CROSSMARK GLOBAL INVESTMENTS

Separately Managed Accounts
Composite Performance as of Sept. 30, 2026

Equity Strategies (%)

	QTR	YTD	1 Year	3 Years	5 Years	10 Years
Covered Call Income (Wrap) - Gross	4.49	10.11	17.23	15.90	10.79	10.55
Covered Call Income (Wrap) - Net[1]	3.73	7.71	13.85	12.55	7.54	7.28
CBOE S&P 500 BuyWrite Index (BXM)	4.29	10.96	18.20	14.77	9.00	7.97
Composite illustrated is the Crossmark Covered Call Income Wrap Composite.						

	QTR	YTD	1 Year	3 Years	5 Years	Since Inception
Equity Market Neutral - Gross	8.21	9.96	11.61	2.09	5.68	5.91
Equity Market Neutral - Net[2]	7.95	9.15	10.52	1.08	4.63	4.87
ICE BofA U.S. 3M Treasury Bill Index	0.89	2.65	3.65	4.49	3.70	3.52
Composite illustrated is the Crossmark Equity Market Neutral Composite. Strategy inception date is 7/1/2021.						

	QTR	YTD	1 Year	3 Years	5 Years	10 Years
Global Equity Income (Wrap) - Gross	4.18	14.49	17.36	19.99	11.62	13.79
Global Equity Income (Wrap) - Net[1]	3.43	12.01	13.97	16.53	8.35	10.46
MSCI World Index	1.96	12.09	15.68	21.89	12.39	13.36
MSCI World High Dividend Yield Index	1.07	10.01	14.26	14.66	9.40	8.56
Composite illustrated is the Crossmark Global Equity Income Wrap Composite.						

	QTR	YTD	1 Year	3 Years	5 Years	Since Inception
Stand With Israel (Wrap) - Gross	2.96	13.90	18.26	25.13	14.71	16.14
Stand With Israel (Wrap) - Net[1]	2.21	11.43	14.86	21.54	11.36	12.72
S&P 500 Index	2.30	12.75	15.74	22.87	13.78	15.30
Composite illustrated is the Crossmark Stand With Israel Wrap Composite. Strategy inception date is 1/1/2017.						

1 Net performance was calculated using the hypothetical highest annual all-inclusive wrap fee of 3.00%, with a deduction of 0.25% from each month's return. Gross performance is shown as supplemental information and is stated as pure gross of all fees as the returns have not been reduced by transaction costs. Wrap fees include Crossmark's portfolio management fee as well as all charges for trading costs, custody, and other administrative fees. Due to the effect of compounding, annual returns shown net of fees may be lower than the return that would be shown if the fee were deducted from the gross return at a single point in time.

2 Net performance was calculated using the hypothetical highest annual fee of 1.00%, with a deduction of 0.083% from each month's gross return.

Index returns shown assume the reinvestment of all dividends and distributions.

Source: Clearwater / Crossmark as of Sept. 30, 2026

CROSSMARK GLOBAL INVESTMENTS

Separately Managed Accounts
Composite Performance as of Sept. 30, 2026

Equity Strategies (%)

	QTR	YTD	1 Year	3 Years	5 Years	Since Inception
Large Cap Core - Gross	3.76	17.39	19.96	22.19	13.48	12.89
Large Cap Core - Net[1]	3.63	16.96	19.37	21.59	12.92	12.33
Russell 1000 Index	1.78	12.30	15.01	22.46	13.01	12.39
Composite illustrated is the Crossmark Large Cap Core Composite. Strategy inception date is 7/1/2021.						

	QTR	YTD	1 Year	3 Years	5 Years	10 Years
Large Cap Core Unscreened (Wrap) - Gross	5.45	15.80	16.21	23.22	15.04	17.51
Large Cap Core Unscreened (Wrap) - Net[2]	4.69	13.29	12.86	19.68	11.68	14.05
Russell 1000 Index	1.78	12.30	15.01	22.46	13.01	15.04
Composite illustrated is the Crossmark Large Cap Core Unscreened Wrap Composite.						

	QTR	YTD	1 Year	3 Years	5 Years	Since Inception
Large Cap Growth - Gross	1.99	9.78	11.58	21.73	12.95	12.42
Large Cap Growth - Net[1]	1.86	9.38	11.03	21.13	12.40	11.87
Russell 1000 Growth Index	0.92	6.30	7.50	24.24	13.65	13.21
Composite illustrated is the Crossmark Large Cap Growth Composite. Strategy inception date is 7/1/2021.						

