FACT SHEET

Quartz *adapt*CORE Portfolios

AS OF JUNE 30, 2026

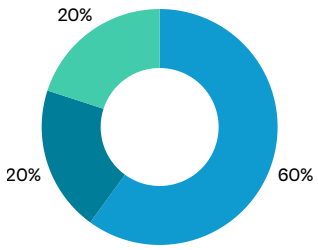
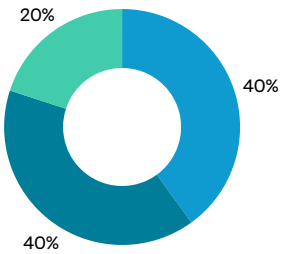
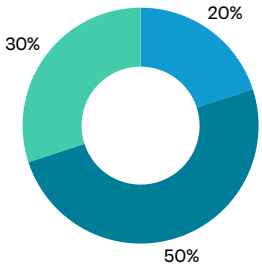
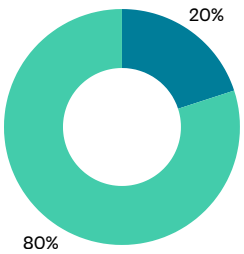
Designed for investors looking to invest in multiple Quartz Partners Strategies in a risk-based blend, the adaptCORE Portfolio Series combines multiple Strategies into a single portfolio.

- Tactical asset allocation within each Strategy module
- Rebalanced dynamically
- Alternative to single strategy investments for smaller accounts

These 4 multi-strategy portfolios are 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 total returns and capital preservation within its asset class and risk constraints.

ADAPTCORE STRATEGY BLENDS

Quartz Dynamic Global Equity Quartz Dynamic All-Asset Quartz Dynamic Yield Plus

Aggressive Growth	Long-Term Growth	Balanced Growth	Conservative Growth
			

ADAPTCORE BENCHMARKS

Portfolio	Blended Benchmark	Risk Benchmark
Aggressive Growth	85% MSCI ACWI/15% Bloomberg US Aggregate Bond	Morningstar Aggressive Target Risk Index
Long-Term Growth	70% MSCI ACWI/30% Bloomberg US Aggregate Bond	Morningstar Moderately Aggressive Target Risk Index
Balanced Growth	50% MSCI ACWI/50% Bloomberg US Aggregate Bond	Morningstar Moderate Target Risk Index
Conservative Growth	15% MSCI ACWI/85% Bloomberg US Aggregate Bond	Morningstar Moderately Conservative Target Risk Index

*Over a full market cycle, defined as approximately 5-7 years, the Portfolios seek risk levels consistent with the stated risk profile. However, the underlying strategies' focused investment approach may lead to extended market periods in which the portfolios may reflect a higher or lower risk profile. Please refer to individual Quartz Strategies for a full and complete description of the component Strategies within each adaptCORE Portfolio.

Note: As a result of its unconstrained and dynamic investment strategy, no appropriate strategy benchmark exists. However, benchmarks are shown for reference purposes and as supplemental information.

QuartzPartners
INVESTMENT MANAGEMENT

ANNUALIZED TOTAL RETURNS %

	adaptCORE Aggressive Growth			adaptCORE Long-Term Growth			adaptCORE Balanced Growth			adaptCORE Conservative Growth		
	Gross	**Net**	**Blended Benchmark**	**Gross**	**Net**	**Blended Benchmark**	**Gross**	**Net**	**Blended Benchmark**	**Gross**	**Net**	**Blended Benchmark**
QTD	8.48	7.96	12.75	7.56	7.04	10.58	6.45	5.92	7.72	4.17	3.66	2.76
YTD	9.11	8.04	9.69	8.20	7.13	8.12	7.41	6.35	6.01	5.81	4.76	2.25
1-Year	20.30	17.95	20.59	18.67	16.35	17.55	17.32	15.03	13.54	12.05	9.85	6.67
3-Year	13.44	11.22	17.31	13.21	10.99	14.94	12.56	10.35	11.82	9.19	7.04	6.43
5-Year	7.43	5.31	9.37	7.17	5.06	7.75	6.86	4.76	5.58	5.14	3.06	1.74
10-Year	8.03	5.90	11.15	8.11	5.98	9.50	7.50	5.38	7.26	4.80	2.73	3.28
Since Inception*	7.12	5.01	9.57	7.27	5.15	8.19	6.71	4.61	6.42	4.57	2.51	3.21

*Inception Dates: May 1, 2015 (adaptCORE Long-Term Growth, Balanced Growth, Conservative Growth); June 1, 2015 (adaptCORE Aggressive Growth)

