Quartz Partners Investment Management
Asteria Aggressive Moderate Active Strategy Composite
January 1, 2021 through December 31, 2023

Annualized Composite Returns through December 31, 2023

Annualized	1 year	3 years	5 years	Since Inception (January 1, 2021)
Composite Net Returns	19.62	0.68	-	0.68
Benchmark Returns	16.95	4.00	-	4.00

Annual Composite Information

Year	Pure Gross Return (%)	Net Return (%)	Benchmark Return (%)	Composite 3-Yr St Dev (%)	Benchmark 3-Yr St Dev (%)	Number of Portfolios	Internal Dispersion (%)	Assets ($ MM)	% Wrap	Firm Assets ($ MM)
2021	6.25	4.23	9.51	n/a	n/a	1	n/a†	0.1	100	50.9
2022	-16.40	-18.42	-17.48	n/a	n/a	2	n/a†	0.3	100	50.2
2023	22.00	19.62	16.95	14.07	14.11	2	n/a†	0.3	100	121.2

†Internal dispersion for some years is not reported because there are not more than five portfolios in the composite for the full year.
‡ Pure Gross Returns, presented as supplemental information, do not reflect the deduction of any trading costs. Beginning for the year 2020, non-wrap accounts do not pay trading costs at Schwab, the custodian for Strategy accounts.

Benchmark: 40% Russell 3000 Index, 26.4% MSCI EM Index, 13.6% MSCI EAFE Index, 10% Bloomberg US Aggregate Bond Index, and 10% Bloomberg Global Aggregate Index.

Quartz Partners Investment Management ("Quartz Partners") claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Quartz Partners has been independently verified for the period March 1, 2015 through December 31, 2023. The verification report is available upon request.

A firm that claims compliance with the GIPS standards must establish policies and procedures for complying with all the applicable requirements of the GIPS standards. Verification pro-vides assurance on whether the firm's policies and procedures related to composite and pooled fund maintenance, as well as the calculation, presentation, and distribution of performance, have been designed in compliance with the GIPS standards and have been implemented on a firm-wide basis. Verification does not provide assurance on the accuracy of any specific performance report. GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.

Notes:

1. Quartz Partners is an SEC-registered investment advisor that provides investment management services to institutional and individual investors. Registration with the SEC does not constitute a recommendation or imply a certain level of skill or ability. For purposes of compliance with GIPS, the firm includes only those accounts maintained at custodians and/or in investment vehicles that offer what Quartz Partners deems as the full universe of Exchange-Traded Funds (ETFs). The total firm assets on this report reflects that sum.
2. In March 2022, Quartz Partners was acquired by Quaestus Holdings LLC, a holding company. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.
3. In May 2023, the assets of Etico Wealth Management and Quartz Partners Investment Management, two Registered Investment Advisers owned and operated under Quaestus Holdings, LLC, were merged.
4. In November 2023, Quaestus Holdings LLC purchased the assets and composites of Asteria Wealth. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.
5. The Asteria Aggressive Moderate Active Strategy composite contains all discretionary portfolios managed to the Asteria Aggressive Moderate Active Strategy that are eligible for inclusion in the composite. The AW Aggressive Moderate Active Composite seeks to provide exposure to equity from both the United States and international markets, as well as fixed income ETFs. This composite consists of portfolios that are comprised of growth US stocks that we believe will experience accelerated earnings, strong revenue growth, and robust share price appreciation, international equity ETFs, and fixed income ETFs. The fixed income ETFs are chosen to provide a steady flow of income while the US and international equities are chosen to provide global exposure to multiple markets.. The composite minimum value is $5000.
6. The blended benchmark consists of The benchmark is a blend of 40% Russell 3000 Index, 26.4% of the MSCI EM Index, 13.6% MSCI EAFE Index, 10% of the Bloomberg US Aggregate Bond Index, and 10% of the Bloomberg Global Aggregate Index. The benchmark is

calculated by weighting the respective index returns on a monthly basis. Russell 3000: The Russell 3000 Index is a market-capitalization weighted equity index maintained by FTSE Russell that provides exposure to the entire U.S. stock market. The index tracks the performance of the 3,000 largest U.S.-traded stocks which represent about 98% of all U.S incorporated equity securities. MSCI EM Index: The MSCI EM Index is a free float-adjusted market capitalization index that is designed to measure equity market performance of emerging markets. MSCI EAFE Index: The MSCI EAFE (Europe, Australia, Far East) is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the US and Canada. Bloomberg US Aggregate Bond Index: The index measures the performance of the investment grade bond market. The index invests in a wide spectrum of public, investment-grade, taxable, fixed income securities in the United States – including government, corporate, and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities, all with maturities of more than 1 year. Bloomberg Global Aggregate Index: The index tracks the performance of investment grade debt publicly issued in the major domestic and Eurobond markets, including sovereign, quasi-government, corporate, securitized and collateralized securities and excludes all securities denominated in US dollars.

7. Valuations are computed and performance is reported in US dollars.
8. Composite Returns are calculated net of non-reclaimable withholding taxes on dividends, interest, and capital gains. Reclaimable withholding taxes are accrued. Benchmark returns do not account for withholding taxes.
9. Returns are presented both gross-of-fee and net-of-fee. Gross-of-fee returns exclude investment advisory fees. Net-of-fee returns are calculated by deducting the maximum monthly advisory and financial professional fees of 0.167% from the Gross-of-Fee returns. The management fee schedule is as follows: 2.00% on accounts up to $249,999; 1.80% on accounts between $250,000 and $499,999.99; 1.50% on accounts at or above $500,000.
10. The composite may contain both wrap and non-wrap accounts. For both wrap and non-wrap accounts, the maximum 2% wrap/management fee is deducted to calculate net returns.
11. This composite was created on January 1, 2021. A complete list of composite descriptions is available upon request.
12. The 3-year standard deviation measures the variability of gross composite and benchmark returns over the preceding 36-month period. The standard deviation is not reported for 2021-2022 because the composite does not have 36 months of returns.
13. Internal dispersion is calculated using the equal-weighted standard deviation of annual gross returns of those portfolios that were included in the composite for the entire year.
14. Policies for valuing portfolios, calculating performance, and preparing GIPS reports are available upon request.

Quartz Partners Investment Management
Asteria Aggressive Moderate Passive Strategy Composite
July 1, 2021 through December 31, 2023

Annualized Composite Returns through December 31, 2023

Annualized	1 year	3 years	5 years	Since Inception (July 1, 2021)
Composite Net Returns	12.70	-	-	-3.65
Blended Benchmark Returns	16.95	-	-	1.11

Annual Composite Information

Year	Pure Gross Return (%)	Net Return (%)	Benchmark Return (%)	Composite 3-Yr St Dev (%)	Benchmark 3-Yr St Dev (%)	Number of Portfolios	Internal Dispersion (%)	Assets ($ MM)	% Wrap	Firm Assets ($ MM)
2021*	4.12	2.61	1.11	n/a	n/a	9	n/a	0.9	100	50.9
2022	-19.65	-21.67	-17.48	n/a	n/a	8	0.40	0.5	100	50.2
2023	14.95	12.70	16.95	n/a	n/a	8	2.19	0.8	100	121.2

*Returns are for the period from July 1, 2021 (inception date) through December 31, 2021.
†Internal dispersion for some years is not reported because there are not more than five portfolios in the composite for the full year.
‡ Pure Gross Returns, presented as supplemental information, do not reflect the deduction of any trading costs. Beginning for the year 2020, non-wrap accounts do not pay trading costs at Schwab, the custodian for Strategy accounts.

Benchmark: 40% Russell 3000 Index, 26.4% MSCI EM Index, 13.6% MSCI EAFE Index, 10% Bloomberg US Aggregate Bond Index, and 10% Bloomberg Global Aggregate Index.

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4. In November 2023, Quaestus Holdings LLC purchased the assets and composites of Asteria Wealth. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.
5. The Asteria Aggressive Moderate Passive Strategy composite contains all discretionary portfolios managed to the Asteria Aggressive Moderate Passive Strategy that are eligible for inclusion in the composite. The Strategy seeks to provide exposure to equity from both the United States and international markets, as well as fixed income ETFs. This composite consists of portfolios that are comprised of growth US ETFs that we believe will experience accelerated earnings, strong revenue growth, and robust share price appreciation, international equity ETFs, and fixed income ETFs. The fixed income ETFs are chosen to provide a steady flow of income while the US and international equities are chosen to provide global exposure to multiple markets. The composite minimum value is $5000.

6. The Strategy Benchmark was changed beginning for the year 2023. The blended benchmark consists of 80% MSCI ACWI Index and 20% Bloomberg US Aggregate Index (rebalanced monthly). The MSCI ACWI Index is a market capitalization weighted index designed to provide a broad measure of equity-market performance throughout the world. The MSCI ACWI Index is comprised of stocks from both developed and emerging markets. The Bloomberg US Aggregate Bond Index is comprised of approximately 6,000 publicly traded bonds including U.S Government, mortgage-backed, corporate, and Yankee bonds with an approximate average maturity of 10 years.
7. Valuations are computed and performance is reported in US dollars.
8. Composite Returns are calculated net of non-reclaimable withholding taxes on dividends, interest, and capital gains. Reclaimable withholding taxes are accrued. Benchmark returns do not account for withholding taxes.
9. Returns are presented both gross-of-fee and net-of-fee. Gross-of-fee returns exclude investment advisory fees. Net-of-fee returns are calculated by deducting the maximum monthly advisory and financial professional fees of 0.167% from the Gross-of-Fee returns. The management fee schedule is as follows: 2.00% on accounts up to $249,999; 1.80% on accounts between $250,000 and $499,999.99; 1.50% on accounts at or above $500,000.
10. The composite may contain both wrap and non-wrap accounts. For both wrap and non-wrap accounts, the maximum 2% wrap/management fee is deducted to calculate net returns.
11. This composite was created on April 1, 2021. A complete list of composite descriptions is available upon request.
12. The 3-year standard deviation measures the variability of gross composite and benchmark returns over the preceding 36-month period. The standard deviation is not reported for 2021-2023 because the composite does not have 36 months of returns.
13. Internal dispersion is calculated using the equal-weighted standard deviation of annual gross returns of those portfolios that were included in the composite for the entire year.
14. Policies for valuing portfolios, calculating performance, and preparing GIPS reports are available upon request.

Quartz Partners Investment Management
Asteria Alt Aggressive (Daily) Composite
July 1, 2021 through December 31, 2023

Annualized Composite Returns through December 31, 2023

Annualized	1 year	3 years	5 years	Since Inception (July 1, 2021)
Composite Net Returns	17.43	-	-	-4.23
Benchmark Returns	17.67	-	-	0.74

Annual Composite Information

Year	Pure Gross Return (%)	Net Return (%)	Benchmark Return (%)	Composite 3-Yr St Dev (%)	Benchmark 3-Yr St Dev (%)	Number of Portfolios	Internal Dispersion (%)	Assets ($ MM)	% Wrap	Firm Assets ($ MM)
2021*	-2.79	-3.63	3.00	n/a	n/a	1	n/a†	0.04	100	50.9
2022	-22.82	-24.84	-15.91	n/a	n/a	1	n/a†	0.03	100	50.2
2023	19.77	17.43	17.67	n/a	n/a	1	n/a†	0.03	100	121.2

*Represents performance from 7/1/21 through 9/30/21 and 11/1/2021 through 12/31/2021.
†Internal dispersion for some years is not reported because there are not more than five portfolios in the composite for the full year.
‡ Pure Gross Returns, presented as supplemental information, do not reflect the deduction of any trading costs. Beginning for the year 2020, non-wrap accounts do not pay trading costs at Schwab, the custodian for Strategy accounts.

Blended Benchmark: 60% S&P 500 Index / 40% Bloomberg US Aggregate Bond Index

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3. In May 2023, the assets of Etico Wealth Management and Quartz Partners Investment Management, two Registered Investment Advisers owned and operated under Quaestus Holdings, LLC, were merged.
4. In November 2023, Quaestus Holdings LLC purchased the assets and composites of Asteria Wealth. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.
5. The Asteria Alt Aggressive (Daily) composite contains all discretionary portfolios managed to the Asteria Alt Aggressive (Daily) Strategy that are eligible for inclusion in the composite. The Strategy seeks to provide exposure to alternative assets through the use of daily liquidity mutual funds, traded REITs, and common stocks. The strategy is designed to eliminate the high barriers of entry to alternative investments and provide access to non-correlated investing. The Aggressive strategy reduces the exposure to real estate, commodity, and hedge strategies and increases the private equity exposure for a high risk and greater opportunity for capital appreciation. Due to the daily liquidity, there is somewhat more correlation to the markets than the interval model. The composite minimum value is $5000.
6. The blended benchmark for the strategy consists of 60% S&P 500 Index and 40% Bloomberg US Aggregate Bond Index. S&P 500: The Index is a free float-adjusted market capitalization weighted index of large-cap US equities. The index includes 500 leading companies and

captures approximately 80% coverage of available market capitalization. Bloomberg Barclays US Aggregate Bond Index: The index measures the performance of the investment grade bond market. The index invests in a wide spectrum of public, investment-grade, taxable, fixed income securities in the United States – including government, corporate, and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities, all with maturities of more than 1 year.

7. Valuations are computed and performance is reported in US dollars.
8. Composite Returns are calculated net of non-reclaimable withholding taxes on dividends, interest, and capital gains. Reclaimable withholding taxes are accrued. Benchmark returns do not account for withholding taxes.
9. Returns are presented both gross-of-fee and net-of-fee. Gross-of-fee returns exclude investment advisory fees. Net-of-fee returns are calculated by deducting the maximum monthly advisory and financial professional fees of 0.167% from the Gross-of-Fee returns. The management fee schedule is as follows: 2.00% on accounts up to $249,999; 1.80% on accounts between $250,000 and $499,999.99; 1.50% on accounts at or above $500,000.
10. The composite may contain both wrap and non-wrap accounts. For both wrap and non-wrap accounts, the maximum 2% wrap/management fee is deducted to calculate net returns.
11. This composite was created on December 1, 2021. A complete list of composite descriptions is available upon request.
12. The 3-year standard deviation measures the variability of gross composite and benchmark returns over the preceding 36-month period. The standard deviation is not reported for 2021-2023 because the composite does not have 36 months of returns.
13. Internal dispersion is calculated using the equal-weighted standard deviation of annual gross returns of those portfolios that were included in the composite for the entire year.
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Quartz Partners Investment Management
Asteria Alt Aggressive (Interval) Composite
July 1, 2021 through December 31, 2023

Annualized Composite Returns through December 31, 2023

Annualized	1 year	3 years	5 years	Since Inception (July 1, 2021)
Composite Net Returns	-8.39	-	-	1.04
Benchmark Returns	17.67	-	-	2.37

Annual Composite Information

Year	Pure Gross Return (%)	Net Return (%)	Benchmark Return (%)	Composite 3-Yr St Dev (%)	Benchmark 3-Yr St Dev (%)	Number of Portfolios	Internal Dispersion (%)	Assets ($ MM)	% Wrap	Firm Assets ($ MM)
2021*	5.91	4.90	6.99	n/a	n/a	4	n/a†	0.40	100	50.9
2022	2.89	0.87	-15.91	n/a	n/a	5	n/a†	0.03	100	50.2
2023	-6.53	-8.39	17.67	n/a	n/a	1	n/a†	0.11	100	121.2

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‡ Pure Gross Returns, presented as supplemental information, do not reflect the deduction of any trading costs. Beginning for the year 2020, non-wrap accounts do not pay trading costs at Schwab, the custodian for Strategy accounts.

Blended Benchmark: 60% S&P 500 Index / 40% Bloomberg US Aggregate Bond Index

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4. In November 2023, Quaestus Holdings LLC purchased the assets and composites of Asteria Wealth. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.
5. The Asteria Alt Aggressive (Interval) composite contains all discretionary portfolios managed to the Asteria Alt Aggressive (Interval) Strategy that are eligible for inclusion in the composite. The Strategy seeks to provide exposure to alternative assets through the use of daily liquidity mutual funds and interval funds. The strategy is designed to eliminate the high barriers of entry to alternative investments and provide access to non-correlated investing. The Aggressive strategy reduces the exposure to real estate, commodity, and hedge strategies and increases the private equity exposure for a high risk and greater opportunity for capital appreciation. The composite minimum value is $5000.
6. The blended benchmark for the strategy consists of 60% S&P 500 Index and 40% Bloomberg US Aggregate Bond Index. S&P 500: The Index is a free float-adjusted market capitalization weighted index of large-cap US equities. The index includes 500 leading companies and captures approximately 80% coverage of available market capitalization. Bloomberg Barclays US Aggregate Bond Index: The index

measures the performance of the investment grade bond market. The index invests in a wide spectrum of public, investment-grade, taxable, fixed income securities in the United States – including government, corporate, and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities, all with maturities of more than 1 year.