	QTR	YTD	1 Year	3 Years	5 Years	Since Inception
Large Cap Value - Gross	3.72	17.55	21.03	23.49	14.59	13.45
Large Cap Value - Net[1]	3.60	17.12	20.44	22.89	14.02	12.89
Russell 1000 Value Index	2.59	19.27	23.81	20.05	11.91	11.14
Composite illustrated is the Crossmark Large Cap Value Composite. Strategy inception date is 7/1/2021.						

1 Net performance was calculated using the hypothetical highest annual fee of 0.50%, with a deduction of 0.042% from each month's gross return.

2 Net performance was calculated using the hypothetical highest annual all-inclusive wrap fee of 3.00%, with a deduction of 0.25% from each month's return. Gross performance is shown as supplemental information and is stated as pure gross of all fees as the returns have not been reduced by transaction costs. Wrap fees include Crossmark's portfolio management fee as well as all charges for trading costs, custody, and other administrative fees. Due to the effect of compounding, annual returns shown net of fees may be lower than the return that would be shown if the fee were deducted from the gross return at a single point in time.

Index returns shown assume the reinvestment of all dividends and distributions.

Source: Clearwater / Crossmark as of Sept. 30, 2026

CROSSMARK GLOBAL INVESTMENTS

Separately Managed Accounts
Composite Performance as of Sept. 30, 2026

Balanced Strategies (%)

	QTR	YTD	1 Year	3 Years	5 Years	10 Years
Balanced Core (Wrap) - Gross	1.34	6.57	7.22	13.79	8.09	10.07
Balanced Core (Wrap) - Net[1]	0.60	4.25	4.10	10.50	4.92	6.83
50/50 Custom Benchmark	-0.78	4.59	6.37	13.09	6.29	8.39

Composite illustrated is the Crossmark Balanced Core Wrap Composite. The 50/50 Custom Benchmark is comprised of 50% Russell 1000 Index and 50% Bloomberg U.S. Government/Credit Index.

	QTR	YTD	1 Year	3 Years	5 Years	10 Years
Covered Call Income/Current Income 50/50 (Wrap)	1.15	4.80	8.28	9.59	6.07	6.55
Covered Call Income/Current Income 50/50 (Wrap) - Net[1]	0.41	2.51	5.14	6.41	2.95	3.40
50% CBOE S&P 500 BuyWrite BXM /50% Bloomberg U.S. Govt/Credit Intermediate Index	1.17	4.60	8.62	9.57	5.02	5.04

Composite illustrated is the Crossmark Covered Call Income/Current Income Portfolio Wrap Composite. The 50/50 Custom Benchmark is comprised of 50% CBOE S&P 500 BuyWrite BXM Index and 50% Bloomberg U.S. Govt/Credit Intermediate Index.

	QTR	YTD	1 Year	3 Years	5 Years	10 Years
Global Equity Income/Current Income 50/50 (Wrap)	0.84	6.71	8.24	12.07	6.31	7.49
Global Equity Income/Current Income 50/50 (Wrap) - Net[1]	0.10	4.38	5.10	8.82	3.19	4.32
50% MSCI World Index/50% Bloomberg U.S. Govt/Credit Intermediate Index	0.04	5.20	7.55	12.98	6.73	7.70

Composite illustrated is the Crossmark Global Equity Income/Current Income Portfolio Wrap Composite. The 50/50 Custom Benchmark is comprised of 50% MSCI World Index and 50% Bloomberg U.S. Govt/Credit Intermediate Index.

	QTR	YTD	1 Year	3 Years	5 Years	10 Years
Global Equity Income/Municipal Fixed Income 50/50 (Wrap)	-1.20	4.99	7.26	10.97	5.68	6.66
Global Equity Income/Municipal Fixed Income 50/50 (Wrap) - Net[1]	-1.94	2.70	4.14	7.75	2.58	3.51
50% MSCI World Index/50% Bloomberg Municipal Quality Intermediate Index	-1.27	4.16	6.38	12.11	6.48	7.53

Composite illustrated is the Crossmark Global Equity Income/Municipal Fixed Income Wrap Composite. The 50/50 Custom Benchmark is comprised of 50% MSCI World Index and 50% Bloomberg Municipal Quality Intermediate Index.

