APTUS CAPITAL ADVISORS

Aptus Impact Series HNW Allocations

Portfolio Design

Multi-manager portfolios designed to help clients stay invested through the ups & downs of market cycles. The HNW models build around ETFs but include a sleeve of 15 equities that we believe can add both compounding and tax harvesting opportunities.

Active / Passive Blend

3 Layers Of Risk Management

Tax Efficient Adjustments

5 BPS Strategist Fee

Drawdown	% To Recover	Years To Recover
5%	5.3%	0.67
10%	11.1%	1.37
20%	25.0%	2.90
30%	42.9%	4.63
40%	66.7%	6.64
50%	100.0%	9.01

The ability to minimize drawdown risk can shorten the recovery time.

Source: Aptus Research
*Assumes recovery = 8% Net CAGR

Conceptual Illustration: *Information presented above is for illustrative purposes only and should not be interpreted as actual performance of any investor's account. These figures are entirely assumed to illustrate the concept of hedging during an assumed 10% drawdown in equities. As these are not actual results and completely assumed, they should not be relied upon for investment decisions. Actual results of individual investors will differ due to many factors, including individual investments and fees, client restrictions, and the timing of investments and cash flows.*

Upside Capture through Downside Hedging

We believe the optimal portfolio is one an investor can stick with, a fragile package in our hands to be taken from point A to point B. Impact Series allocations are designed to produce what every investor wants, potential for growth & income with defenses against their most feared risks.

We start with low-cost, high-quality exposure to primary asset classes, & build in alternative return opportunities & downside hedging through actively-managed ETF strategies.

Yield Plus Growth Framework

Returns can come from:

Yield: Dividends + Interest

Growth: Annualized Improvement

Valuation: Changing Investor Appetite

With bonds under pressure, we focus on capturing sustainable yield with the potential for growth.

Our selections from the asset class level all the way to the individual security level must pass a series of yield and growth filters to be considered.

Decade	Yield +	Earnings Growth +/-	Valuation Change =	Annual Returns
1900s	3.9%	4.7%	0.9%	9.5%
1910s	4.2%	2.0%	-2.9%	3.4%
1920s	3.7%	5.6%	4.6%	13.9%
1930s	3.1%	-5.7%	1.6%	-1.0%
1940s	4.2%	9.9%	-6.4%	7.8%
1950s	4.1%	3.9%	10.1%	18.1%
1960s	3.1%	5.5%	-1.2%	7.3%
1970s	3.4%	9.9%	-8.0%	5.3%
1980s	3.4%	4.4%	8.6%	16.4%
1990s	1.7%	7.7%	8.2%	17.6%
2000s	1.5%	0.6%	-2.9%	-0.8%
2010s	1.9%	10.6%	2.5%	15.0%
2020s	2.2%	9.1%	3.2%	14.5%
Avg. Contribution to Return	3.1%	5.2%	1.4%	9.8%
% Contribution to Return	31.8%	53.7%	14.4%	100.0%