7. Valuations are computed and performance is reported in US dollars.
8. Composite Returns are calculated net of non-reclaimable withholding taxes on dividends, interest, and capital gains. Reclaimable withholding taxes are accrued. Benchmark returns do not account for withholding taxes.
9. Returns are presented both gross-of-fee and net-of-fee. Gross-of-fee returns exclude investment advisory fees. Net-of-fee returns are calculated by deducting the maximum monthly advisory and financial professional fees of 0.167% from the Gross-of-Fee returns. The management fee schedule is as follows: 2.00% on accounts up to $249,999; 1.80% on accounts between $250,000 and $499,999.99; 1.50% on accounts at or above $500,000.
10. The composite may contain both wrap and non-wrap accounts. For both wrap and non-wrap accounts, the maximum 2% wrap/management fee is deducted to calculate net returns.
11. This composite was created on April 1, 2021. A complete list of composite descriptions is available upon request.
12. The 3-year standard deviation measures the variability of gross composite and benchmark returns over the preceding 36-month period. The standard deviation is not reported for 2021-2023 because the composite does not have 36 months of returns.
13. Internal dispersion is calculated using the equal-weighted standard deviation of annual gross returns of those portfolios that were included in the composite for the entire year.
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Quartz Partners Investment Management
Asteria Alt Moderate Conservative (Interval) Composite
July 1, 2021 through December 31, 2023

Annualized Composite Returns through December 31, 2023

Annualized	1 year	3 years	5 years	Since Inception (July 1, 2021)
Composite Net Returns	-7.38	-	-	1.61
Benchmark Returns	17.67	-	-	2.37

Annual Composite Information

Year	Pure Gross Return (%)	Net Return (%)	Benchmark Return (%)	Composite 3-Yr St Dev (%)	Benchmark 3-Yr St Dev (%)	Number of Portfolios	Internal Dispersion (%)	Assets ($ MM)	% Wrap	Firm Assets ($ MM)
2021*	5.52	4.51	6.99	n/a	n/a	3	n/a†	0.6	100	50.9
2022	3.45	1.43	-15.79	n/a	n/a	1	n/a†	0.1	100	50.2
2023	-5.50	-7.38	17.67	n/a	n/a	1	n/a†	0.1	100	121.2

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Blended Benchmark: 60% S&P 500 Index / 40% Bloomberg US Aggregate Bond Index

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6. The blended benchmark for the strategy consists of 60% S&P 500 Index and 40% Bloomberg US Aggregate Bond Index. S&P 500: The Index is a free float-adjusted market capitalization weighted index of large-cap US equities. The index includes 500 leading companies and captures approximately 80% coverage of available market capitalization. Bloomberg Barclays US Aggregate Bond Index: The index measures the performance of the investment grade bond market. The index invests in a wide spectrum of public, investment-grade, taxable,

fixed income securities in the United States – including government, corporate, and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities, all with maturities of more than 1 year.

7. Valuations are computed and performance is reported in US dollars.
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July 1, 2021 through December 31, 2023

Annualized Composite Returns through December 31, 2023

Annualized	1 year	3 years	5 years	Since Inception (July 1, 2021)
Composite Net Returns	-7.45	-	-	2.24
Benchmark Returns	17.67	-	-	2.37

Annual Composite Information

Year	Pure Gross Return (%)	Net Return (%)	Benchmark Return (%)	Composite 3-Yr St Dev (%)	Benchmark 3-Yr St Dev (%)	Number of Portfolios	Internal Dispersion (%)	Assets ($ MM)	% Wrap	Firm Assets ($ MM)
2021*	6.78	5.77	6.78	n/a	n/a	8	n/a	1.3	100	50.2
2022	4.84	2.82	-15.79	n/a	n/a	14	0.79	2.0	100	50.2
2023	-5.57	-7.45	17.67	n/a	n/a	51	0.78	4.5	100	121.2

*Returns are for the period from July 1, 2021 (inception date) through December 31, 2021.
†Internal dispersion for some years is not reported because there are not more than five portfolios in the composite for the full year.
‡ Pure Gross Returns, presented as supplemental information, do not reflect the deduction of any trading costs. Beginning for the year 2020, non-wrap accounts do not pay trading costs at Schwab, the custodian for Strategy accounts.

Blended Benchmark: 60% S&P 500 Index / 40% Bloomberg US Aggregate Bond Index

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Notes:
1. Quartz Partners is an SEC-registered investment advisor that provides investment management services to institutional and individual investors. Registration with the SEC does not constitute a recommendation or imply a certain level of skill or ability. For purposes of compliance with GIPS, the firm includes only those accounts maintained at custodians and/or in investment vehicles that offer what Quartz Partners deems as the full universe of Exchange-Traded Funds (ETFs). The total firm assets on this report reflects that sum.
2. In March 2022, Quartz Partners was acquired by Quaestus Holdings LLC, a holding company. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.
3. In May 2023, the assets of Etico Wealth Management and Quartz Partners Investment Management, two Registered Investment Advisers owned and operated under Quaestus Holdings, LLC, were merged.
4. In November 2023, Quaestus Holdings LLC purchased the assets and composites of Asteria Wealth. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.
5. The Asteria Moderate (Interval) composite contains all discretionary portfolios managed to the Asteria Alt Moderate (Interval) Strategy that are eligible for inclusion in the composite. The Strategy seeks to provide exposure to alternative assets through the use of daily liquidity mutual funds and interval funds. The strategy is designed to eliminate the high barriers of entry to alternative investments and provide access to non-correlated investing. The Moderate Conservative strategy provides a lower concentration of private equity and a long/short credit fund for lower risk investors. The composite minimum value is $5000.
6. The blended benchmark for the strategy consists of 60% S&P 500 Index and 40% Bloomberg US Aggregate Bond Index. S&P 500: The Index is a free float-adjusted market capitalization weighted index of large-cap US equities. The index includes 500 leading companies and captures approximately 80% coverage of available market capitalization. Bloomberg Barclays US Aggregate Bond Index: The index

measures the performance of the investment grade bond market. The index invests in a wide spectrum of public, investment-grade, taxable, fixed income securities in the United States – including government, corporate, and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities, all with maturities of more than 1 year.

7. Valuations are computed and performance is reported in US dollars.
8. Composite Returns are calculated net of non-reclaimable withholding taxes on dividends, interest, and capital gains. Reclaimable withholding taxes are accrued. Benchmark returns do not account for withholding taxes.
9. Returns are presented both gross-of-fee and net-of-fee. Gross-of-fee returns exclude investment advisory fees. Net-of-fee returns are calculated by deducting the maximum monthly advisory and financial professional fees of 0.167% from the Gross-of-Fee returns. The management fee schedule is as follows: 2.00% on accounts up to $249,999; 1.80% on accounts between $250,000 and $499,999.99; 1.50% on accounts at or above $500,000.
10. The composite may contain both wrap and non-wrap accounts. For both wrap and non-wrap accounts, the maximum 2% wrap/management fee is deducted to calculate net returns.
11. This composite was created on April 1, 2021. A complete list of composite descriptions is available upon request.
12. The 3-year standard deviation measures the variability of gross composite and benchmark returns over the preceding 36-month period. The standard deviation is not reported for 2021-2023 because the composite does not have 36 months of returns.
13. Internal dispersion is calculated using the equal-weighted standard deviation of annual gross returns of those portfolios that were included in the composite for the entire year.
14. Policies for valuing portfolios, calculating performance, and preparing GIPS reports are available upon request.

Quartz Partners Investment Management
Asteria Diversified US Equity ETF Composite
January 1, 2013 through December 31, 2023

Annualized Composite Returns through December 31, 2023

Annualized	1 year	3 years	5 years	Since Inception (January 1, 2013)
Composite Net Returns	25.66	8.19	11.30	8.29
Benchmark Returns	25.96	8.55	15.16	11.67

Annual Composite Information

Year	Pure Gross Return (%)	Net Return (%)	Benchmark Return (%)	Composite 3-Yr St Dev (%)	Benchmark 3-Yr St Dev (%)	Number of Portfolios	Internal Dispersion (%)	Assets ($ MM)	% Wrap	Firm Assets ($ MM)
2013	31.33	29.31	2.64	n/a	n/a	<5	n/a†	0.2	100	n/a
2014	17.61	15.59	12.56	n/a	n/a	8	n/a†	0.4	100	n/a
2015	-2.26	-4.28	0.48	n/a	n/a	28	1.18	2.2	100	55.2
2016	13.02	11.00	12.74	11.51	11.04	18	2.02	1.5	100	51.0
2017	16.84	14.82	21.13	10.72	10.23	12	2.20	1.0	100	58.2
2018	-6.55	-8.57	-5.24	12.03	11.34	10	1.41	0.6	100	54.7
2019	27.17	25.15	31.02	12.19	12.38	11	2.43	0.8	100	52.8
2020	10.29	8.27	20.89	20.65	19.69	7	1.69	0.5	100	55.0
2021	24.43	22.41	25.66	19.58	18.19	29	0.74	0.6	100	50.9
2022	-15.90	-17.92	-19.21	21.75	21.79	18	0.83	0.3	100	50.2
2023	28.15	25.66	25.96	17.20	17.71	6	0.33	0.4	100	121.2

†Internal dispersion for some years is not reported because there are not more than five portfolios in the composite for the full year.
‡ Pure Gross Returns, presented as supplemental information, do not reflect the deduction of any trading costs. Beginning for the year 2020, non-wrap accounts do not pay trading costs at Schwab, the custodian for Strategy accounts.

Benchmark: Russell 3000 Index

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2. In March 2022, Quartz Partners was acquired by Quaestus Holdings LLC, a holding company. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.
3. In May 2023, the assets of Etico Wealth Management and Quartz Partners Investment Management, two Registered Investment Advisers owned and operated under Quaestus Holdings, LLC, were merged.

4. In November 2023, Quaestus Holdings LLC purchased the assets and composites of Asteria Wealth. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.
5. The Asteria Diversified US Equity ETF composite contains all discretionary portfolios managed to the Asteria Diversified US Equity ETF Strategy that are eligible for inclusion in the composite. The Strategy consists of portfolios that are comprised of US Market ETFs. This portfolio can be any combination of US Equity ETF portfolios that will provide investors with different exposure from various market caps. The strategy's goal is to emulate the market diversity while minimizing volatility and maximizing growth potential. The composite minimum value is $5000.
6. The benchmark was changed to the Russell 3000 Index beginning in 2023. The Russell 3000 Index is a market-capitalization weighted equity index maintained by FTSE Russell that provides exposure to the entire U.S. stock market. The index tracks the performance of the 3,000 largest U.S.-traded stocks which represent about 98% of all U.S incorporated equity securities.
7. Composite Returns are calculated net of non-reclaimable withholding taxes on dividends, interest, and capital gains. Reclaimable withholding taxes are accrued. Benchmark returns do not account for withholding taxes.
8. Returns are presented both gross-of-fee and net-of-fee. Gross-of-fee returns exclude investment advisory fees but include transaction costs, if any. Net-of-fee returns are calculated by deducting the maximum monthly advisory and financial professional fees of 0.167% from the Gross-of-Fee returns. The management fee schedule is as follows: 2.00% on accounts up to $249,999; 1.80% on accounts between $250,000 and $499,999.99; 1.50% on accounts at or above $500,000.
9. The composite may contain both wrap and non-wrap accounts. For both wrap and non-wrap accounts, the maximum 2% wrap/management fee is deducted to calculate net returns.
10. This composite was created on December 1, 2013. A complete list of composite descriptions is available upon request.
11. The 3-year standard deviation measures the variability of gross composite and benchmark returns over the preceding 36-month period. The standard deviation is not reported for 2013-2015 because the composite does not have 36 months of returns.
12. Internal dispersion is calculated using the equal-weighted standard deviation of annual gross returns of those portfolios that were included in the composite for the entire year.
13. Policies for valuing portfolios, calculating performance, and preparing GIPS reports are available upon request.

Quartz Partners Investment Management
Asteria Developed Markets Country Specific Composite
July 1, 2015 through December 31, 2023

Annualized Composite Returns through December 31, 2023

Annualized	1 year	3 years	5 years	Since Inception (July 1, 2021)
Composite Net Returns	15.46	-	-	-0.85
Benchmark Returns	18.24	-	-	1.35

Annual Composite Information

Year	Pure Gross Return (%)	Net Return (%)	Benchmark Return (%)	Composite 3-Yr St Dev (%)	Benchmark 3-Yr St Dev (%)	Number of Portfolios	Internal Dispersion (%)	Assets ($ MM)	% Wrap	Firm Assets ($ MM)
2015*	-3.91	-4.92	-6.01	n/a	n/a	1	n/a†	0.06	100	55.2
2016	6.67	4.65	1.00	n/a	n/a	1	n/a†	0.06	100	51.0
2017	32.04	30.02	25.03	n/a	n/a	1	n/a†	0.08	100	58.2
2018	-16.67	-18.69	-13.79	13.06	11.40	1	n/a†	0.07	100	54.7
2019	16.15	14.13	22.01	13.26	10.96	1	n/a†	0.08	100	52.8
1/1/20-8/31/20	-7.93	-9.28	-4.61	17.51	15.41	1	n/a†	0.07	100	
4/1/21-12/31/21	4.81	3.30	7.52	n/a	n/a	36	n/a†	2.7	100	50.9
2022	-16.41	-18.43	-14.45	n/a	n/a	3	n/a†	0.2	100	50.2
2023	17.76	15.46	18.24	n/a	n/a	4	n/a†	0.2	100	121.2

*Returns are for the period from July 1, 2015 (inception date) through December 31, 2021.
†Internal dispersion for some years is not reported because there are not more than five portfolios in the composite for the full year.
‡ Pure Gross Returns, presented as supplemental information, do not reflect the deduction of any trading costs. Beginning for the year 2020, non-wrap accounts do not pay trading costs at Schwab, the custodian for Strategy accounts.

Benchmark: MSCI EAFE Index

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2. In March 2022, Quartz Partners was acquired by Quaestus Holdings LLC, a holding company. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.
3. In May 2023, the assets of Etico Wealth Management and Quartz Partners Investment Management, two Registered Investment Advisers owned and operated under Quaestus Holdings, LLC, were merged.

4. In November 2023, Quaestus Holdings LLC purchased the assets and composites of Asteria Wealth. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.
5. The Asteria Developed Markets Country Specific composite contains all discretionary portfolios managed to the Asteria Developed Markets Country Specific Strategy that are eligible for inclusion in the composite. The Strategy invests in the equity markets of individual countries that are believed to offer attractive return potential relative to the other developed market economies through ETFs. The composite minimum value is $5000.
6. The MSCI EAFE Index is a market capitalization weighted index designed to provide a broad measure of equity-market performance throughout the world. The Index is comprised of stocks from both developed and emerging markets.
7. Valuations are computed and performance is reported in US dollars.
8. Composite Returns are calculated net of non-reclaimable withholding taxes on dividends, interest, and capital gains. Reclaimable withholding taxes are accrued. Benchmark returns do not account for withholding taxes.
9. Returns are presented both gross-of-fee and net-of-fee. Gross-of-fee returns exclude investment advisory fees. Net-of-fee returns are calculated by deducting the maximum monthly advisory and financial professional fees of 0.167% from the Gross-of-Fee returns. The management fee schedule is as follows: 2.00% on accounts up to $249,999; 1.80% on accounts between $250,000 and $499,999.99; 1.50% on accounts at or above $500,000.
10. The composite may contain both wrap and non-wrap accounts. For both wrap and non-wrap accounts, the maximum 2% wrap/management fee is deducted to calculate net returns.
11. This composite was created on April 1, 2021. A complete list of composite descriptions is available upon request.
12. The 3-year standard deviation measures the variability of gross composite and benchmark returns over the preceding 36-month period. The standard deviation is not reported for 2021-2023 because the composite does not have 36 months of returns.
13. Internal dispersion is calculated using the equal-weighted standard deviation of annual gross returns of those portfolios that were included in the composite for the entire year.
14. Policies for valuing portfolios, calculating performance, and preparing GIPS reports are available upon request.

Quartz Partners Investment Management
Asteria Developed Markets Equity Composite
October 1, 2017 through December 31, 2023

Annualized Composite Returns through December 31, 2023

Annualized	1 year	3 years	5 years	Since Inception (October 1, 2017)
Composite Net Returns	21.46	2.50	8.39	4.44
Benchmark Returns	18.24	4.02	8.17	4.67

Annual Composite Information

Year	Pure Gross Return (%)	Net Return (%)	Benchmark Return (%)	Composite 3-Yr St Dev (%)	Benchmark 3-Yr St Dev (%)	Number of Portfolios	Internal Dispersion (%)	Assets ($ MM)	% Wrap	Firm Assets ($ MM)
2017*	5.13	4.63	4.23	n/a	n/a	1	n/a†	0.1	100	58.2
2018	-14.44	-16.46	-13.79	n/a	n/a	3	n/a†	0.1	100	54.7
2019	26.85	24.83	22.01	n/a	n/a	3	n/a†	0.1	100	52.8
2020	13.89	11.87	7.82	16.63	18.14	1	n/a†	0.02	100	55.0
2021	14.24	12.22	11.26	16.17	17.16	84	n/a†	2.7	100	50.9
2022	-19.18	-21.20	-14.45	18.44	20.25	106	0.67	3.7	100	50.2
2023	23.88	21.46	18.24	16.25	16.85	95	1.49	4.3	100	121.2

*Returns are for the period from October 1, 2017 (inception date) through December 31, 2017.
†Internal dispersion for some years is not reported because there are not more than five portfolios in the composite for the full year.
‡ Pure Gross Returns, presented as supplemental information, do not reflect the deduction of any trading costs. Beginning for the year 2020, non-wrap accounts do not pay trading costs at Schwab, the custodian for Strategy accounts.

