sold, may be worth more or less than their original cost. ETF shares are bought and sold at market price (not NAV) and are not individually redeemed from the fund. Brokerage commissions will reduce returns.

DIFFERENT TYPES OF INVESTMENTS AND/OR INVESTMENT STRATEGIES INVOLVE VARYING LEVELS OF RISK, AND THERE CAN BE NO ASSURANCE THAT ANY SPECIFIC INVESTMENT OR INVESTMENT STRATEGY WILL BE EITHER SUITABLE OR PROFITABLE FOR YOUR PORTFOLIO. Allocation models are not intended to represent investment advice that is appropriate for all investors. Each investor must take into account his/her financial resources, investment goals, risk tolerance, investing time horizon, tax situation and other relevant factors to determine if such portfolio is suitable. Model composition is subject to change. You and your advisor should carefully consider your suitability depending on your financial situation.

An investor should carefully consider investment objectives, risks, charges and expenses before investing. To obtain a prospectus, which contains this and other information, please visit the following websites:www.dimensional.com, www.avantisinvestors.com, and www.ishares.com. Please read the prospectus carefully before investing.

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Symmetry Precision International Equity ETF Model Composite Return Disclosure

Designed to complement Symmetry's PrecisionCore and Structured portfolios, Symmetry's Precision International Equity ETF Portfolios are broadly diversified international developed and emerging market equity portfolios of Exchange Traded Funds (ETFs). Created as a low-cost standalone equity solution or to accommodate other investment managers or strategies, the Precision International Equity ETF Portfolio can be paired with other holdings such as real estate, 401(k) assets, or other core holdings for complete portfolio customization. Symmetry's Precision International Equity ETF Portfolio is designed to provide consistent exposure to non-US equities through utilizing the established ETF providers iShares and Vanguard. Symmetry's equity portfolios will be periodically reset to realign to maintain exposure to the value, quality, momentum, size, and low volatility factors. Symmetry's Precision International Equity ETF Portfolios might be the right solution for investors not making systematic deposits or withdrawals and who are seeking an internationally focused equity portfolio with the cost efficiencies of ETFs from well-known investment companies. The portfolio is engineered for maximum long-term growth potential. Typical investors in this portfolio are seeking long-term growth, have a minimum investment time horizon of ten years and are willing to accept potentially significant share price volatility.

Each discretionary, fee-paying account that is assigned to a composite is confirmed to be managed in accordance with the strategy specific to its composite, including the correct number of holdings and correct allocations, the relevant equity/fixed income ratio, and an allocation to cash of 5% or less. If the account is deemed to not be managed to a discretionary strategy then it is excluded. Some additional important information regarding the composites is as follows. Each account is checked for an open date and or a termination date. If an account has been opened or closed during a month, the account is excluded from the calculation for that month. The account's balance and holdings are reviewed daily to confirm that the account met the minimum investment threshold. The minimum investment threshold was \$20,000 through 9/30/2024, and \$8,000 thereafter. Accounts are also reviewed daily to confirm that the account did not hold cash in excess of the 5% threshold at the end of the day. If these criteria are not met, then the account is excluded from composite returns for that month. Investors will not receive the exact allocations presented due to a variety of implementation factors, including but not limited to: the custodian or trading platform's own trading algorithm, and any changes in price that take place from the time the positions are calculated to the time they are actually traded.

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ETFs do not sell individual shares directly to investors and only issue their shares in large blocks. Exchange traded funds are subject to risks similar to those of stocks. Investment returns will fluctuate and are subject to market volatility, so that an investor's shares, when redeemed or sold, may be worth more or less than their original cost. ETF shares are bought and sold at market price (not NAV) and are not individually redeemed from the fund. Brokerage commissions will reduce returns.

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An investor should carefully consider investment objectives, risks, charges and expenses before investing. To obtain a prospectus, which contains this and other information, please visit the following websites:www.dimensional.com, www.avantisinvestors.com, and www.ishares.com. Please read the prospectus carefully before investing.

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