Source: Aptus Capital, John Bogle & Robert Shiller, Data as of 12/31/2024

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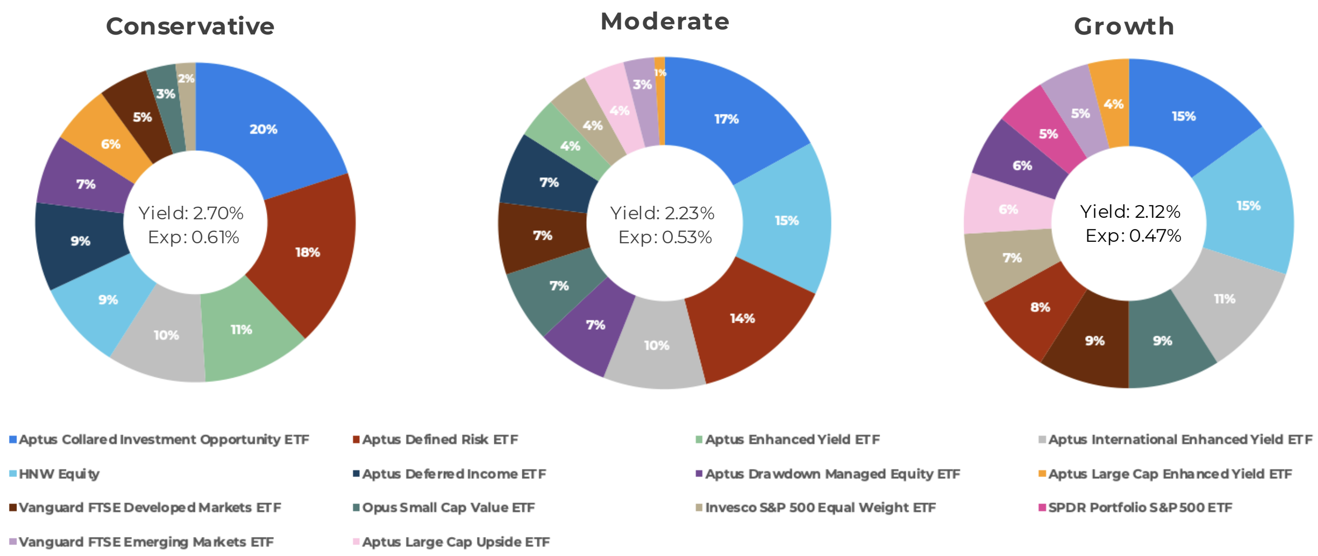
Client-Specific Growth & Income Targets

Conservative Allocation: Designed with the primary objective of stability plus opportunity for appreciation. Reducing drawdown is the foundation, with lower exposure to traditional equities.

Moderate Allocation: Designed with flexibility to dynamically adjust exposure as risks & opportunities change. Balancing the reduction of both drawdown and longevity risk is the goal, designed to capture market returns while mitigating significant declines. Nearly half of the equity exposure contains some form of explicit hedging.

Growth Allocation: Designed to accumulate wealth through equities. Reduced drawdown remains a feature, but with a greater emphasis on reducing longevity risk by harnessing the compounding power of stocks.



Equity Sleeve

AMT	MSFT
AMZN	NVDA
BR	PGR
CHE	PWR
CPRT	ROP
FANG	UNH
JPM	V
	WMT

Holdings as of 05/31/2025   Please see attached disclosures.

Enhancing Outcomes

Your job is to help clients meet their goals. Part of that is capturing the compounding power of markets and part is making sure the path matches client expectations. How portfolios get from point A to point B matters.

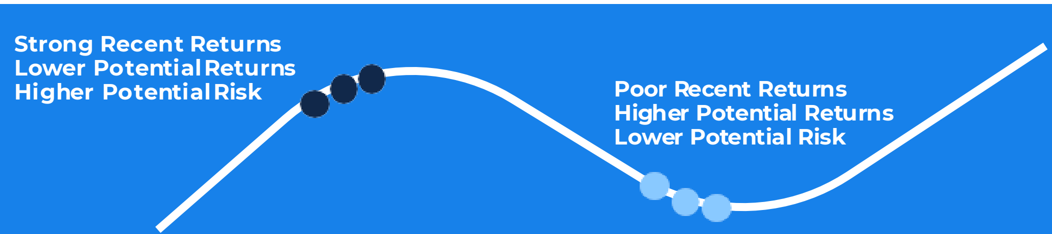
Aptus Impact Series HNW Allocations

Managing Risk

We lean on diversification, like any portfolio manager. But correlations can converge in a downturn, and bonds may not have quite the buffer they had when rates were higher. We manage risk for two primary reasons:

To Reduce Drawdown And The Emotions That Go With It

To Turn Market Drawdowns Into Opportunity



Performance

We're not here to try & beat the market. We're here to help your clients ***get*** the market, with less downside. We provide constant communication on why their allocation is sound, and in-line with their goals.