Benchmark: MSCI EAFE Index

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2. In March 2022, Quartz Partners was acquired by Quaestus Holdings LLC, a holding company. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.
3. In May 2023, the assets of Etico Wealth Management and Quartz Partners Investment Management, two Registered Investment Advisers owned and operated under Quaestus Holdings, LLC, were merged.
4. In November 2023, Quaestus Holdings LLC purchased the assets and composites of Asteria Wealth. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.
5. Prior to November 2023, the Strategy was named Asteria Developed Markets Regional ETF.

6. The Asteria Developed Markets Equity composite contains all discretionary portfolios managed to the Asteria Developed Markets Equity strategy that are eligible for inclusion in the composite. The Strategy seeks to invest in non-U.S. developed markets across different regions throughout the world. The composite minimum value is $5000.
7. The MSCI EAFE Index is a market capitalization weighted index designed to provide a broad measure of equity-market performance throughout the world. The Index is comprised of stocks from both developed and emerging markets.
8. Composite Returns are calculated net of non-reclaimable withholding taxes on dividends, interest, and capital gains. Reclaimable withholding taxes are accrued. Benchmark returns do not account for withholding taxes.
9. Returns are presented both gross-of-fee and net-of-fee. Gross-of-fee returns exclude investment advisory fees. Net-of-fee returns are calculated by deducting the maximum monthly advisory and financial professional fees of 0.167% from the Gross-of-Fee returns. The management fee schedule is as follows: 2.00% on accounts up to $249,999; 1.80% on accounts between $250,000 and $499,999.99; 1.50% on accounts at or above $500,000.
10. The composite may contain both wrap and non-wrap accounts. For both wrap and non-wrap accounts, the maximum 2% wrap/management fee is deducted to calculate net returns.
11. This composite was created on October 1, 2017. A complete list of composite descriptions is available upon request.
12. The 3-year standard deviation measures the variability of gross composite and benchmark returns over the preceding 36-month period. The standard deviation is not reported for 2017-2019 because the composite does not have 36 months of returns.
13. Internal dispersion is calculated using the equal-weighted standard deviation of annual gross returns of those portfolios that were included in the composite for the entire year.
14. Policies for valuing portfolios, calculating performance, and preparing GIPS reports are available upon request.

Quartz Partners Investment Management
Asteria Emerging Markets Country Specific Composite
May 1, 2013 through December 31, 2023

Annualized Composite Returns through December 31, 2023

Annualized	1 year	3 years	5 years	Since Inception (May 1, 2013)
Composite Net Returns	1.64	-10.23	0.47	-2.13
Benchmark Returns	9.83	-5.08	3.69	2.32

Annual Composite Information

Year	Pure Gross Return (%)	Net Return (%)	Benchmark Return (%)	Composite 3-Yr St Dev (%)	Benchmark 3-Yr St Dev (%)	Number of Portfolios	Internal Dispersion (%)	Assets ($ MM)	% Wrap	Firm Assets ($ MM)
2013*	-7.75	-9.10	-1.74	n/a	n/a	<5	n/a†	0.2	100	n/a
2014	1.05	-0.97	-2.19	n/a	n/a	<5	n/a†	0.2	100	n/a
2015	-17.77	-19.79	-14.92	n/a	n/a	<5	n/a†	0.2	100	55.2
2016	10.34	8.32	11.19	12.49	16.30	<5	n/a†	0.1	100	51.0
2017	28.50	26.48	37.28	12.43	15.57	<5	n/a†	0.1	100	58.2
2018	-19.92	-21.94	-14.58	13.28	14.81	<5	n/a†	0.1	100	54.7
2019	17.64	15.62	18.44	14.53	14.37	7	2.10	0.6	100	52.8
2020	25.09	23.07	18.31	19.73	19.88	<5	n/a†	0.3	100	55.0
2021	-6.30	-8.32	-2.54	18.32	18.57	58	n/a	4.2	100	50.9
2022	-20.96	-22.98	-20.09	19.33	20.53	23	1.01	1.2	100	50.2
2023	3.69	1.64	9.83	14.39	17.36	14	2.82	0.8	100	121.2

*Returns are for the period from May 1, 2013 (inception date) through December 31, 2013.
†Internal dispersion for some years is not reported because there are not more than five portfolios in the composite for the full year.
‡ Pure Gross Returns, presented as supplemental information, do not reflect the deduction of any trading costs. Beginning for the year 2020, non-wrap accounts do not pay trading costs at Schwab, the custodian for Strategy accounts.

Benchmark: MSCI Emerging Markets Index

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3. In May 2023, the assets of Etico Wealth Management and Quartz Partners Investment Management, two Registered Investment Advisers owned and operated under Quaestus Holdings, LLC, were merged.
4. In November 2023, Quaestus Holdings LLC purchased the assets and composites of Asteria Wealth. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.
5. Prior to November 2023, the Strategy was named Asteria Emerging Markets Regional ETF.
6. The Asteria Emerging Markets Country Specific composite contains all discretionary portfolios managed to the Asteria Emerging Markets Country Specific strategy that are eligible for inclusion in the composite. The Strategy invests in the equity markets of individual countries that are believed to offer attractive return potential relative to the other emerging market economies through ETFs. The composite minimum value is $5000.
7. The MSCI Emerging Markets Index captures large and mid-cap representation across 24 Emerging Markets (EM) countries. With 1,437 constituents, the index covers approximately 85% of the free float-adjusted market capitalization in each country.
8. Valuations are computed and performance is reported in US dollars.
9. Composite Returns are calculated net of non-reclaimable withholding taxes on dividends, interest, and capital gains. Reclaimable withholding taxes are accrued. Benchmark returns do not account for withholding taxes.
10. Returns are presented both gross-of-fee and net-of-fee. Gross-of-fee returns exclude investment advisory fees. Net-of-fee returns are calculated by deducting the maximum monthly advisory and financial professional fees of 0.167% from the Gross-of-Fee returns. The management fee schedule is as follows: 2.00% on accounts up to $249,999; 1.80% on accounts between $250,000 and $499,999.99; 1.50% on accounts at or above $500,000.
11. The composite may contain both wrap and non-wrap accounts. For both wrap and non-wrap accounts, the maximum 2% wrap/management fee is deducted to calculate net returns.
12. This composite was created on May 1, 2013. A complete list of composite descriptions is available upon request.
13. The 3-year standard deviation measures the variability of gross composite and benchmark returns over the preceding 36-month period. The standard deviation is not reported for 2013-2015 because the composite does not have 36 months of returns.
14. Internal dispersion is calculated using the equal-weighted standard deviation of annual gross returns of those portfolios that were included in the composite for the entire year.
15. Policies for valuing portfolios, calculating performance, and preparing GIPS reports are available upon request.

Quartz Partners Investment Management
Asteria Emerging Markets Equity Composite
April 1, 2015 through December 31, 2023

Annualized Composite Returns through December 31, 2023

Annualized	1 year	3 years	5 years	Since Inception (April 1, 2015)
Composite Net Returns	10.65	-7.40	1.72	1.19
Benchmark Returns	12.55	-5.06	3.10	3.69

Annual Composite Information

Year	Pure Gross Return (%)	Net Return (%)	Benchmark Return (%)	Composite 3-Yr St Dev (%)	Benchmark 3-Yr St Dev (%)	Number of Portfolios	Internal Dispersion (%)	Assets ($ MM)	% Wrap	Firm Assets ($ MM)
2015*	-15.22	-16.73	-16.78	n/a	n/a	<5	n/a†	0.1	100	55.2
2016	8.02	6.00	11.19	n/a	n/a	<5	n/a†	0.1	100	51.0
2017	31.74	29.72	37.28	n/a	n/a	<5	n/a†	0.2	100	58.2
2018	-15.54	-17.56	-14.58	13.11	14.81	<5	n/a†	0.2	100	54.7
2019	17.29	15.27	18.44	12.74	14.37	5	n/a†	0.2	100	52.8
2020	21.29	19.27	18.31	18.24	19.88	<5	n/a†	0.1	100	55.0
2021	0.10	-1.92	-2.54	16.85	18.57	86	n/a†	2.7	100	50.9
2022	-20.72	-22.74	-20.09	18.93	20.53	114	2.34	3.8	100	50.2
2023	9.57	7.41	9.83	15.36	17.36	101	0.20	3.9	100	121.2

*Returns are for the period from April 1, 2015 (inception date) through December 31, 2015.
†Internal dispersion for some years is not reported because there are not more than five portfolios in the composite for the full year.
‡ Pure Gross Returns, presented as supplemental information, do not reflect the deduction of any trading costs. Beginning for the year 2020, non-wrap accounts do not pay trading costs at Schwab, the custodian for Strategy accounts.

Benchmark: MSCI Emerging Markets Index

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Notes:
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2. In March 2022, Quartz Partners was acquired by Quaestus Holdings LLC, a holding company. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.
3. In May 2023, the assets of Etico Wealth Management and Quartz Partners Investment Management, two Registered Investment Advisers owned and operated under Quaestus Holdings, LLC, were merged.
4. In November 2023, Quaestus Holdings LLC purchased the assets and composites of Asteria Wealth. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.

5. Prior to November 2023, the Strategy was named Asteria Emerging Markets Regional ETF.
6. The Asteria Emerging Markets Equity composite contains all discretionary portfolios managed to the Asteria Emerging Markets Equity strategy that are eligible for inclusion in the composite. The Strategy invests in emerging markets across different regions throughout the world. In addition to allocating by regions, the portfolio also may be diversified by style, size of companies, and other characteristics according to perceived opportunities. The composite minimum value is $5000.
7. The MSCI Emerging Markets Index captures large and mid cap representation across 24 Emerging Markets (EM) countries. With 1,437 constituents, the index covers approximately 85% of the free float-adjusted market capitalization in each country.
8. Valuations are computed and performance is reported in US dollars.
9. Composite Returns are calculated net of non-reclaimable withholding taxes on dividends, interest, and capital gains. Reclaimable withholding taxes are accrued. Benchmark returns do not account for withholding taxes.
10. Returns are presented both gross-of-fee and net-of-fee. Gross-of-fee returns exclude investment advisory fees. Net-of-fee returns are calculated by deducting the maximum monthly advisory and financial professional fees of 0.167% from the Gross-of-Fee returns. The management fee schedule is as follows: 2.00% on accounts up to $249,999; 1.80% on accounts between $250,000 and $499,999.99; 1.50% on accounts at or above $500,000.
11. The composite may contain both wrap and non-wrap accounts. For both wrap and non-wrap accounts, the maximum 2% wrap/management fee is deducted to calculate net returns.
12. This composite was created on April 1, 2015. A complete list of composite descriptions is available upon request.
13. The 3-year standard deviation measures the variability of gross composite and benchmark returns over the preceding 36-month period. The standard deviation is not reported for 2015-2017 because the composite does not have 36 months of returns.
14. Internal dispersion is calculated using the equal-weighted standard deviation of annual gross returns of those portfolios that were included in the composite for the entire year.
15. Policies for valuing portfolios, calculating performance, and preparing GIPS reports are available upon request.

Quartz Partners Investment Management
Asteria Equity Commodity Composite
January 1, 2013 through December 31, 2023

Annualized Composite Returns through December 31, 2023

Annualized	1 year	3 years	5 years	Since Inception (April 1, 2021)
Composite Net Returns	-7.31	-	-	7.14
Benchmark Returns	-4.27	-	-	15.62

Annual Composite Information

Year	Pure Gross Return (%)	Net Return (%)	Benchmark Return (%)	Composite 3-Yr St Dev (%)	Benchmark 3-Yr St Dev (%)	Number of Portfolios	Internal Dispersion (%)	Assets ($ MM)	% Wrap	Firm Assets ($ MM)
2013	6.95	4.93	-1.22	n/a	n/a	21	1.52	1.6	100	n/a
2014	-5.01	-7.03	-33.06	21.66	16.69	17	1.57	1.3	100	n/a
2015	-15.58	-17.60	-32.86	14.35	18.82	11	2.05	0.6	100	55.2
2016	42.81	40.79	11.36	16.55	20.82	10	11.15	0.8	100	51.0
2017	2.19	0.17	5.76	14.48	18.78	9	3.43	0.7	100	58.2
2018	-17.84	-19.86	-13.80	15.25	15.37	≤5	n/a†	0.3	100	54.7
2019	11.59	9.57	21.70	14.32	14.55	≤5	n/a†	0.1	100	52.8
2020**	-18.23	-18.57	-18.30	16.18	16.58	≤5	n/a†	0.1	100	55.0
2021***	1.90	0.72	14.20	n/a	n/a	≤5	n/a†	0.1	100	50.9
2022	15.12	13.10	25.99	n/a	n/a	≤5	n/a†	0.1	100	50.2
2023	-5.42	-7.31	-4.27	n/a	n/a	≤5	n/a†	0.03	100	121.2

**2020 Represents performance through 2/29/2020
***Represents performance from 5/1/2021 through 9/30/2021 & 11/1/2021 through 12/31/2021
†Internal dispersion for some years is not reported because there are not more than five portfolios in the composite for the full year.
‡ Pure Gross Returns, presented as supplemental information, do not reflect the deduction of any trading costs. Beginning for the year 2020, non-wrap accounts do not pay trading costs at Schwab, the custodian for Strategy accounts.

Benchmark: S&P GSCI Index

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3. In May 2023, the assets of Etico Wealth Management and Quartz Partners Investment Management, two Registered Investment Advisers owned and operated under Quaestus Holdings, LLC, were merged.
4. In November 2023, Quaestus Holdings LLC purchased the assets and composites of Asteria Wealth. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.
5. The Asteria Equity Commodity composite contains all discretionary portfolios managed to the Asteria Equity Commodity strategy that are eligible for inclusion in the composite. The Equity Commodity Strategy invests in equities of firms operating in the natural resource and commodities markets. The composite minimum value is $5000.
6. The S&P GSCI Index is one of the most widely recognized benchmarks that is broad-based and production weighted to represent the global commodity market beta. The index is designed to be investable by including the most liquid commodity futures, and provides diversification with low correlations to other asset classes.
7. Valuations are computed and performance is reported in US dollars.
8. Composite Returns are calculated net of non-reclaimable withholding taxes on dividends, interest, and capital gains. Reclaimable withholding taxes are accrued. Benchmark returns do not account for withholding taxes.
9. Returns are presented both gross-of-fee and net-of-fee. Gross-of-fee returns exclude investment advisory fees. Net-of-fee returns are calculated by deducting the maximum monthly advisory and financial professional fees of 0.167% from the Gross-of-Fee returns. The management fee schedule is as follows: 2.00% on accounts up to $249,999; 1.80% on accounts between $250,000 and $499,999.99; 1.50% on accounts at or above $500,000.
10. The composite may contain both wrap and non-wrap accounts. For both wrap and non-wrap accounts, the maximum 2% wrap/management fee is deducted to calculate net returns.
11. This composite was created on April 1, 2021. A complete list of composite descriptions is available upon request.
12. The 3-year standard deviation measures the variability of gross composite and benchmark returns over the preceding 36-month period. The standard deviation is not reported for 2021-2023 because the composite does not have 36 months of returns.
13. Internal dispersion is calculated using the equal-weighted standard deviation of annual gross returns of those portfolios that were included in the composite for the entire year.
14. Policies for valuing portfolios, calculating performance, and preparing GIPS reports are available upon request.

Quartz Partners Investment Management
Asteria International Fixed Income ETF Composite
April 1, 2021 through December 31, 2023

Annualized Composite Returns through December 31, 2023

Annualized	1 year	3 years	5 years	Since Inception (April 1, 2021)
Composite Net Returns	6.87	-	-	-3.39
Benchmark Returns	5.72	-	-	-4.42

Annual Composite Information

Year	Pure Gross Return (%)	Net Return (%)	Benchmark Return (%)	Composite 3-Yr St Dev (%)	Benchmark 3-Yr St Dev (%)	Number of Portfolios	Internal Dispersion (%)	Assets ($ MM)	% Wrap	Firm Assets ($ MM)
2013	-4.51	-6.53	-3.08	n/a	n/a	6	0.66	0.4	100	n/a
2014	0.08	-1.94	-3.11	n/a	n/a	6	0.24	0.8	100	n/a
1/1/15-9/30/15	-5.53	-7.04	-4.81	n/a	n/a	2	n/a†	0.1	100	
4/1/21-12/31/21	1.74	0.23	-0.26	n/a	n/a	44	n/a†	0.6	100	50.9
2022	-18.94	-20.96	-16.25	n/a	n/a	35	0.28	0.4	100	50.2
2023	10.27	8.10	5.72	n/a	n/a	23	0.60	0.3	100	121.2

*Returns are for the period from April 1, 2021 (inception date) through December 31, 2021.
†Internal dispersion for some years is not reported because there are not more than five portfolios in the composite for the full year.
‡ Pure Gross Returns, presented as supplemental information, do not reflect the deduction of any trading costs. Beginning for the year 2020, non-wrap accounts do not pay trading costs at Schwab, the custodian for Strategy accounts.

Benchmark: Bloomberg Global Aggregate Bond Index

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2. In March 2022, Quartz Partners was acquired by Quaestus Holdings LLC, a holding company. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.
3. In May 2023, the assets of Etico Wealth Management and Quartz Partners Investment Management, two Registered Investment Advisers owned and operated under Quaestus Holdings, LLC, were merged.
4. In November 2023, Quaestus Holdings LLC purchased the assets and composites of Asteria Wealth. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.
5. Prior to November 2023, the Strategy was named Asteria Emerging Markets Regional ETF.
6. The Asteria International Fixed Income ETF composite contains all discretionary portfolios managed to the Asteria International Fixed Income ETF strategy that are eligible for inclusion in the composite. The Strategy seeks to provide investors exposure to fixed income holdings outside of the United States. The composite minimum value is $5000.