	QTR	YTD	1 Year	3 Years	5 Years	10 Years
Large Cap Core Unscreened/Municipal Fixed Income 50/50 (Wrap)	-0.02	6.27	7.46	13.25	8.19	10.05
Large Cap Core Unscreened/Municipal Fixed Income 50/50 (Wrap) - Net[1]	-0.76	3.95	4.34	9.98	5.02	6.81
50% Russell 1000/50% Bloomberg Municipal Quality Intermediate Index	-1.35	4.28	6.12	12.48	6.89	8.46

Composite illustrated is the Crossmark Large Cap Core Unscreened/Municipal Fixed Income Wrap Composite. The 50/50 Custom Benchmark is comprised of 50% Russell 1000 Index and 50% Bloomberg Municipal Quality Intermediate Index.

1 Net performance was calculated using the hypothetical highest annual all-inclusive wrap fee of 3.00%, with a deduction of 0.25% from each month's return. Gross performance is shown as supplemental information and is stated as pure gross of all fees as the returns have not been reduced by transaction costs. Wrap fees include Crossmark's portfolio management fee as well as all charges for trading costs, custody, and other administrative fees. Due to the effect of compounding, annual returns shown net of fees may be lower than the return that would be shown if the fee were deducted from the gross return at a single point in time.

Index returns shown assume the reinvestment of all dividends and distributions.

Source: Clearwater / Crossmark as of Sept. 30, 2026

CROSSMARK GLOBAL INVESTMENTS

Separately Managed Accounts
Composite Performance as of Sept. 30, 2026

Fixed Income Strategies (%)

	QTR	YTD	1 Year	3 Years	5 Years	10 Years
Core Fixed Income (Wrap) - Gross	-3.38	-3.03	-2.16	3.66	0.43	1.72
Core Fixed Income (Wrap) - Net[1]	-4.10	-5.17	-5.02	0.64	-2.52	-1.29
Bloomberg U.S. Govt/Credit Index	-3.32	-2.85	-1.98	3.85	-0.78	1.21
Composite illustrated is the Crossmark Core Fixed Income Wrap Composite.						

	QTR	YTD	1 Year	3 Years	5 Years	10 Years
Current Income Portfolio (Wrap) - Gross	-2.58	-1.88	-1.77	3.72	0.90	1.94
Current Income Portfolio (Wrap) - Net[1]	-3.31	-4.04	-4.64	0.69	-2.07	-1.07
Bloomberg U.S. Govt/Credit Intermediate Index	-1.88	-1.49	-0.31	4.30	0.83	1.71
Composite illustrated is the Crossmark Current Income Portfolio Wrap Composite.						

	QTR	YTD	1 Year	3 Years	5 Years	10 Years
Limited Duration Fixed Income (Wrap) - Gross	-1.13	-0.32	0.77	4.42	1.46	1.85
Limited Duration Fixed Income (Wrap) - Net[1]	-1.86	-2.52	-2.17	1.37	-1.53	-1.16
Bloomberg U.S. Govt/Credit Intermediate Index	-1.88	-1.49	-0.31	4.30	0.83	1.71
Composite illustrated is the Crossmark Limited Duration Fixed Income Wrap Composite.						

	QTR	YTD	1 Year	3 Years	5 Years	10 Years
Municipal Fixed Income (Wrap) - Gross	-5.96	-3.68	-1.90	2.60	0.55	1.24
Municipal Fixed Income (Wrap) - Net[1]	-6.67	-5.81	-4.77	-0.40	-2.41	-1.76
Bloomberg Municipal Quality Intermediate Index	-4.45	-3.44	-2.47	2.68	0.34	1.43
Composite illustrated is the Crossmark Municipal Fixed Income Wrap Composite.						

1 Net performance was calculated using the hypothetical highest annual all-inclusive wrap fee of 3.00%, with a deduction of 0.25% from each month's return. Gross performance is shown as supplemental information and is stated as pure gross of all fees as the returns have not been reduced by transaction costs. Wrap fees include Crossmark's portfolio management fee as well as all charges for trading costs, custody, and other administrative fees. Due to the effect of compounding, annual returns shown net of fees may be lower than the return that would be shown if the fee were deducted from the gross return at a single point in time.

Index returns shown assume the reinvestment of all dividends and distributions.

Source: Clearwater / Crossmark as of Sept. 30, 2026

Separately Managed Accounts
Composite Performance as of Sept. 30, 2026

Our Firm
Crossmark Global Investments is a faith-based firm that creates and manages values-based investment strategies for financial intermediaries and their clients. Founded in 1987, the firm has a rich history of inspiring and equipping its clients to go further in aligning their investments with their values. Crossmark is based in Houston, Texas.