Impact Series Performance (as of 5/31/2025)	May	QTD	YTD	1 Yr	3 Yr	5 Yr	Inception 1/1/2017	Inception 1/1/2023*	Equities	Fixed	Hedged Eq.
Aptus Impact Series: Preserve*	**2.53%**	**2.53%**	**2.09%**	**8.08%**				**8.71%**	**22%**	**51%**	**27%**
iShares Allocation ETF 30:70	1.53%	2.01%	3.34%	8.03%	5.06%	3.73%	4.51%	8.61%	30%	70%	0%
Aptus Impact Series : Conservative	**3.14%**	**3.30%**	**2.72%**	**9.39%**	**6.34%**	**5.06%**	**5.83%**		**35%**	**38%**	**27%**
iShares Allocation ETF 40:60	2.05%	2.63%	3.67%	8.68%	6.13%	5.16%	5.49%	9.95%	40%	60%	0%
Aptus Impact Series: Moderate	**3.57%**	**3.56%**	**2.69%**	**9.59%**	**7.38%**	**7.50%**	**7.46%**		**50%**	**25%**	**25%**
iShares Allocation ETF 60:40	3.38%	3.92%	4.37%	10.00%	8.11%	7.94%	7.32%	12.77%	60%	40%	0%
Aptus Impact Series: Growth	**4.26%**	**4.12%**	**3.02%**	**10.57%**	**8.88%**	**9.17%**	**8.79%**		**72%**	**8%**	**20%**
iShares Allocation ETF 80:20	4.58%	5.10%	4.95%	11.35%	10.05%	10.68%	9.13%	15.26%	80%	20%	0%
Aptus Impact Series: Agg Growth*	**4.66%**	**4.52%**	**3.14%**	**10.64%**				**15.40%**	**85%**	**0%**	**15%**

**Official tracking for the Preserve and Aggressive Growth composites began 1/1/2023, to be distinguished from the 1/1/2017 start date for the Conservative, Moderate, and Growth composites.*

The performance data represents past performance & does not guarantee future results. Investment return & principal value of an investment will fluctuate, so an investor's shares may be worth more or less than original cost when sold. Current performance may be higher or lower than quoted performance. Returns are expressed in US dollars, & periods >1 year are annualized. Returns are calculated net of all fund fees and expenses. Net returns shown include the deduction of the highest sub-advisory fee charged to our clients in sub-advisory arrangements, 0.15%. This is the maximum subadvisory fee paid during the time periods presented, and individual accounts may pay a lower effective fee. For our fee schedule please refer to Form ADV 2A, which is available upon request. Actual client results may be lower based on imposition of additional advisory fees, platform fees, & custodial fees charged by firms. iShares Core Allocation ETFs are designed as diversified core portfolios based on the specific risk consideration of the investor. For performance through most recent month end, please call (251) 517-7198 or visit impact-series.com/fact-sheets

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The Impact Series is a model portfolio solution developed by Aptus Capital Advisors, LLC. Aptus Capital Advisors, LLC is a registered investment advisor (RIA) registered with the Securities and Exchange Commission and is headquartered in Fairhope, Alabama. Registration does not imply a certain level of skill or training. For more information about our firm, or to receive a copy of our disclosure form ADV and privacy policy call (251) 517-7198 or contact us here. Information presented on this site is for educational purposes only and does not intend to make an offer or solicitation for the sale or purchase of any securities or to advise on the use or suitability of the Impact Series, or any of the underlying securities in isolation. Information specific to the underlying securities making up the portfolios can be found in the funds' prospectuses. Please carefully read the prospectus before making an investment decision.

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Portfolio holdings information as of May 31, 2025. There is no assurance that the specific securities listed will remain in the portfolio. Asset allocation and portfolio holdings may differ from the model among accounts in the composite. Aptus employs a diversification strategy using a combination of tactical and strategic, active, and index-based exchange-traded funds to represent specific asset classes. These representations should not be considered a recommendation to buy or sell an ETF. As with all investments, ETFs have risks. For more information or a prospectus, please contact your investment advisor.

The Impact Series benchmarks are the iShares Core Allocation ETFs. iShares Core Asset Allocation ETFs are designed as diversified core portfolios based on the specific risk consideration of the investor. Each iShares Core Allocation Fund offers exposure to US stock, International stock, and bonds at fixed weights and holds an underlying portfolio of iShares core funds. Investors choose the portfolio that aligns with their specific risk considerations. iShares core allocation ETFs offer investments to meet a conservative (iShares Core Conservative Allocation ETF), moderate (iShares Core Moderate Allocation ETF), Growth (iShares Core Growth Allocation ETF), and aggressive (iShares Core Aggressive Allocation ETF). Source: Blackrock. The volatility (standard deviation) of the Impact Series may be greater than that of the benchmark.

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