7. The Strategy benchmark was changed from a custom benchmark to the Bloomberg Global Aggregate Bond Index beginning for the year 2023. The Bloomberg Global Aggregate Bond Index measures the performance of the global investment grade, fixed-rate bond markets. The benchmark includes government, government-related and corporate bonds, as well as asset-backed, mortgage-backed and commercial mortgage-backed securities from both developed and emerging markets issuers.
8. Valuations are computed and performance is reported in US dollars.
9. Composite Returns are calculated net of non-reclaimable withholding taxes on dividends, interest, and capital gains. Reclaimable withholding taxes are accrued. Benchmark returns do not account for withholding taxes.
10. Returns are presented both gross-of-fee and net-of-fee. Gross-of-fee returns exclude investment advisory fees. Net-of-fee returns are calculated by deducting the maximum monthly advisory and financial professional fees of 0.167% from the Gross-of-Fee returns. The management fee schedule is as follows: 2.00% on accounts up to $249,999; 1.80% on accounts between $250,000 and $499,999.99; 1.50% on accounts at or above $500,000.
11. The composite may contain both wrap and non-wrap accounts. For both wrap and non-wrap accounts, the maximum 2% wrap/management fee is deducted to calculate net returns.
12. This composite was created on April 1, 2021. A complete list of composite descriptions is available upon request.
13. The 3-year standard deviation measures the variability of gross composite and benchmark returns over the preceding 36-month period. The standard deviation is not reported for 2021-2023 because the composite does not have 36 months of returns.
14. Internal dispersion is calculated using the equal-weighted standard deviation of annual gross returns of those portfolios that were included in the composite for the entire year.
15. Policies for valuing portfolios, calculating performance, and preparing GIPS reports are available upon request.

Quartz Partners Investment Management
Asteria Moderate Conservative Passive Strategy Composite
July 1, 2021 through December 31, 2023

Annualized Composite Returns through December 31, 2023

Annualized	1 year	3 years	5 years	Since Inception (July 1, 2021)
Composite Net Returns	-1.07	-	-	-7.12
Blended Benchmark Returns	8.41	-	-	-2.15

Annual Composite Information

Year	Pure Gross Return (%)	Net Return (%)	Benchmark Return (%)	Composite 3-Yr St Dev (%)	Benchmark 3-Yr St Dev (%)	Number of Portfolios	Internal Dispersion (%)	Assets ($ MM)	% Wrap	Firm Assets ($ MM)
2021*	-0.59	-1.60	1.11	n/a	n/a	49	n/a†	5.2	100	50.9
2022	-17.18	-19.20	-15.27	n/a	n/a	37	n/a†	3.1	100	50.2
2023	0.93	-1.07	8.41	n/a	n/a	2	n/a†	0.1	100	121.2

*Returns are for the period from July 1, 2021 (inception date) through December 31, 2021.
†Internal dispersion for some years is not reported because there are not more than five portfolios in the composite for the full year.
‡ Pure Gross Returns, presented as supplemental information, do not reflect the deduction of any trading costs. Beginning for the year 2020, non-wrap accounts do not pay trading costs at Schwab, the custodian for Strategy accounts.

Benchmark: 10% Russell 3000 Index, 6.6% MSCI EM Index, 3.4% MSCI EAFE Index, 40% Bloomberg US Aggregate Bond Index, and 40% Bloomberg Global Aggregate Index.

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3. In May 2023, the assets of Etico Wealth Management and Quartz Partners Investment Management, two Registered Investment Advisers owned and operated under Quaestus Holdings, LLC, were merged.
4. In November 2023, Quaestus Holdings LLC purchased the assets and composites of Asteria Wealth. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.
5. The Asteria Moderate Conservative Passive Strategy composite contains all discretionary portfolios managed to the Asteria Moderate Conservative Passive Strategy that are eligible for inclusion in the composite. The Strategy seeks to provide exposure to equity from both the United States and international markets, as well as fixed income ETFs. This composite consists of portfolios that are comprised of value US ETFs that we believe are undervalued and typically have a higher than market average dividend yield, international equity ETFs, and fixed income ETFs. The heavy allocation to fixed income ETFs is chosen to provide a steady flow of income while the US and international equities are chosen to provide global exposure to multiple markets. The composite minimum value is $5000.
6. The benchmark is a blend of 10% Russell 3000 Index, 6.6% of the MSCI EM Index, 3.4% MSCI EAFE Index, 40% of the Bloomberg US Aggregate Bond Index, and 40% of the Bloomberg Global Aggregate Index. The benchmark is calculated by weighting the respective

index returns on a monthly basis. Russell 3000: The Russell 3000 Index is a market-capitalization weighted equity index maintained by FTSE Russell that provides exposure to the entire U.S. stock market. The index tracks the performance of the 3,000 largest U.S.-traded stocks which represent about 98% of all U.S incorporated equity securities. MSCI EM Index: The MSCI EM Index is a free float-adjusted market capitalization index that is designed to measure equity market performance of emerging markets. MSCI EAFE Index: The MSCI EAFE (Europe, Australia, Far East) is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the US and Canada. Bloomberg US Aggregate Bond Index: The index measures the performance of the investment grade bond market. The index invests in a wide spectrum of public, investment-grade, taxable, fixed income securities in the United States – including government, corporate, and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities, all with maturities of more than 1 year. Bloomberg Global Aggregate Index: The index tracks the performance of investment grade debt publicly issued in the major domestic and Eurobond markets, including sovereign, quasi-government, corporate, securitized and collateralized securities and excludes all securities denominated in US dollars.

7. Valuations are computed and performance is reported in US dollars.
8. Composite Returns are calculated net of non-reclaimable withholding taxes on dividends, interest, and capital gains. Reclaimable withholding taxes are accrued. Benchmark returns do not account for withholding taxes.
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Quartz Partners Investment Management
Asteria Moderate Passive Strategy Composite
July 1, 2021 through December 31, 2023

Annualized Composite Returns through December 31, 2023

Annualized	1 year	3 years	5 years	Since Inception (July 1, 2021)
Composite Net Returns	8.91	-	-	0.58
Blended Benchmark Returns	12.64	-	-	-0.46

Annual Composite Information

Year	Pure Gross Return (%)	Net Return (%)	Benchmark Return (%)	Composite 3-Yr St Dev (%)	Benchmark 3-Yr St Dev (%)	Number of Portfolios	Internal Dispersion (%)	Assets ($ MM)	% Wrap	Firm Assets ($ MM)
2021*	-0.64	-1.65	-0.37	n/a	n/a	8	n/a†	1.0	100	50.9
2022	-8.09	-10.11	-16.31	n/a	n/a	5	n/a†	0.3	100	50.2
2023	11.09	8.91	12.64	n/a	n/a	3	n/a†	0.1	100	121.2

*Returns are for the period from July 1, 2021 (inception date) through December 31, 2021.
†Internal dispersion for some years is not reported because there are not more than five portfolios in the composite for the full year.
‡ Pure Gross Returns, presented as supplemental information, do not reflect the deduction of any trading costs. Beginning for the year 2020, non-wrap accounts do not pay trading costs at Schwab, the custodian for Strategy accounts.

Benchmark: 25% Russell 3000 Value Index, 16.5% of the MSCI EM Index, 8.5% MSCI EAFE Index, 25% of the Bloomberg US Aggregate Bond Index, and 25% of the Bloomberg Global Aggregate Index.

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5. The Asteria Moderate Passive Strategy composite contains all discretionary portfolios managed to the Asteria Moderate Passive Strategy that are eligible for inclusion in the composite. The Strategy seeks to provide exposure to equity from both the United States and international markets, as well as fixed income ETFs. This composite consists of portfolios that are comprised of value US ETFs that we believe are undervalued and typically have a higher than market average dividend yield, international equity ETFs, and fixed income ETFs. The fixed income ETFs are chosen to provide a steady flow of income while the US and international equities are chosen to provide global exposure to multiple markets. The composite minimum value is $5000.

6. The benchmark is a blend of 25% Russell 3000 Index, 16.5% of the MSCI EM Index, 8.5% MSCI EAFE Index, 25% of the Bloomberg US Aggregate Bond Index, and 25% of the Bloomberg Global Aggregate Index. The benchmark is calculated by weighting the respective index returns on a monthly basis. Russell 3000: The Russell 3000 Index is a market-capitalization weighted equity index maintained by FTSE Russell that provides exposure to the entire U.S. stock market. The index tracks the performance of the 3,000 largest U.S.-traded stocks which represent about 98% of all U.S incorporated equity securities. MSCI EM Index: The MSCI EM Index is a free float-adjusted market capitalization index that is designed to measure equity market performance of emerging markets. MSCI EAFE Index: The MSCI EAFE (Europe, Australia, Far East) is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the US and Canada. Bloomberg US Aggregate Bond Index: The index measures the performance of the investment grade bond market. The index invests in a wide spectrum of public, investment-grade, taxable, fixed income securities in the United States – including government, corporate, and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities, all with maturities of more than 1 year. Bloomberg Global Aggregate Index: The index tracks the performance of investment grade debt publicly issued in the major domestic and Eurobond markets, including sovereign, quasi-government, corporate, securitized and collateralized securities and excludes all securities denominated in US dollars.
7. Valuations are computed and performance is reported in US dollars.
8. Composite Returns are calculated net of non-reclaimable withholding taxes on dividends, interest, and capital gains. Reclaimable withholding taxes are accrued. Benchmark returns do not account for withholding taxes.
9. Returns are presented both gross-of-fee and net-of-fee. Gross-of-fee returns exclude investment advisory fees. Net-of-fee returns are calculated by deducting the maximum monthly advisory and financial professional fees of 0.167% from the Gross-of-Fee returns. The management fee schedule is as follows: 2.00% on accounts up to $249,999; 1.80% on accounts between $250,000 and $499,999.99; 1.50% on accounts at or above $500,000.
10. The composite may contain both wrap and non-wrap accounts. For both wrap and non-wrap accounts, the maximum 2% wrap/management fee is deducted to calculate net returns.
11. This composite was created on April 1, 2021. A complete list of composite descriptions is available upon request.
12. The 3-year standard deviation measures the variability of gross composite and benchmark returns over the preceding 36-month period. The standard deviation is not reported for 2021-2023 because the composite does not have 36 months of returns.
13. Internal dispersion is calculated using the equal-weighted standard deviation of annual gross returns of those portfolios that were included in the composite for the entire year.
14. Policies for valuing portfolios, calculating performance, and preparing GIPS reports are available upon request.

Quartz Partners Investment Management
Asteria US Core Equity Composite
October 1, 2019 through December 31, 2023

Annualized Composite Returns through December 31, 2023

Annualized	1 year	3 years	5 years	Since Inception (October 1, 2019)
Composite Net Returns	24.49	10.23	-	14.00
Benchmark Returns	25.96	8.55	-	13.08

Annual Composite Information

Year	Pure Gross Return (%)	Net Return (%)	Benchmark Return (%)	Composite 3-Yr St Dev (%)	Benchmark 3-Yr St Dev (%)	Number of Portfolios	Internal Dispersion (%)	Assets ($ MM)	% Wrap	Firm Assets ($ MM)
2019*	13.22	12.72	9.10	n/a	n/a	≤5	n/a†	0.7	100	52.8
2020	18.05	16.03	20.89	n/a	n/a	21	n/a†	6.0	100	55.0
2021	26.98	24.96	25.66	n/a	n/a	59	0.93	19.9	100	50.9
2022	-13.03	-15.05	-19.21	22.17	21.79	129	1.19	25.6	100	50.2
2023	26.96	24.49	25.96	15.69	17.71	91	4.37	21.5	100	121.2

*Returns are for the period from October 1, 2019 (inception date) through December 31, 2019.
†Internal dispersion for some years is not reported because there are not more than five portfolios in the composite for the full year.
‡ Pure Gross Returns, presented as supplemental information, do not reflect the deduction of any trading costs. Beginning for the year 2020, non-wrap accounts do not pay trading costs at Schwab, the custodian for Strategy accounts.

Benchmark: Russell 3000 Index

Quartz Partners Investment Management ("Quartz Partners") claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Quartz Partners has been independently verified for the period March 1, 2015 through December 31, 2023. The verification report is available upon request.

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Notes:

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2. In March 2022, Quartz Partners was acquired by Quaestus Holdings LLC, a holding company. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.
3. In May 2023, the assets of Etico Wealth Management and Quartz Partners Investment Management, two Registered Investment Advisers owned and operated under Quaestus Holdings, LLC, were merged.
4. In November 2023, Quaestus Holdings LLC purchased the assets and composites of Asteria Wealth. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.
5. The Asteria US Core Equity composite contains all discretionary portfolios managed to the Asteria US Core Equity strategy that are eligible for inclusion in the composite. The Strategy seeks to provide exposure to both value and growth- oriented positions by hand-selecting individual stocks found in our Dividend and Growth Portfolios and combining them into one portfolio. This strategy serves as a foundational piece to a client's portfolio. The composite minimum value is $5000.

6. The Russell 3000 Index is a market-capitalization weighted equity index maintained by FTSE Russell that provides exposure to the entire U.S. stock market. The index tracks the performance of the 3,000 largest U.S.-traded stocks which represent about 98% of all U.S incorporated equity securities.
7. Valuations are computed and performance is reported in US dollars.
8. Composite Returns are calculated net of non-reclaimable withholding taxes on dividends, interest, and capital gains. Reclaimable withholding taxes are accrued. Benchmark returns do not account for withholding taxes.
9. Returns are presented both gross-of-fee and net-of-fee. Gross-of-fee returns exclude investment advisory fees. Net-of-fee returns are calculated by deducting the maximum monthly advisory and financial professional fees of 0.167% from the Gross-of-Fee returns. The management fee schedule is as follows: 2.00% on accounts up to $249,999; 1.80% on accounts between $250,000 and $499,999.99; 1.50% on accounts at or above $500,000.
10. The composite may contain both wrap and non-wrap accounts. For both wrap and non-wrap accounts, the maximum 2% wrap/management fee is deducted to calculate net returns.
11. This composite was created on October 1, 2019. A complete list of composite descriptions is available upon request.
12. The 3-year standard deviation measures the variability of gross composite and benchmark returns over the preceding 36-month period. The standard deviation is not reported for 2019-2021 because the composite does not have 36 months of returns.
13. Internal dispersion is calculated using the equal-weighted standard deviation of annual gross returns of those portfolios that were included in the composite for the entire year.
14. Policies for valuing portfolios, calculating performance, and preparing GIPS reports are available upon request.

Quartz Partners Investment Management
Asteria US Dividend Equity Composite
January 1, 2013 through December 31, 2023

Annualized Composite Returns through December 31, 2023

Annualized	1 year	3 years	5 years	Since Inception (January 1, 2013)
Composite Net Returns	13.66	5.51	7.33	8.39
Benchmark Returns	11.66	8.81	10.84	10.30

Annual Composite Information

Year	Pure Gross Return (%)	Net Return (%)	Benchmark Return (%)	Composite 3-Yr St Dev (%)	Benchmark 3-Yr St Dev (%)	Number of Portfolios	Internal Dispersion (%)	Assets ($ MM)	% Wrap	Firm Assets ($ MM)
2013	27.08	25.06	32.69	n/a	n/a	61	n/a	11.0	100	n/a
2014	18.95	16.93	12.70	n/a	n/a	76	n/a	14.0	100	n/a
2015	-3.92	-5.94	-4.13	9.37	10.90	115	n/a	18.5	100	55.2
2016	20.15	18.13	18.40	10.62	11.12	147	1.34	27.0	100	51.0
2017	20.45	18.43	13.19	10.19	10.48	187	2.05	42.6	100	58.2
2018	-8.75	-10.77	-8.58	11.65	11.21	172	1.38	35.5	100	54.7
2019	19.88	17.87	26.26	12.75	12.18	157	0.91	38.1	100	52.8
2020	5.20	3.18	2.87	22.24	20.24	120	1.62	26.1	100	55.0
2021	17.03	15.01	25.37	21.73	19.61	62	2.88	15.4	100	50.9
2022	-8.06	-10.08	-7.98	23.93	21.84	93	1.42	15.0	100	50.2
2023	15.93	13.66	11.66	16.59	16.92	68	13.04	13.5	100	121.2

‡ Pure Gross Returns, presented as supplemental information, do not reflect the deduction of any trading costs. Beginning for the year 2020, non-wrap accounts do not pay trading costs at Schwab, the custodian for Strategy accounts.

Benchmark: Russell 3000 Value Index

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2. In March 2022, Quartz Partners was acquired by Quaestus Holdings LLC, a holding company. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.
3. In May 2023, the assets of Etico Wealth Management and Quartz Partners Investment Management, two Registered Investment Advisers owned and operated under Quaestus Holdings, LLC, were merged.