ANNUAL TOTAL RETURNS %

	adaptCORE Aggressive Growth			adaptCORE Long-Term Growth			adaptCORE Balanced Growth			adaptCORE Conservative Growth		
	Gross	**Net**	**Blended Benchmark**	**Gross**	**Net**	**Blended Benchmark**	**Gross**	**Net**	**Blended Benchmark**	**Gross**	**Net**	**Blended Benchmark**
2015 (partial)	-2.82	-3.95	-6.08	-1.83	-3.13	-5.20	-2.46	-3.76	-3.87	-2.89	-4.18	-1.62
2016	1.76	-0.25	7.16	2.13	0.11	6.42	2.50	0.47	5.40	6.39	4.29	3.50
2017	14.10	11.87	20.70	14.30	12.06	17.50	13.75	11.52	13.35	9.52	7.36	8.40
2018	-0.87	-2.84	-7.94	0.04	-1.95	-6.48	0.78	-1.21	-4.57	0.11	-1.87	-1.33
2019	7.36	5.24	23.90	6.78	4.67	21.21	6.60	4.57	17.62	5.88	3.79	11.37
2020	13.21	10.98	15.35	13.77	11.54	14.28	10.80	8.63	12.64	2.99	0.95	9.19
2021	19.29	16.95	15.36	20.76	18.40	12.25	18.02	15.71	8.18	8.35	6.21	1.31
2022	-11.75	-13.52	-17.46	-12.24	-13.99	-16.59	-11.28	-13.05	-15.48	-7.47	-9.32	-13.70
2023	4.38	2.31	19.61	4.71	2.65	17.06	4.85	2.78	13.70	4.62	2.56	7.94
2024	11.23	9.04	14.94	11.36	9.17	12.43	10.94	8.76	9.14	8.56	6.42	3.57
2025	18.26	15.95	20.03	17.57	15.27	17.73	16.63	14.35	14.71	10.74	8.56	9.50
2026 thru 6/30	9.11	8.04	9.69	8.20	7.13	8.12	7.41	6.35	6.01	5.81	4.76	2.25

RISK STATISTICS (SINCE INCEPTION)

	adaptCORE Aggressive Growth		adaptCORE Long-Term Growth		adaptCORE Balanced Growth		adaptCORE Conservative Growth	
	Gross	**Risk Benchmark**	**Gross**	**Risk Benchmark**	**Gross**	**Risk Benchmark**	**Gross**	**Risk Benchmark**
Standard Deviation								
3-Year	7.01	12.21	6.61	10.87	5.98	9.32	3.71	7.57
5-Year	8.20	14.47	7.99	12.91	7.31	11.04	5.14	9.00
10-Year	9.08	14.39	8.96	12.45	8.15	10.11	5.45	7.80
Since Inception	8.99	14.34	8.85	12.32	8.08	9.94	5.51	7.60
Sharpe Ratio								
3-Year	1.18	1.05	1.21	0.98	1.24	0.98	1.14	0.69
5-Year	0.49	0.47	0.47	0.39	0.47	0.39	0.32	0.12
10-Year	0.64	0.69	0.66	0.66	0.64	0.66	0.46	0.51
Since Inception	0.58	0.61	0.60	0.59	0.59	0.59	0.46	0.49

The Quartz Dynamic Global Equity Strategy was named Quartz Equity Strategy until April 1, 2025. The Quartz Dynamic All-Asset Strategy was named Quartz Spectrum Strategy until April 1, 2025. The Quartz Dynamic Yield Plus Strategy was named Quartz Yield Plus Strategy until April 1, 2025.

DEFINITIONS

Standard deviation: a measure of the dispersion of a set of data from its mean. It is designed to gauge the historical risk of an investment in terms of its past volatility. **Sharpe Ratio**: the average return earned in excess of the risk-free rate per unit of volatility or total risk. **MSCI ACWI Index:** a market capitalization weighted index designed to provide a broad measure of equity-market performance throughout the world. The MSCI ACWI is maintained by Morgan Stanley Capital International (MSCI), and is comprised of stocks from both developed and emerging markets. **Bloomberg US Aggregate Bond Index:** 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. The **Morningstar Target Risk Index** family is designed to meet the needs of investors who would like to maintain a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments. The Morningstar Aggressive Target Risk Index seeks approximately 90% exposure to global equity markets. The Morningstar Moderately Aggressive Target Risk Index seeks approximately 80% exposure to global equity markets. The Morningstar Moderate Risk Index seeks approximately 60% exposure to global equity markets. The Morningstar Moderately Conservative Risk Index seeks approximately 40% exposure to global equity markets.

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