4. In November 2023, Quaestus Holdings LLC purchased the assets and composites of Asteria Wealth. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.
5. The Asteria US Dividend Equity composite contains all discretionary portfolios managed to the Asteria US Dividend Equity strategy that are eligible for inclusion in the composite. The Strategy seeks to provide investors with a desirable mix of income and total return through stock dividends and capital appreciation of equity holdings. This strategy explicitly targets stocks believed to be undervalued by fundamental measures. Strong future appreciation potential is emphasized along with current income. The composite minimum value is $5000.
6. The Russell 3000 Value Index is a market-capitalization weighted equity index maintained by the Russell Investment Group and based on the Russell 3000 Index, which measures how U.S. stocks in the equity value segment perform by including only value stocks.
7. Valuations are computed and performance is reported in US dollars.
8. Composite Returns are calculated net of non-reclaimable withholding taxes on dividends, interest, and capital gains. Reclaimable withholding taxes are accrued. Benchmark returns do not account for withholding taxes.
9. Returns are presented both gross-of-fee and net-of-fee. Gross-of-fee returns exclude investment advisory fees. Net-of-fee returns are calculated by deducting the maximum monthly advisory and financial professional fees of 0.167% from the Gross-of-Fee returns. The management fee schedule is as follows: 2.00% on accounts up to $249,999; 1.80% on accounts between $250,000 and $499,999.99; 1.50% on accounts at or above $500,000.
10. The composite may contain both wrap and non-wrap accounts. For both wrap and non-wrap accounts, the maximum 2% wrap/management fee is deducted to calculate net returns.
11. This composite was created on January 1, 2013. A complete list of composite descriptions is available upon request.
12. The 3-year standard deviation measures the variability of gross composite and benchmark returns over the preceding 36-month period.
13. Internal dispersion is calculated using the equal-weighted standard deviation of annual gross returns of those portfolios that were included in the composite for the entire year.
14. Policies for valuing portfolios, calculating performance, and preparing GIPS reports are available upon request.

Quartz Partners Investment Management
Asteria US Dividend ETF Strategy Composite
December 1, 2013 through December 31, 2023

Annualized Composite Returns through December 31, 2023

Annualized	1 year	3 years	5 years	Since Inception (December 1, 2013)
Composite Net Returns	17.96	10.96	10.16	7.14
Benchmark Returns	11.66	8.81	10.84	10.30

Annual Composite Information

Year	Pure Gross Return (%)	Net Return (%)	Benchmark Return (%)	Composite 3-Yr St Dev (%)	Benchmark 3-Yr St Dev (%)	Number of Portfolios	Internal Dispersion (%)	Assets ($ MM)	% Wrap	Firm Assets ($ MM)
2013*	1.65	1.48	2.48	n/a	n/a	≤5	n/a[†]	0.1	100	n/a
2014	18.47	16.45	12.70	n/a	n/a	6	0.22	0.2	100	n/a
2015	-6.87	-8.89	-4.13	n/a	n/a	44	0.29	2.3	100	55.2
2016	14.75	12.73	18.40	10.11	11.12	46	0.53	2.5	100	51.0
2017	11.08	9.06	13.19	9.06	10.48	38	0.80	1.7	100	58.2
2018	-4.32	-6.34	-8.58	10.21	11.21	33	0.45	1.3	100	54.7
2019	21.21	19.19	26.26	10.13	12.18	34	1.54	1.8	100	52.8
2020	1.94	-0.08	2.87	19.54	20.24	17	1.95	0.8	100	55.0
2021	26.91	24.89	25.37	18.86	19.61	12	0.50	2.5	100	50.9
2022	-5.23	-7.25	-7.98	21.71	21.84	55	0.42	3.1	100	50.2
2023	20.31	17.96	11.66	15.44	16.92	51	0.82	3.5	100	121.2

*Returns are for the period from December 1, 2013 (inception date) through December 31, 2013.
[†]Internal dispersion for some years is not reported because there are not more than five portfolios in the composite for the full year.
[‡] Pure Gross Returns, presented as supplemental information, do not reflect the deduction of any trading costs. Beginning for the year 2020, non-wrap accounts do not pay trading costs at Schwab, the custodian for Strategy accounts.

Benchmark: Russell 3000 Value Index

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2. In March 2022, Quartz Partners was acquired by Quaestus Holdings LLC, a holding company. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.

3. In May 2023, the assets of Etico Wealth Management and Quartz Partners Investment Management, two Registered Investment Advisers owned and operated under Quaestus Holdings, LLC, were merged.
4. In November 2023, Quaestus Holdings LLC purchased the assets and composites of Asteria Wealth. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.
5. The Asteria Dividend ETF Strategy composite contains all discretionary portfolios managed to the Asteria Dividend ETF Strategy that are eligible for inclusion in the composite. The Strategy seeks to provide investors with a desirable mix of income and total return through stock dividends and capital appreciation of equity holdings. The composite minimum value is $5000.
6. The Russell 3000 Value Index is a market-capitalization weighted equity index maintained by the Russell Investment Group and based on the Russell 3000 Index, which measures how U.S. stocks in the equity value segment perform by including only value stocks.
7. Valuations are computed and performance is reported in US dollars.
8. Composite Returns are calculated net of non-reclaimable withholding taxes on dividends, interest, and capital gains. Reclaimable withholding taxes are accrued. Benchmark returns do not account for withholding taxes.
9. Returns are presented both gross-of-fee and net-of-fee. Gross-of-fee returns exclude investment advisory fees. Net-of-fee returns are calculated by deducting the maximum monthly advisory and financial professional fees of 0.167% from the Gross-of-Fee returns. The management fee schedule is as follows: 2.00% on accounts up to $249,999; 1.80% on accounts between $250,000 and $499,999.99; 1.50% on accounts at or above $500,000.
10. This composite was created on December 1, 2013. A complete list of composite descriptions is available upon request.
11. The 3-year standard deviation measures the variability of gross composite and benchmark returns over the preceding 36-month period. The standard deviation is not reported for 2013-2015 because the composite does not have 36 months of returns.
12. Internal dispersion is calculated using the equal-weighted standard deviation of annual gross returns of those portfolios that were included in the composite for the entire year.
13. Policies for valuing portfolios, calculating performance, and preparing GIPS reports are available upon request.

Quartz Partners Investment Management
Asteria ESG Strategy Composite
March 1, 2020 through December 31, 2023

Annualized Composite Returns through December 31, 2023

Annualized	1 year	3 years	5 years	Since Inception (March 1, 2020)
Composite Net Returns	17.14	2.77	-	6.04
Benchmark Returns	30.85	7.96	-	15.62

Annual Composite Information

Year	Pure Gross Return (%)	Net Return (%)	Benchmark Return (%)	Composite 3-Yr St Dev (%)	Benchmark 3-Yr St Dev (%)	Number of Portfolios	Internal Dispersion (%)	Assets ($ MM)	% Wrap	Firm Assets ($ MM)
2020*	17.31	15.63	25.84	n/a	n/a	1	n/a†	0.1	100	55.0
2021**	16.31	15.64	26.54	n/a	n/a	4	n/a†	0.1	100	50.9
2022	-19.44	-21.46	-23.99	n/a	n/a	5	n/a†	0.3	100	50.2
2023	19.47	17.14	30.85	17.02	18.57	2	n/a†	0.1	100	121.2

*Returns are for the period from March 1, 2020 (inception date) through December 31, 2020.
**Represents performance through 4/30/21
†Internal dispersion for some years is not reported because there are not more than five portfolios in the composite for the full year.
‡ Pure Gross Returns, presented as supplemental information, do not reflect the deduction of any trading costs. Beginning for the year 2020, non-wrap accounts do not pay trading costs at Schwab, the custodian for Strategy accounts.

Benchmark: FTSE USA All Cap Choice Index

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2. In March 2022, Quartz Partners was acquired by Quaestus Holdings LLC, a holding company. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.
3. In May 2023, the assets of Etico Wealth Management and Quartz Partners Investment Management, two Registered Investment Advisers owned and operated under Quaestus Holdings, LLC, were merged.
4. In November 2023, Quaestus Holdings LLC purchased the assets and composites of Asteria Wealth. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.
5. The Asteria ESG Strategy composite contains all discretionary portfolios managed to the Asteria ESG strategy that are eligible for inclusion in the composite. The ESG Portfolio seeks to provide a mix of appreciation and income by investing in common stocks of various-sized companies we believe to be undervalued by fundamental measures. The strategy is designed to help investors align their values with portfolio holdings by selecting equities based on both stock fundamentals and the impact those companies have on society and the environment. The investable universe is screened for certain environmental, social, and corporate governance (ESG) criteria and

specifically excludes stocks in the adult entertainment, alcohol and tobacco, gambling, weapons, fossil fuels, and nuclear power industries. The universe also excludes certain stocks that do not meet diversity criteria and the standards of U.N. global compact principles. The composite minimum value is $5000.

6. The Strategy Benchmark was changed beginning for the year 2023. The FTSE USA All Cap Choice Index measures the performance of the FTSE USA All Cap Index after excluding companies involved in Vice Products (Adult Entertainment, Alcohol, Gambling, Tobacco), Non-Renewable Energy (Nuclear Power, Fossil Fuels), and Weapons (Civilian Firearms, Controversial Military Weapons, Conventional Military Weapons). Companies are also excluded based on Controversial Conduct and Diversity practices.
7. Valuations are computed and performance is reported in US dollars.
8. Composite Returns are calculated net of non-reclaimable withholding taxes on dividends, interest, and capital gains. Reclaimable withholding taxes are accrued. Benchmark returns do not account for withholding taxes.
9. Returns are presented both gross-of-fee and net-of-fee. Gross-of-fee returns exclude investment advisory fees. Net-of-fee returns are calculated by deducting the maximum monthly advisory and financial professional fees of 0.167% from the Gross-of-Fee returns. The management fee schedule is as follows: 2.00% on accounts up to $249,999; 1.80% on accounts between $250,000 and $499,999.99; 1.50% on accounts at or above $500,000.
10. The composite may contain both wrap and non-wrap accounts. For both wrap and non-wrap accounts, the maximum 2% wrap/management fee is deducted to calculate net returns.
11. This composite was created on March 1, 2020. A complete list of composite descriptions is available upon request.
12. The 3-year standard deviation measures the variability of gross composite and benchmark returns over the preceding 36-month period. The standard deviation is not reported for 2020-2022 because the composite does not have 36 months of returns.
13. Internal dispersion is calculated using the equal-weighted standard deviation of annual gross returns of those portfolios that were included in the composite for the entire year.
14. Policies for valuing portfolios, calculating performance, and preparing GIPS reports are available upon request.

Quartz Partners Investment Management
Asteria US Fixed Income Composite
January 1, 2013 through December 31, 2023

Annualized Composite Returns through December 31, 2023

Annualized	1 year	3 years	5 years	Since Inception (April 1, 2021)
Composite Net Returns	5.56	-	-	-3.36
Benchmark Returns	5.53	-	-	1.25

Annual Composite Information

Year	Pure Gross Return (%)	Net Return (%)	Benchmark Return (%)	Composite 3-Yr St Dev (%)	Benchmark 3-Yr St Dev (%)	Number of Portfolios	Internal Dispersion (%)	Assets ($ MM)	% Wrap	Firm Assets ($ MM)
2013	1.04	-0.98	-2.02	n/a	n/a	4	n/a†	0.1	100	n/a
2014	5.25	3.23	5.97	n/a	n/a	2	n/a†	0.07	100	n/a
2015	-3.28	-5.30	0.55	7.26	2.92	4	n/a†	0.4	100	55.2
2016	11.48	9.46	2.65	7.00	3.02	3	n/a†	0.2	100	51.0
2017*	4.00	3.50	0.82	6.83	2.94	1	n/a†	0.1	100	58.2
2021**	2.08	0.57	1.89	n/a	n/a	48	n/a†	0.9	100	50.9
2022	-12.49	-14.51	-13.01	n/a	n/a	40	0.28	0.7	100	50.2
2023	7.68	5.56	5.53	n/a	n/a	26	0.14	0.5	100	121.2

*Represents performance through 3/31/2017
**Returns are for the period from April 1, 2021 (inception date) through December 31, 2021.
†Internal dispersion for some years is not reported because there are not more than five portfolios in the composite for the full year.
‡ Pure Gross Returns, presented as supplemental information, do not reflect the deduction of any trading costs. Beginning for the year 2020, non-wrap accounts do not pay trading costs at Schwab, the custodian for Strategy accounts.

Benchmark: Bloomberg US Aggregate Bond Index

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2. In March 2022, Quartz Partners was acquired by Quaestus Holdings LLC, a holding company. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.
3. In May 2023, the assets of Etico Wealth Management and Quartz Partners Investment Management, two Registered Investment Advisers owned and operated under Quaestus Holdings, LLC, were merged.
4. In November 2023, Quaestus Holdings LLC purchased the assets and composites of Asteria Wealth. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.

5. Prior to November 2023, the Strategy was named Asteria Emerging Markets Regional ETF.
6. The Asteria US Fixed Income composite contains all discretionary portfolios managed to the Asteria US Fixed Income strategy that are eligible for inclusion in the composite. The US Fixed Income Strategy seeks to provide investors exposure to a diversified US fixed income portfolio. The composite minimum value is $5000.
7. The Bloomberg US Aggregate Bond Index is comprised of approximately 6,000 publicly traded bonds including U.S Government, mortgage-backed, corporate, and Yankee bonds with an approximate average maturity of 10 years.
8. Valuations are computed and performance is reported in US dollars.
9. Composite Returns are calculated net of non-reclaimable withholding taxes on dividends, interest, and capital gains. Reclaimable withholding taxes are accrued. Benchmark returns do not account for withholding taxes.
10. Returns are presented both gross-of-fee and net-of-fee. Gross-of-fee returns exclude investment advisory fee. Net-of-fee returns are calculated by deducting the maximum monthly advisory and financial professional fees of 0.167% from the Gross-of-Fee returns. The management fee schedule is as follows: 2.00% on accounts up to $249,999; 1.80% on accounts between $250,000 and $499,999.99; 1.50% on accounts at or above $500,000.
11. The composite may contain both wrap and non-wrap accounts. For both wrap and non-wrap accounts, the maximum 2% wrap/management fee is deducted to calculate net returns.
12. This composite was created on April 1, 2021. A complete list of composite descriptions is available upon request.
13. The 3-year standard deviation measures the variability of gross composite and benchmark returns over the preceding 36-month period. The standard deviation is not reported for 2021-2023 because the composite does not have 36 months of returns.
14. Internal dispersion is calculated using the equal-weighted standard deviation of annual gross returns of those portfolios that were included in the composite for the entire year.
15. Policies for valuing portfolios, calculating performance, and preparing GIPS reports are available upon request.

Quartz Partners Investment Management
Asteria US Growth Equity Composite
September 1, 2014 through December 31, 2023

Annualized Composite Returns through December 31, 2023

Annualized	1 year	3 years	5 years	Since Inception (September 1, 2014)
Composite Net Returns	27.63	6.21	13.88	10.24
Benchmark Returns	25.96	8.55	-	13.08

Annual Composite Information

Year	Pure Gross Return (%)	Net Return (%)	Benchmark Return (%)	Composite 3-Yr St Dev (%)	Benchmark 3-Yr St Dev (%)	Number of Portfolios	Internal Dispersion (%)	Assets ($ MM)	% Wrap	Firm Assets ($ MM)
2014*	4.83	4.16	3.33	n/a	n/a	≤5	n/a†	0.4	100	n/a
2015	-0.14	-2.16	5.09	n/a	n/a	11	n/a†	1.4	100	55.2
2016	18.42	16.40	7.39	n/a	n/a	24	1.60	5.1	100	51.0
2017	21.38	19.36	29.59	9.15	10.77	43	1.22	12.6	100	58.2
2018	-6.42	-8.44	-2.12	12.08	12.47	70	1.10	16.1	100	54.7
2019	36.13	34.11	35.85	15.67	13.38	59	1.17	18.9	100	52.8
2020	22.29	20.27	38.26	22.95	20.15	46	1.09	18.3	100	55.0
2021	13.76	11.74	25.85	22.11	18.53	33	1.34	13.2	100	50.9
2022	-13.24	-15.26	-28.97	22.64	23.76	92	0.86	17.1	100	50.2
2023	30.15	27.63	41.21	16.46	20.63	80	2.93	16.3	100	121.2

*Returns are for the period from September 1, 2014 (inception date) through December 31, 2014.
†Internal dispersion for some years is not reported because there are not more than five portfolios in the composite for the full year.
‡ Pure Gross Returns, presented as supplemental information, do not reflect the deduction of any trading costs. Beginning for the year 2020, non-wrap accounts do not pay trading costs at Schwab, the custodian for Strategy accounts.

Benchmark: Russell 3000 Growth Index

Quartz Partners Investment Management ("Quartz Partners") claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Quartz Partners has been independently verified for the period March 1, 2015 through December 31, 2023. The verification report is available upon request.

A firm that claims compliance with the GIPS standards must establish policies and procedures for complying with all the applicable requirements of the GIPS standards. Verification pro-vides assurance on whether the firm's policies and procedures related to composite and pooled fund maintenance, as well as the calculation, presentation, and distribution of performance, have been designed in compliance with the GIPS standards and have been implemented on a firm-wide basis. Verification does not provide assurance on the accuracy of any specific performance report. GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.

Notes:
1. Quartz Partners is an SEC-registered investment advisor that provides investment management services to institutional and individual investors. Registration with the SEC does not constitute a recommendation or imply a certain level of skill or ability. For purposes of compliance with GIPS, the firm includes only those accounts maintained at custodians and/or in investment vehicles that offer what Quartz Partners deems as the full universe of Exchange-Traded Funds (ETFs). The total firm assets on this report reflects that sum.
2. In March 2022, Quartz Partners was acquired by Quaestus Holdings LLC, a holding company. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.
3. In May 2023, the assets of Etico Wealth Management and Quartz Partners Investment Management, two Registered Investment Advisers owned and operated under Quaestus Holdings, LLC, were merged.

4. In November 2023, Quaestus Holdings LLC purchased the assets and composites of Asteria Wealth. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.
5. The Asteria US Growth Equity composite contains all discretionary portfolios managed to the Asteria US Growth Equity strategy that are eligible for inclusion in the composite. The Strategy seeks to achieve capital appreciation by investing in common stocks of various sized companies that we believe will experience accelerated earnings, strong revenue growth, and/or robust share price appreciation. The composite minimum value is $5000.
6. The Russell 3000 Growth Index is a market capitalization-weighted index based on the Russell 3000 index. The Russell 3000 Growth Index includes companies that display signs of above-average growth. The index is used to provide a gauge of the performance of growth stocks in the United States.
7. The composite benchmark has changed for composite year 2023. The previous benchmark was the Russell 3000 Index.
8. Valuations are computed and performance is reported in US dollars.
9. Composite Returns are calculated net of non-reclaimable withholding taxes on dividends, interest, and capital gains. Reclaimable withholding taxes are accrued. Benchmark returns do not account for withholding taxes.
10. Returns are presented both gross-of-fee and net-of-fee. Gross-of-fee returns exclude investment advisory fees. Net-of-fee returns are calculated by deducting the maximum monthly advisory and financial professional fees of 0.167% from the Gross-of-Fee returns. The management fee schedule is as follows: 2.00% on accounts up to $249,999; 1.80% on accounts between $250,000 and $499,999.99; 1.50% on accounts at or above $500,000.
11. The composite may contain both wrap and non-wrap accounts. For both wrap and non-wrap accounts, the maximum 2% wrap/management fee is deducted to calculate net returns.
12. This composite was created on September 1, 2014. A complete list of composite descriptions is available upon request.
13. The 3-year standard deviation measures the variability of gross composite and benchmark returns over the preceding 36-month period. The standard deviation is not reported for 2014-2016 because the composite does not have 36 months of returns.
14. Internal dispersion is calculated using the equal-weighted standard deviation of annual gross returns of those portfolios that were included in the composite for the entire year.
15. Policies for valuing portfolios, calculating performance, and preparing GIPS reports are available upon request.

Quartz Partners Investment Management
Asteria US Growth ETF Strategy Composite
January 1, 2014 through December 31, 2023

Annualized Composite Returns through December 31, 2023

Annualized	1 year	3 years	5 years	Since Inception (December 1, 2013)
Composite Net Returns	28.23	3.91	11.17	8.98
Benchmark Returns	41.21	8.08	18.85	14.33

Annual Composite Information

Year	Pure Gross Return (%)	Net Return (%)	Benchmark Return (%)	Composite 3-Yr St Dev (%)	Benchmark 3-Yr St Dev (%)	Number of Portfolios	Internal Dispersion (%)	Assets ($ MM)	% Wrap	Firm Assets ($ MM)
2014	21.83	19.81	12.44	n/a	n/a	≤5	n/a†	0.1	100	n/a
2015	2.86	0.84	5.09	n/a	n/a	16	0.37	0.6	100	55.2
2016	9.55	7.53	7.39	14.30	11.50	14	0.86	0.5	100	51.0
2017	21.92	19.90	29.59	12.76	10.77	15	0.32	0.6	100	58.2
2018	-8.21	-10.23	-2.12	14.03	12.47	18	0.29	0.7	100	54.7
2019	31.63	29.61	35.85	13.61	13.38	19	0.61	0.8	100	52.8
2020	19.80	17.78	38.26	20.96	20.15	10	1.60	0.5	100	55.0
2021	17.52	15.50	25.85	19.03	18.53	8	0.73	0.5	100	50.9
2022	-22.36	-24.38	-28.97	21.82	23.76	38	0.63	1.4	100	50.2
2023	30.77	28.23	41.21	18.11	20.63	36	1.18	1.6	100	121.2

†Internal dispersion for some years is not reported because there are not more than five portfolios in the composite for the full year.
‡ Pure Gross Returns, presented as supplemental information, do not reflect the deduction of any trading costs. Beginning for the year 2020, non-wrap accounts do not pay trading costs at Schwab, the custodian for Strategy accounts.

Benchmark: Russell 3000 Growth Index

Quartz Partners Investment Management ("Quartz Partners") claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Quartz Partners has been independently verified for the period March 1, 2015 through December 31, 2023. The verification report is available upon request.

A firm that claims compliance with the GIPS standards must establish policies and procedures for complying with all the applicable requirements of the GIPS standards. Verification provides assurance on whether the firm's policies and procedures related to composite and pooled fund maintenance, as well as the calculation, presentation, and distribution of performance, have been designed in compliance with the GIPS standards and have been implemented on a firm-wide basis. Verification does not provide assurance on the accuracy of any specific performance report. GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.

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2. In March 2022, Quartz Partners was acquired by Quaestus Holdings LLC, a holding company. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.
3. In May 2023, the assets of Etico Wealth Management and Quartz Partners Investment Management, two Registered Investment Advisers owned and operated under Quaestus Holdings, LLC, were merged.
4. In November 2023, Quaestus Holdings LLC purchased the assets and composites of Asteria Wealth. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.

5. The Asteria Growth ETF Strategy composite contains all discretionary portfolios managed to the Asteria Growth ETF Strategy that are eligible for inclusion in the composite. The Strategy seeks to provide investors with capital appreciation of equity holdings through investing in market sectors that are expected to provide strong long-term performance and reduced cross-correlation with each other. The composite minimum value is $5000.
6. The Russell 3000 Growth Index is a market capitalization-weighted index based on the Russell 3000 index. The Russell 3000 Growth Index includes companies that display signs of above-average growth. The index is used to provide a gauge of the performance of growth stocks in the United States.
7. Valuations are computed and performance is reported in US dollars.
8. Composite Returns are calculated net of non-reclaimable withholding taxes on dividends, interest, and capital gains. Reclaimable withholding taxes are accrued. Benchmark returns do not account for withholding taxes.
9. Returns are presented both gross-of-fee and net-of-fee. Gross-of-fee returns exclude investment advisory fees. Net-of-fee returns are calculated by deducting the maximum monthly advisory and financial professional fees of 0.167% from the Gross-of-Fee returns. The management fee schedule is as follows: 2.00% on accounts up to $249,999; 1.80% on accounts between $250,000 and $499,999.99; 1.50% on accounts at or above $500,000.
10. The composite may contain both wrap and non-wrap accounts. For both wrap and non-wrap accounts, the maximum 2% wrap/management fee is deducted to calculate net returns.
11. This composite was created on December 1, 2013. A complete list of composite descriptions is available upon request.
12. The 3-year standard deviation measures the variability of gross composite and benchmark returns over the preceding 36-month period. The standard deviation is not reported for 2013-2015 because the composite does not have 36 months of returns.
13. Internal dispersion is calculated using the equal-weighted standard deviation of annual gross returns of those portfolios that were included in the composite for the entire year.
14. Policies for valuing portfolios, calculating performance, and preparing GIPS reports are available upon request.

Quartz Partners Investment Management
Asteria US Market ETF Strategy Composite
December 1, 2022 through December 31, 2023

Annualized Composite Returns through December 31, 2023

Annualized	1 year	3 years	5 years	Since Inception (December 1, 2022)
Composite Net Returns	14.50	-	-	14.90
Benchmark Returns	23.13	-	-	14.66

Annual Composite Information

Year	Pure Gross Return (%)	Net Return (%)	Benchmark Return (%)	Composite 3-Yr St Dev (%)	Benchmark 3-Yr St Dev (%)	Number of Portfolios	Internal Dispersion (%)	Assets ($ MM)	% Wrap	Firm Assets ($ MM)
2022*	-5.51	-5.68	-5.86	n/a	n/a	1	n/a†	0.0	100	50.2
2023	27.05	24.58	25.96	n/a	n/a	6	6.88	0.2	100	121.2

*Returns are for the period from December 1, 2022 (inception date) through December 31, 2022.
†Internal dispersion for some years is not reported because there are not more than five portfolios in the composite for the full year.
‡ Pure Gross Returns, presented as supplemental information, do not reflect the deduction of any trading costs. Beginning for the year 2020, non-wrap accounts do not pay trading costs at Schwab, the custodian for Strategy accounts.

Benchmark: Russell 3000 Index

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2. In March 2022, Quartz Partners was acquired by Quaestus Holdings LLC, a holding company. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.
3. In May 2023, the assets of Etico Wealth Management and Quartz Partners Investment Management, two Registered Investment Advisers owned and operated under Quaestus Holdings, LLC, were merged.
4. In November 2023, Quaestus Holdings LLC purchased the assets and composites of Asteria Wealth. The management of the composites, e.g., key personnel and methodology, remains unaffected by the change of ownership.
5. The Asteria Market ETF Strategy composite contains all discretionary portfolios managed to the Asteria Market ETF Strategy that are eligible for inclusion in the composite. The Strategy seeks to provide investors with attractive returns for a given level of volatility by investing in various sectors expected to provide strong long-term performance and reduced cross correlation. The composite minimum value is $5000.
6. The Strategy Benchmark was changed beginning for the year 2023. The Russell 3000 Index is a market-capitalization-weighted equity index maintained by FTSE Russell that provides exposure to the entire U.S. stock market. The index tracks the performance of the 3,000 largest U.S.-traded stocks which represent about 98% of all U.S incorporated equity securities.
7. Valuations are computed and performance is reported in US dollars.
8. Composite Returns are calculated net of non-reclaimable withholding taxes on dividends, interest, and capital gains. Reclaimable withholding taxes are accrued. Benchmark returns do not account for withholding taxes.

9. Returns are presented both gross-of-fee and net-of-fee. Gross-of-fee returns exclude investment advisory fees. Net-of-fee returns are calculated by deducting the maximum monthly advisory and financial professional fees of 0.167% from the Gross-of-Fee returns. The management fee schedule is as follows: 2.00% on accounts up to $249,999; 1.80% on accounts between $250,000 and $499,999.99; 1.50% on accounts at or above $500,000.
10. This composite was created on December 1, 2022. A complete list of composite descriptions is available upon request.
11. The 3-year standard deviation measures the variability of gross composite and benchmark returns over the preceding 36-month period. The standard deviation is not reported for 2022-2023 because the composite does not have 36 months of returns.
12. Internal dispersion is calculated using the equal-weighted standard deviation of annual gross returns of those portfolios that were included in the composite for the entire year.
13. Policies for valuing portfolios, calculating performance, and preparing GIPS reports are available upon request.

Quartz Partners Investment Management
Quartz Spectrum Composite
March 1, 2015 through December 31, 2023

Annualized Composite Returns through December 31, 2023

Annualized	1 year	3 years	5 years	Since Inception (March 1, 2015)
Composite Net Returns	2.52	1.67	4.17	3.15
Benchmark Returns	15.37	2.21	7.67	5.53

Annual Composite Information

Year	Composite Gross Return (Supplemental)	Composite Net Return (%)	Custom Benchmark Return (%)‡	Composite 3-Yr St Dev (%)	Custom Benchmark 3-Yr St Dev (%)‡	Number of Portfolios	Internal Dispersion (%)	Composite Assets ($ MM)	% Wrap	Firm Assets ($ MM)
2015*	-2.21	-3.83	-3.73	n/a	n/a	145	n/a†	13.2	0	55.2
2016	0.29	-1.70	5.92	n/a	n/a	163	1.20	13.0	0	51.0
2017	15.90	13.63	15.41	n/a	n/a	126	0.29	8.5	0	58.2
2018	1.90	-0.12	-5.52	9.05	6.38	133	0.36	8.3	0	54.7
2019	6.63	4.53	19.41	7.71	6.75	110	0.43	7.7	0	52.8
2020	13.89	11.66	13.49	13.45	11.17	101	2.23	7.4	0	55.0
2021	23.45	21.04	10.20	12.59	10.41	116	0.55	9.4	0	50.9
2022	-13.58	-15.31	-16.02	14.34	13.45	138	0.51	9.7	0	50.2
2023	4.58	2.52	15.37	8.88	12.23	129	0.37	8.7	0	121.2

*Returns are for the period from March 1, 2015 (inception date) through December 31, 2015.
†Internal dispersion is not reported because there are not more than five portfolios in the composite for the full year.
‡Benchmark returns are included for reference and as supplemental information only. See Note #5 for details.

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2. In March 2022, Quartz Partners was acquired by Quaestus Holdings LLC, a holding company. The management of the composites, e.g., personnel and methodology, remains unaffected by the change of ownership.
3. In May 2023, the assets of Etico Wealth Management and Quartz Partners Investment Management, two Registered Investment Advisers owned and operated under Quaestus Holdings, LLC, were merged.
4. The Quartz Spectrum composite contains all discretionary portfolios managed to the Quartz Spectrum strategy that are eligible for inclusion in the composite. Quartz Spectrum is a multi-asset Strategy with a moderate risk profile over a full market cycle and seeks long-

term capital growth with a secondary emphasis on capital preservation. The Strategy will be primarily determined based on our outlook on the financial markets and global economy. Relative strength and other technical analyses may also be used to make asset allocation decisions. The Strategy may invest across the entire asset class universe and seeks to provide positive total returns through tactical allocations amongst each of the distinct asset classes. As a result, the Strategy may offer varying levels of risk and does not resemble a traditional, diversified allocation of stocks and bonds. The Strategy may consist of a mix of US equity, foreign equity, bond, REIT, Commodity, and or cash or equivalent Securities. Target allocations to REITs and Commodity Securities are each limited to 30% of the portfolio, while equity, fixed income, and/or cash or equivalent Securities may make up to 100% of the Strategy. The Strategy is non-diversified and will often be concentrated in one or a select number of Securities. In an attempt to meet the Strategy's secondary emphasis of capital preservation, the Quartz Spectrum Strategy will at times be invested up to 100% in US Treasury/government bond Securities and/or cash or equivalent Securities. This will generally occur when our market and/or economic outlook become negative, or when investment opportunities are constrained by valuations or other factors. The composite minimum value is $5000.

5. Because of the composite's unconstrained investment strategy, no appropriate benchmark exists. However, a custom blended benchmark, consisting of 60% MSCI ACWI Index and 40% Bloomberg US Aggregate Index (rebalanced monthly) is shown for reference purposes and as supplemental information. The MSCI ACWI Index is a market capitalization weighted index designed to provide a broad measure of equity-market performance throughout the world. The MSCI ACWI Index is comprised of stocks from both developed and emerging markets. The Bloomberg US Aggregate Bond Index is comprised of approximately 6,000 publicly traded bonds including U.S Government, mortgage-backed, corporate, and Yankee bonds with an approximate average maturity of 10 years.
6. Valuations are computed and performance is reported in US dollars.
7. Composite Returns are calculated net of non-reclaimable withholding taxes on dividends, interest, and capital gains. Reclaimable withholding taxes are accrued. Benchmark returns do not account for withholding taxes. This composite includes accounts that pay zero commissions. Accounts in this composite may pay an asset-based fee in lieu of paying standard per transaction commissions.
8. Returns are presented both gross-of-fee and net-of-fee. Gross-of-fee returns exclude investment advisory fees but include transaction costs. Net-of-fee returns are calculated by deducting the maximum monthly advisory and financial professional fees of 0.167% from the Gross-of-Fee returns. The management fee schedule is as follows: 2.00% on accounts up to $249,999; 1.80% on accounts between $250,000 and $499,999.99; 1.50% on accounts at or above $500,000.
9. This composite was created on February 10, 2015. A complete list of composite descriptions is available upon request.
10. The 3-year standard deviation measures the variability of gross composite and benchmark returns over the preceding 36-month period. The standard deviation is not reported for 2015-2017 because the composite does not have 36 months of returns.
11. Internal dispersion is calculated using the equal-weighted standard deviation of annual gross returns of those portfolios that were included in the composite for the entire year.
12. Policies for valuing portfolios, calculating performance, and preparing GIPS reports are available upon request.

Quartz Partners Investment Management
Quartz Equity Composite
March 1, 2015 through December 31, 2023

Annualized Composite Returns through December 31, 2023

Annualized	1 year	3 years	5 years	Since Inception (March 1, 2015)
Composite Net Returns	2.51	2.22	5.44	3.60
Benchmark Returns	22.20	5.75	11.72	8.04

Annual Composite Information

Year	Composite Gross Return (Supplemental)	Composite Net Return (%)	Benchmark Return (%)	Composite 3-Yr St Dev (%)	Benchmark 3-Yr St Dev (%)‡	Number of Portfolios	Internal Dispersion (%)	Composite Assets ($ MM)	% Wrap	Firm Assets ($ MM)
2015*	-1.30	-2.94	-6.04	n/a	n/a	4	n/a†	0.10	0	55.2
2016	0.58	-1.41	7.86	n/a	n/a	3	n/a†	0.05	0	51.0
2017	15.73	13.46	23.97	n/a	n/a	2	n/a†	0.05	0	58.2
2018	-1.41	-3.37	-9.42	9.66	10.62	2	n/a†	0.04	0	54.7
2019	7.78	5.66	26.60	8.61	11.38	2	n/a†	0.05	0	52.8
2020	17.80	15.50	16.25	14.84	18.38	2	n/a†	0.05	0	55.0
2021	25.79	23.34	18.54	13.80	17.08	2	n/a†	0.07	0	50.9
2022	-13.80	-15.53	-18.36	15.82	20.14	2	n/a†	0.06	0	50.2
2023	4.57	2.51	22.20	9.96	16.50	2	n/a†	0.04	0	121.2

*Returns are for the period from March 1, 2015 (inception date) through December 31, 2015.
†Internal dispersion is not reported because there are not more than five portfolios in the composite for the full year.
‡Benchmark returns are included for reference and as supplemental information only. See Note #5 for details.

Quartz Partners Investment Management ("Quartz Partners") claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Quartz Partners has been independently verified for the period March 1, 2015 through December 31, 2023. The verification report is available upon request.

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2. In March 2022, Quartz Partners was acquired by Quaestus Holdings LLC, a holding company. The management of the composites, e.g., personnel and methodology, remains unaffected by the change of ownership.
3. In May 2023, the assets of Etico Wealth Management and Quartz Partners Investment Management, two Registered Investment Advisers owned and operated under Quaestus Holdings, LLC, were merged.

4. This composite contains all discretionary portfolios managed to the Quartz Equity strategy that are eligible for inclusion in the composite. Quartz Equity is a global equity Strategy with an aggressive risk profile over a full market cycle that seeks long-term capital appreciation with a secondary emphasis on capital preservation. The Strategy will be primarily determined based on our outlook on the financial markets and global economy. Relative strength and other technical analyses may also be used to make asset allocation decisions. The Strategy may consist of a mix of US equity, foreign equity, real estate investment trust (hereafter "REIT"), commodity, government bond and or cash or equivalent Securities. Target allocations to REITs and commodity Securities are each limited to 30% of the Strategy, while equity, government bond and/or cash or equivalent Securities may make up to 100% of the Strategy. The Strategy is non-diversified and will often be concentrated in one or a select number of Securities. In an attempt to meet the Strategy's secondary emphasis of capital preservation, the Quartz Equity Strategy will at times be invested up to 100% in US Treasury/government bond Securities and/or cash or equivalent Securities. This will generally occur when our market and/or economic outlook become negative, or when investment opportunities are constrained by valuations or other factors. The composite minimum value is $5000.
5. Because of the composite's unconstrained investment strategy, no appropriate benchmark exists. However, the MSCI ACWI Index is shown for reference purposes and as supplemental information. The MSCI ACWI Index is a market capitalization weighted index designed to provide a broad measure of equity-market performance throughout the world. The MSCI ACWI Index is comprised of stocks from both developed and emerging markets.
6. Valuations are computed and performance is reported in US dollars.
7. Composite Returns are calculated net of non-reclaimable withholding taxes on dividends, interest, and capital gains. Reclaimable withholding taxes are accrued. Benchmark returns do not account for withholding taxes.
8. Returns are presented both gross-of-fee and net-of-fee. Gross-of-fee returns exclude investment advisory fees but include transaction costs, if any. Net-of-fee returns are calculated by deducting the maximum monthly advisory and financial professional fees of 0.167% from the Gross-of-Fee returns. The management fee schedule is as follows: 2.00% on accounts up to $249,999; 1.80% on accounts between $250,000 and $499,999.99; 1.50% on accounts at or above $500,000.
9. The composite may contain both wrap and non-wrap accounts. For both wrap and non-wrap accounts, the maximum 2% wrap/management fee is deducted to calculate net returns.
10. This composite was created on February 12, 2015. A complete list of composite descriptions is available upon request.
11. The 3-year standard deviation measures the variability of gross composite and benchmark returns over the preceding 36-month period. The standard deviation is not reported for 2015-2017 because the composite does not have 36 months of returns.
12. Internal dispersion is calculated using the equal-weighted standard deviation of annual gross returns of those portfolios that were included in the composite for the entire year.
13. Policies for valuing portfolios, calculating performance, and preparing GIPS reports are available upon request.

Quartz Partners Investment Management
Quartz Yield Plus Composite
March 1, 2015 through December 31, 2023

Annualized Composite Returns through December 31, 2023

Annualized	1 year	3 years	5 years	Since Inception (March 1, 2015)
Composite Net Returns	1.38	-1.55	-0.61	0.16
Benchmark Returns	5.53	-3.32	1.10	1.25

Annual Composite Information

Year	Composite Gross Return (Supplemental)**	Composite Net Return (%)	Benchmark Return (%)	Composite 3-Yr St Dev (%)	Benchmark 3-Yr St Dev (%)‡	Number of Portfolios	Internal Dispersion (%)	Composite Assets ($ MM)	% Wrap	Firm Assets ($ MM)
2015*	-3.34	-4.94	-0.58	n/a	n/a	115	n/a†	10.0	0	55.2
2016	8.67	6.53	2.65	n/a	n/a	121	0.24	8.2	0	51.0
2017	8.02	5.89	3.54	n/a	n/a	99	0.15	7.2	0	58.2
2018	-0.50	-2.47	0.01	4.43	2.88	88	0.13	6.1	0	54.7
2019	5.48	3.40	8.72	4.41	2.91	75	0.09	5.3	0	52.8
2020	0.30	-1.68	7.51	6.13	3.40	70	0.46	4.5	0	55.0
2021	4.31	2.25	-1.54	6.06	3.40	27	0.07	1.3	0	50.9
2022	-6.09	-7.96	-13.01	6.68	5.85	21	0.23	1.0	0	50.2
2023	3.43	1.38	5.53	5.04	7.24	49	0.03	2.2	55	121.2

*Returns are for the period from March 1, 2015 (inception date) through December 31, 2015.
†Internal dispersion is not reported because there are not more than five portfolios in the composite for the full year.
‡Benchmark returns are included for reference and as supplemental information only. See Note #5 for details.
**Gross Returns represent the exclusion of advisory/wrap fees. Wrap fee accounts that are included in the composite are custodied at Schwab, which has not charged trading fees since the inclusion date of 2023.

Quartz Partners Investment Management ("Quartz Partners") claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Quartz Partners has been independently verified for the period March 1, 2015 through December 31, 2023. The verification report is available upon request.

A firm that claims compliance with the GIPS standards must establish policies and procedures for complying with all the applicable requirements of the GIPS standards. Verification pro-vides assurance on whether the firm's policies and procedures related to composite and pooled fund maintenance, as well as the calculation, presentation, and distribution of performance, have been designed in compliance with the GIPS standards and have been implemented on a firm-wide basis. Verification does not provide assurance on the accuracy of any specific performance report. GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.

Notes:

1. Quartz Partners is an SEC-registered investment advisor that provides investment management services to institutional and individual investors. Registration with the SEC does not constitute a recommendation or imply a certain level of skill or ability. For purposes of compliance with GIPS, the firm includes only those accounts maintained at custodians and/or in investment vehicles that offer what Quartz Partners deems as the full universe of Exchange-Traded Funds (ETFs). The total firm assets on this report reflects that sum.
2. In March 2022, Quartz Partners was acquired by Quaestus Holdings LLC, a holding company. The management of the composites, e.g., personnel and methodology, remains unaffected by the change of ownership.
3. In May 2023, the assets of Etico Wealth Management and Quartz Partners Investment Management, two Registered Investment Advisers owned and operated under Quaestus Holdings, LLC, were merged.

4. This composite contains all discretionary portfolios managed to the Quartz Yield Plus strategy that are eligible for inclusion in the composite. The Quartz Yield Plus Strategy has a moderately conservative risk profile over a full market cycle and seeks positive total returns and current income with a secondary emphasis on capital preservation. The Strategy will be primarily determined based on our outlook on the financial markets and global economy. Relative strength and other technical analyses may also be used to make asset allocation decisions. The Strategy will often invest up to 100% in high yield corporate bond Securities, which typically represents the primary source of return and risk to the Strategy. The Strategy may also consist of an unconstrained mix of bond Securities (including but not limited to bank loans, global bonds, emerging markets debt, government bonds, and municipal bonds), convertible Securities, REITs, and or cash or equivalent Securities. Target allocations to equity Securities with a positive yield may represent up to 30% of the Strategy. The Strategy is non-diversified and will often be concentrated in one or a select number of Securities. Leveraged Securities may be used in the Strategy. In an attempt to meet the Strategy's secondary emphasis of capital preservation, the Quartz Yield Plus Strategy will at times be invested up to 100% in US Treasury/government bond and/or cash or equivalent Securities. This will generally occur when our market and/or economic outlook become negative, or when investment opportunities are constrained by valuations or other factors. The composite minimum value is $5000.
5. Because of the composite's unconstrained investment strategy, no appropriate benchmark exists. However, the Bloomberg US Aggregate Bond Index is shown for reference purposes and as supplemental information. The Bloomberg US Aggregate Bond Index is comprised of approximately 6,000 publicly traded bonds including U.S Government, mortgage-backed, corporate, and Yankee bonds with an approximate average maturity of 10 years.
6. Valuations are computed and performance is reported in US dollars.
7. Composite Returns are calculated net of non-reclaimable withholding taxes on dividends, interest, and capital gains. Reclaimable withholding taxes are accrued. Benchmark returns do not account for withholding taxes.
8. Returns are presented both gross-of-fee and net-of-fee. Gross-of-fee returns exclude investment advisory fees but include transaction costs, if any. Net-of-fee returns are calculated by deducting the maximum monthly advisory and financial professional fees of 0.167% from the Gross-of-Fee returns. The management fee schedule is as follows: 2.00% on accounts up to $249,999; 1.80% on accounts between $250,000 and $499,999.99; 1.50% on accounts at or above $500,000.
9. The composite may contain both wrap and non-wrap accounts. For both wrap and non-wrap accounts, the maximum 2% wrap/management fee is deducted to calculate net returns.
10. This composite was created on February 10, 2015. A complete list of composite descriptions is available upon request.
11. The 3-year standard deviation measures the variability of gross composite and benchmark returns over the preceding 36-month period. The standard deviation is not reported for 2015-2017 because the composite does not have 36 months of returns.
12. Internal dispersion is calculated using the equal-weighted standard deviation of annual gross returns of those portfolios that were included in the composite for the entire year.
13. Policies for valuing portfolios, calculating performance, and preparing GIPS reports are available upon request.

Quartz Partners Investment Management
Quartz High Yield Legacy Composite
March 1, 2015 through December 31, 2023

Annualized Composite Returns through December 31, 2023

Annualized	1 year	3 years	5 years	Since Inception (March 1, 2015)
Composite Net Returns	2.35	-2.44	-1.30	-0.38
Benchmark Returns	13.44	1.98	5.37	4.57

Annual Composite Information

Year	Composite Gross Return (Supplemental)	Composite Net Return (%)	Benchmark Return (%)	Composite 3-Yr St Dev (%)	Benchmark 3-Yr St Dev (%)‡	Number of Portfolios	Internal Dispersion (%)	Composite Assets ($ MM)	% Wrap	Firm Assets ($ MM)
2015*	-3.11	-4.71	-7.33	n/a	n/a	19	n/a†	0.5	0	55.2
2016	9.43	7.27	17.13	n/a	n/a	20	0.13	0.5	0	51.0
2017	5.08	3.01	7.50	n/a	n/a	18	0.04	0.5	0	58.2
2018	0.00	-1.98	-2.08	3.93	4.66	15	0.09	0.4	0	54.7
2019	3.21	1.17	14.32	3.37	4.07	12	0.12	0.3	0	52.8
2020	1.72	-0.30	7.11	5.35	9.37	11	0.23	0.2	0	55.0
2021	3.35	1.31	5.28	5.24	9.13	8	0.03	0.2	0	50.9
2022	-8.63	-10.46	-11.19	6.08	11.13	6	0.19	0.1	0	50.2
2023	4.41	2.35	13.44	4.38	8.36	7	1.72	0.2	14	121.2

*Returns are for the period from March 1, 2015 (inception date) through December 31, 2015.
†Internal dispersion is not reported because there are not more than five portfolios in the composite for the full year.
‡Benchmark returns are included for reference and as supplemental information only. See Note #5 for details.

Quartz Partners Investment Management ("Quartz Partners") claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Quartz Partners has been independently verified for the period March 1, 2015 through December 31, 2023. The verification report is available upon request.

A firm that claims compliance with the GIPS standards must establish policies and procedures for complying with all the applicable requirements of the GIPS standards. Verification pro-vides assurance on whether the firm's policies and procedures related to composite and pooled fund maintenance, as well as the calculation, presentation, and distribution of performance, have been designed in compliance with the GIPS standards and have been implemented on a firm-wide basis. Verification does not provide assurance on the accuracy of any specific performance report. GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.

Notes:

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2. In March 2022, Quartz Partners was acquired by Quaestus Holdings LLC, a holding company. The management of the composites, e.g., personnel and methodology, remains unaffected by the change of ownership.
3. In May 2023, the assets of Etico Wealth Management and Quartz Partners Investment Management, two Registered Investment Advisers owned and operated under Quaestus Holdings, LLC, were merged.

4. This composite contains all discretionary portfolios managed to the Quartz High Yield Legacy strategy that are eligible for inclusion in the composite. The Quartz High Yield Legacy Strategy has a moderately conservative risk profile over a full market cycle and seeks positive total returns with a secondary emphasis on capital preservation. The Strategy's portfolio will be primarily determined based on our outlook on the financial markets and global economy. Relative strength and other technical analyses may also be used to make asset allocation decisions. The Strategy will often invest up to 100% in high yield corporate bond Securities, which typically represents the primary source of return and risk to the Strategy. The Strategy is non-diversified and will frequently be 100% invested in high yield bond Securities, government bond Securities, or cash or equivalent Securities. In an attempt to meet the Strategy's secondary emphasis of capital preservation, the Quartz High Yield Legacy Strategy will at times be invested up to 100% in US Treasury/government bond and/or cash or equivalent Securities. This will generally occur when our market and/or economic outlook become negative, or when investment opportunities are constrained by valuations or other factors. The composite minimum value is $5000.
5. Because of the composite's unconstrained investment strategy, no appropriate benchmark exists. However, the Bloomberg US Corporate High-Yield Index is shown for reference purposes and as supplemental information. The Bloomberg US Corporate High-Yield Index covers the US dollar-denominated, non-investment grade, fixed rate, taxable corporate bond market. Securities are classified as high-yield if the middle rating of Moody's, Fitch, and S&P is Ba1/BB+/BB+ or below.
6. Valuations are computed and performance is reported in US dollars.
7. Composite Returns are calculated net of non-reclaimable withholding taxes on dividends, interest, and capital gains. Reclaimable withholding taxes are accrued. Benchmark returns do not account for withholding taxes.
8. Returns are presented both gross-of-fee and net-of-fee. Gross-of-fee returns exclude investment advisory fees but include transaction costs, if any. Net-of-fee returns are calculated by deducting the maximum monthly advisory and financial professional fees of 0.167% from the Gross-of-Fee returns. The management fee schedule is as follows: 2.00% on accounts up to $249,999; 1.80% on accounts between $250,000 and $499,999.99; 1.50% on accounts at or above $500,000.
9. The composite may contain both wrap and non-wrap accounts. For both wrap and non-wrap accounts, the maximum 2% wrap/management fee is deducted to calculate net returns.
10. This composite was created on February 5, 2015. A complete list of composite descriptions is available upon request.
11. The 3-year standard deviation measures the variability of gross composite and benchmark returns over the preceding 36-month period. The standard deviation is not reported for 2015-2017 because the composite does not have 36 months of returns.
12. Internal dispersion is calculated using the equal-weighted standard deviation of annual gross returns of those portfolios that were included in the composite for the entire year.
13. Policies for valuing portfolios, calculating performance, and preparing GIPS reports are available upon request.

Quartz Partners Investment Management
Quartz *adapt*CORE Aggressive Growth Composite
June 1, 2015 through December 31, 2023

Annualized Composite Returns through December 31, 2023

Annualized	1 year	3 years	5 years	Since Inception (June 1, 2015)
Composite Net Returns	2.31	1.15	3.86	2.72
Benchmark Returns	19.61	4.44	10.24	7.23

Annual Composite Information

Year	Composite Gross Return (Supplemental)	Composite Net Return (%)	Benchmark Return (%)	Composite 3-Yr St Dev (%)	Benchmark 3-Yr St Dev (%)‡	Number of Portfolios	Internal Dispersion (%)	Composite Assets ($ MM)	% Wrap	Firm Assets ($ MM)
2015*	-2.82	-3.95	-6.08	n/a	n/a	1	n/a†	0.01	0	55.2
2016	1.76	-0.25	7.16	n/a	n/a	2	n/a†	0.04	0	51.0
2017	14.10	11.87	20.70	n/a	n/a	2	n/a†	0.05	0	58.2
2018	-0.87	-2.84	-7.94	8.30	9.00	2	n/a†	0.05	0	54.7
2019	7.36	5.24	23.90	7.28	9.62	1	n/a†	0.01	0	52.8
2020	13.21	10.98	15.35	12.43	15.66	2	n/a†	0.06	0	55.0
2021	19.29	16.95	15.36	11.42	14.56	2	n/a†	0.04	0	50.9
2022	-11.75	-13.52	-17.46	13.17	17.59	2	n/a†	0.03	0	50.2
2023	4.38	2.31	19.61	8.21	14.86	3	n/a†	0.05	0	121.2

*Returns are for the period from June 1, 2015 (inception date) through December 31, 2015.
†Internal dispersion is not reported because there are not more than five portfolios in the composite for the full year.
‡Benchmark returns are included for reference and as supplemental information only. See Note #5 for details.

Quartz Partners Investment Management ("Quartz Partners") claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Quartz Partners has been independently verified for the period March 1, 2015 through December 31, 2023. The verification report is available upon request.

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Notes:

1. Quartz Partners is an SEC-registered investment advisor that provides investment management services to institutional and individual investors. Registration with the SEC does not constitute a recommendation or imply a certain level of skill or ability. For purposes of compliance with GIPS, the firm includes only those accounts maintained at custodians and/or in investment vehicles that offer what Quartz Partners deems as the full universe of Exchange-Traded Funds (ETFs). The total firm assets on this report reflects that sum. \
2. In March 2022, Quartz Partners was acquired by Quaestus Holdings LLC, a holding company. The management of the composites, e.g., personnel and methodology, remains unaffected by the change of ownership.

3. In May 2023, the assets of Etico Wealth Management and Quartz Partners Investment Management, two Registered Investment Advisers owned and operated under Quaestus Holdings, LLC, were merged.
4. This composite contains all discretionary portfolios managed to the Quartz adaptCORE Aggressive Growth strategy that are eligible for inclusion in the composite. The Quartz adaptCORE Aggressive Growth Portfolio is a multi-strategy portfolio built through allocations to our Quartz Strategies to provide a total portfolio solution and help balance risk and return. Each target-risk portfolio offers an all-inclusive portfolio solution which seeks positive total returns within its asset class and risk constraints. Please refer to the individual Quartz Strategies for a full and complete description. The current blend is 60% Quartz Equity, 20% Quartz Spectrum, and 20% Quartz Yield Plus. It is considered to have an aggressive risk profile over a full market cycle. The composite minimum value is $5000.
5. Because of the composite's unconstrained investment strategy, no appropriate benchmark exists. However, a custom blended benchmark, consisting of 85% MSCI ACWI Index and 15% Bloomberg US Aggregate Index (rebalanced monthly) is shown for reference purposes and as supplemental information. The MSCI ACWI Index is a market capitalization weighted index designed to provide a broad measure of equity-market performance throughout the world. The MSCI ACWI Index is comprised of stocks from both developed and emerging markets. The Bloomberg US Aggregate Bond Index is comprised of approximately 6,000 publicly traded bonds including U.S Government, mortgage-backed, corporate, and Yankee bonds with an approximate average maturity of 10 years.
6. Valuations are computed and performance is reported in US dollars.
7. Composite Returns are calculated net of non-reclaimable withholding taxes on dividends, interest, and capital gains. Reclaimable withholding taxes are accrued. Benchmark returns do not account for withholding taxes.
8. Returns are presented both gross-of-fee and net-of-fee. Gross-of-fee returns exclude investment advisory fees but include transaction costs, if any. Net-of-fee returns are calculated by deducting the maximum monthly advisory and financial professional fees of 0.167% from the Gross-of-Fee returns. The management fee schedule is as follows: 2.00% on accounts up to $249,999; 1.80% on accounts between $250,000 and $499,999.99; 1.50% on accounts at or above $500,000.
9. The composite may contain both wrap and non-wrap accounts. For both wrap and non-wrap accounts, the maximum 2% wrap/management fee is deducted to calculate net returns.
10. This composite was created on May 7, 2015. A complete list of composite descriptions is available upon request.
11. The 3-year standard deviation measures the variability of gross composite and benchmark returns over the preceding 36-month period. The standard deviation is not reported for 2015-2017 because the composite does not have 36 months of returns.
12. Internal dispersion is calculated using the equal-weighted standard deviation of annual gross returns of those portfolios that were included in the composite for the entire year.
13. Policies for valuing portfolios, calculating performance, and preparing GIPS reports are available upon request.

Quartz Partners Investment Management
Quartz *adapt*CORE Long-Term Growth Composite
May 1, 2015 through December 31, 2022

Annualized Composite Returns through December 31, 2023

Annualized	1 year	3 years	5 years	Since Inception (May 1, 2015)
Composite Net Returns	2.65	1.49	4.06	3.09
Benchmark Returns	17.06	3.11	8.71	6.19

Annual Composite Information

Year	Composite Gross Return (Supplemental)	Composite Net Return (%)	Benchmark Return (%)	Composite 3-Yr St Dev (%)	Benchmark 3-Yr St Dev (%)‡	Number of Portfolios	Internal Dispersion (%)	Composite Assets ($ MM)	% Wrap	Firm Assets ($ MM)
2015*	-1.83	-3.13	-5.20	n/a	n/a	3	n/a†	0.2	0	55.2
2016	2.13	0.11	6.42	n/a	n/a	3	n/a†	0.2	0	51.0
2017	14.30	12.06	17.50	n/a	n/a	7	0.07	0.5	0	58.2
2018	0.04	-1.95	-6.48	8.15	7.41	9	0.50	0.5	0	54.7
2019	6.78	4.67	21.21	7.12	7.88	10	0.40	0.5	0	52.8
2020	13.77	11.54	14.28	12.29	12.95	10	6.35	0.5	0	55.0
2021	20.76	18.40	12.25	11.45	12.06	13	0.68	0.6	0	50.9
2022	-12.24	-13.99	-16.59	13.21	15.08	23	0.43	1.1	0	50.2
2023	4.71	2.65	17.06	8.33	13.26	26	0.04	1.1	0	121.2

*Returns are for the period from May 1, 2015 (inception date) through December 31, 2015.
†Internal dispersion is not reported because there are not more than five portfolios in the composite for the full year.
‡Benchmark returns are included for reference and as supplemental information only. See Note #5 for details.

Quartz Partners Investment Management ("Quartz Partners") claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Quartz Partners has been independently verified for the period March 1, 2015 through December 31, 2023. The verification report is available upon request.

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Notes:
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2. In March 2022, Quartz Partners was acquired by Quaestus Holdings LLC, a holding company. The management of the composites, e.g., personnel and methodology, remains unaffected by the change of ownership.
3. In May 2023, the assets of Etico Wealth Management and Quartz Partners Investment Management, two Registered Investment Advisers owned and operated under Quaestus Holdings, LLC, were merged.

4. This composite contains all discretionary portfolios managed to the Quartz adaptCORE Long-Term Growth strategy that are eligible for inclusion in the composite. The Quartz adaptCORE Long-Term Growth Portfolio is a multi-strategy portfolio built through allocations to our Quartz Strategies to provide a total portfolio solution and help balance risk and return. Each target-risk portfolio offers an all-inclusive portfolio solution which seeks positive total returns within its asset class and risk constraints. Please refer to the individual Quartz Strategies for a full and complete description. The current blend is 40% Quartz Equity, 40% Quartz Spectrum, and 20% Quartz Yield Plus. It is considered to have a moderately aggressive ("growth") risk profile over a full market cycle. The composite minimum value is $5000.
5. Because of the composite's unconstrained investment strategy, no appropriate benchmark exists. However, a custom blended benchmark, consisting of 70% MSCI ACWI Index and 30% Bloomberg US Aggregate Index (rebalanced monthly) is shown for reference purposes and as supplemental information. The MSCI ACWI Index is a market capitalization weighted index designed to provide a broad measure of equity-market performance throughout the world. The MSCI ACWI Index is comprised of stocks from both developed and emerging markets. The Bloomberg US Aggregate Bond Index is comprised of approximately 6,000 publicly traded bonds including U.S Government, mortgage-backed, corporate, and Yankee bonds with an approximate average maturity of 10 years.
6. Valuations are computed and performance is reported in US dollars.
7. Composite Returns are calculated net of non-reclaimable withholding taxes on dividends, interest, and capital gains. Reclaimable withholding taxes are accrued. Benchmark returns do not account for withholding taxes.
8. Returns are presented both gross-of-fee and net-of-fee. Gross-of-fee returns exclude investment advisory fees but include transaction costs, if any. Net-of-fee returns are calculated by deducting the maximum monthly advisory and financial professional fees of 0.167% from the Gross-of-Fee returns. The management fee schedule is as follows: 2.00% on accounts up to $249,999; 1.80% on accounts between $250,000 and $499,999.99; 1.50% on accounts at or above $500,000.
9. The composite may contain both wrap and non-wrap accounts. For both wrap and non-wrap accounts, the maximum 2% wrap/management fee is deducted to calculate net returns.
10. This composite was created on April 9, 2015. A complete list of composite descriptions is available upon request.
11. The 3-year standard deviation measures the variability of gross composite and benchmark returns over the preceding 36-month period. The standard deviation is not reported for 2015-2017 because the composite does not have 36 months of returns.
12. Internal dispersion is calculated using the equal-weighted standard deviation of annual gross returns of those portfolios that were included in the composite for the entire year.
13. Policies for valuing portfolios, calculating performance, and preparing GIPS reports are available upon request.

Quartz Partners Investment Management
Quartz *adapt*CORE Balanced Growth Composite
May 1, 2015 through December 31, 2023

Annualized Composite Returns through December 31, 2023

Annualized	1 year	3 years	5 years	Since Inception (May 1, 2015)
Composite Net Returns	2.78	1.13	3.26	2.61
Benchmark Returns	13.70	1.30	6.61	4.86

Annual Composite Information

Year	Composite Gross Return (Supplemental)	Composite Net Return (%)	Benchmark Return (%)	Composite 3-Yr St Dev (%)	Benchmark 3-Yr St Dev (%)‡	Number of Portfolios	Internal Dispersion (%)	Composite Assets ($ MM)	% Wrap	Firm Assets ($ MM)
2015*	-2.46	-3.76	-3.87	n/a	n/a	11	n/a†	1.7	0	55.2
2016	2.50	0.47	5.40	n/a	n/a	11	1.03	1.7	0	51.0
2017	13.75	11.52	13.35	n/a	n/a	12	0.27	1.2	0	58.2
2018	0.78	-1.21	-4.57	7.54	5.39	11	0.34	1.2	0	54.7
2019	6.60	4.57	17.62	6.53	5.66	11	0.32	0.7	0	52.8
2020	10.80	8.63	12.64	11.14	9.42	9	0.81	0.5	0	55.0
2021	18.02	15.71	8.18	10.35	8.80	19	1.57	1.4	0	50.9
2022	-11.28	-13.05	-15.48	11.96	11.85	29	0.49	5.9	0	50.2
2023	4.85	2.78	13.70	7.57	11.23	27	0.11	4.8	0	121.2

*Returns are for the period from May 1, 2015 (inception date) through December 31, 2015.
†Internal dispersion is not reported because there are not more than five portfolios in the composite for the full year.
‡Benchmark returns are included for reference and as supplemental information only. See Note #5 for details.

Quartz Partners Investment Management ("Quartz Partners") claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Quartz Partners has been independently verified for the period March 1, 2015 through December 31, 2023. The verification report is available upon request.

A firm that claims compliance with the GIPS standards must establish policies and procedures for complying with all the applicable requirements of the GIPS standards. Verification pro-vides assurance on whether the firm's policies and procedures related to composite and pooled fund maintenance, as well as the calculation, presentation, and distribution of performance, have been designed in compliance with the GIPS standards and have been implemented on a firm-wide basis. Verification does not provide assurance on the accuracy of any specific performance report. GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.

Notes:
1. Quartz Partners is an SEC-registered investment advisor that provides investment management services to institutional and individual investors. Registration with the SEC does not constitute a recommendation or imply a certain level of skill or ability. For purposes of compliance with GIPS, the firm includes only those accounts maintained at custodians and/or in investment vehicles that offer what Quartz Partners deems as the full universe of Exchange-Traded Funds (ETFs). The total firm assets on this report reflects that sum.
2. In March 2022, Quartz Partners was acquired by Quaestus Holdings LLC, a holding company. The management of the composites, e.g., personnel and methodology, remains unaffected by the change of ownership.
3. In May 2023, the assets of Etico Wealth Management and Quartz Partners Investment Management, two Registered Investment Advisers owned and operated under Quaestus Holdings, LLC, were merged.

4. This composite contains all discretionary portfolios managed to the Quartz adaptCORE Moderate Growth strategy that are eligible for inclusion in the composite. The Quartz adaptCORE Balanced Growth Portfolio is a multi-strategy portfolio built through allocations to our Quartz Strategies to provide a total portfolio solution and help balance risk and return. Each target-risk portfolio offers an all-inclusive portfolio solution which seeks positive total returns within its asset class and risk constraints. Please refer to the individual Quartz Strategies for a full and complete description. The current blend is 50% Quartz Spectrum, 30% Quartz Yield Plus, and 20% Quartz Equity. It is considered to have a moderate risk profile over a full market cycle. The composite minimum value is $5000.
5. Prior to April 9, 2018, adaptCORE Balanced Growth was named adaptCORE Moderate Growth. The name change did not affect the composite's methodology.
6. Because of the composite's unconstrained investment strategy, no appropriate benchmark exists. However, a custom blended benchmark, consisting of 50% MSCI ACWI Index and 50% Bloomberg US Aggregate Index (rebalanced monthly) is shown for reference purposes and as supplemental information. The MSCI ACWI Index is a market capitalization weighted index designed to provide a broad measure of equity-market performance throughout the world. The MSCI ACWI is comprised of stocks from both developed and emerging markets. The Bloomberg US Aggregate Bond Index is comprised of approximately 6,000 publicly traded bonds including U.S Government, mortgage-backed, corporate, and Yankee bonds with an approximate average maturity of 10 years.
7. Valuations are computed and performance is reported in US dollars.
8. Composite Returns are calculated net of non-reclaimable withholding taxes on dividends, interest, and capital gains. Reclaimable withholding taxes are accrued. Benchmark returns do not account for withholding taxes.
9. Returns are presented both gross-of-fee and net-of-fee. Gross-of-fee returns exclude investment advisory fees but include transaction costs, if any. Net-of-fee returns are calculated by deducting the maximum monthly advisory and financial professional fees of 0.167% from the Gross-of-Fee returns. The management fee schedule is as follows: 2.00% on accounts up to $249,999; 1.80% on accounts between $250,000 and $499,999.99; 1.50% on accounts at or above $500,000.
10. The composite may contain both wrap and non-wrap accounts. For both wrap and non-wrap accounts, the maximum 2% wrap/management fee is deducted to calculate net returns.
11. This composite was created on April 9, 2015. A complete list of composite descriptions is available upon request.
12. The 3-year standard deviation measures the variability of gross composite and benchmark returns over the preceding 36-month period. The standard deviation is not reported for 2015-2017 because the composite does not have 36 months of returns.
13. Internal dispersion is calculated using the equal-weighted standard deviation of annual gross returns of those portfolios that were included in the composite for the entire year.
14. Policies for valuing portfolios, calculating performance, and preparing GIPS reports are available upon request.

Quartz Partners Investment Management
Quartz *adapt*CORE Conservative Growth Composite
May 1, 2015 through December 31, 2023

Annualized Composite Returns through December 31, 2023

Annualized	1 year	3 years	5 years	Since Inception (May 1, 2015)
Composite Net Returns	2.56	-0.41	0.69	1.00
Benchmark Returns	7.94	-1.91	2.79	2.39

Annual Composite Information

Year	Composite Gross Return (Supplemental)	Composite Net Return (%)	Benchmark Return (%)	Composite 3-Yr St Dev (%)	Benchmark 3-Yr St Dev (%)‡	Number of Portfolios	Internal Dispersion (%)	Composite Assets ($ MM)	% Wrap	Firm Assets ($ MM)
2015*	-2.89	-4.18	-1.62	n/a	n/a	10	n/a†	0.9	0	55.2
2016	6.39	4.29	3.50	n/a	n/a	9	0.41	0.9	0	51.0
2017	9.52	7.36	6.40	n/a	n/a	12	0.13	0.9	0	58.2
2018	0.11	-1.87	-1.33	5.05	2.81	3	n/a†	0.3	0	54.7
2019	5.88	3.79	11.37	4.69	2.79	6	0.10	1.1	0	52.8
2020	2.99	0.95	9.19	7.16	4.08	5	n/a†	1.1	0	55.0
2021	8.35	6.21	1.31	6.84	3.97	4	n/a†	1.1	0	50.9
2022	-7.47	-9.32	-13.70	7.85	7.03	6	0.26	1.2	0	50.2
2023	4.62	2.56	7.94	5.51	8.18	6	0.04	1.1	0	121.2

*Returns are for the period from May 1, 2015 (inception date) through December 31, 2015.
†Internal dispersion is not reported because there are not more than five portfolios in the composite for the full year.
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5. Because of the composite's unconstrained investment strategy, no appropriate benchmark exists. However, a custom blended benchmark, consisting of 15% MSCI ACWI Index and 85% Bloomberg US Aggregate Index (rebalanced monthly) is shown for reference purposes and as supplemental information. The MSCI ACWI Index is a market capitalization weighted index designed to provide a broad measure of equity-market performance throughout the world. The MSCI ACWI is comprised of stocks from both developed and emerging markets. The Bloomberg US Aggregate Bond Index is comprised of approximately 6,000 publicly traded bonds including U.S Government, mortgage-backed, corporate, and Yankee bonds with an approximate average maturity of 10 years.
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