Crossmark Global Investments, Inc. (Crossmark) is an investment adviser registered with the Securities and Exchange Commission that provides discretionary investment management services to mutual funds, institutions, and individual clients. Information and recommendations contained in market commentaries and writings are of a general nature and are not intended to be construed as investment, tax or legal advice. Investment advice can be provided only after the delivery of Crossmark's firm Brochure and Brochure Supplement Form ADV (Parts 2A and 2B) and Form CRS, and once a properly executed investment advisory agreement has been entered into by the client.

All investments are subject to risks, including the possible loss of principal. Past performance does not guarantee future results. The Strategies may not achieve their objectives if the managers' expectations regarding particular securities or markets are not met.

Equity investments generally involve two principal risks—market risk and selection risk. The value of equity securities will rise and fall in response to general market and/or economic conditions (equity market risk). The value of any individual equity security will rise and fall in response to the market's perception of the issuer's revenues, earnings, balance sheet, credit worthiness, business plan, and overall perception of the viability of the issuer's business (selection risk).

Investments in securities of issuers in foreign countries involves additional risks not associated with domestic investments. These risks include, but are not limited to: (1) political and financial instability; (2) currency exchange rate fluctuations; (3) greater price volatility and less liquidity in particular securities and in certain foreign markets; (4) lack of uniform accounting, auditing, and financial reporting standards; (5) less government regulation and supervision of some foreign stock exchanges, brokers and listed companies; (6) delays in transaction settlement in certain foreign markets; (7) less availability of information; and (8) imposition of foreign withholding or other taxes.

Options are not suitable for every investor. Writing call options to generate income and to potentially hedge against market declines by generating option premiums involves risk. If the market price of a security increases, a call option written against that security limits the gain that can be realized. And, there can be significant differences between the securities and options markets that could result in an imperfect correlation between these markets, causing a given transaction not to achieve its objectives.

The Equity Market Neutral Strategy also exposes the investor to short sale risk. An investor's account would incur a loss as a result of a short sale if the price of the security sold short increases in value between the date of the short sale and the date on which the account purchases the security to replace the borrowed security. In addition, the securities sold short may have to be returned to the lender on short notice, which may result in the account having to buy the securities sold short at an unfavorable price to close out a short position. If this occurs, any anticipated gain to the account may be reduced or eliminated, or the short sale may result in a loss.

Fixed income investments generally involve three principal risks—interest rate risk, credit risk, and liquidity risk. Prices of fixed-income securities rise and fall in response to interest rate changes (interest rate risk). Generally, when interest rates rise, prices of fixed-income securities fall. The longer the duration of the security, the more sensitive the security is to this risk. There is also a risk that the issuer of a note or bond will be unable to pay agreed interest payments and may be unable to repay the principal upon maturity (credit risk). Lower-rated bonds, and bonds with longer final maturities, generally have higher credit risks. As interest rates rise and/or the credit risk associated with a particular issuer changes, bonds held within a portfolio may become difficult to liquidate without realizing a loss (liquidity risk). Many municipal bonds also include call features that allow the issuer to call the bonds—repaying the principal before maturity—usually done in the context of a refinancing transaction if/when interest rates fall. When a bond is called, the holder does not incur a loss, but cash received from the call must be re-deployed, generally in a less favorable interest rate environment (call risk).

Some strategies incorporate values-based screening policies which exclude certain securities issuers from the universe of otherwise available investments. As a result, the strategy may not achieve the same level of performance as it otherwise would have in the absence of the screening process. If the strategy has invested in a company that is later discovered to be in violation of one or more screening criteria and liquidation of an investment in that company is required, selling the securities at issue could result in a loss to the strategy. Further, the strategy's values-based screening policies may prevent the strategy from participating in an otherwise suitable investment opportunity. With respect to Equity Market Neutral, the values-based screening policies apply only to long positions.

The strategies investment adviser considers positive value characteristics when making investment decisions. There is a risk that client accounts may forgo otherwise attractive investment opportunities or increase or decrease its exposure to certain types of issuers and, therefore, may underperform strategies that do not consider the same or any positive value characteristics. A company's positive value characteristics are determined based on data and rankings generated by one or more third-party providers unaffiliated with the adviser, and such information may be unavailable or unreliable. Additionally, investors can differ in their views of what constitutes positive value characteristics. As a result, an account may invest in issuers that do not reflect or support, or that act contrary to, the values of any particular investor.

Crossmark claims compliance with the Global Investment Performance Standards (GIPS®). Prospective clients can obtain a GIPS Composite Report by sending a request to: advisorsolutions@crossmarkglobal.com.

The U.S. Dollar is the currency used to express performance. The performance reflects the reinvestment of dividends and other earnings to the extent that client accounts included in the composite elected to reinvest dividends and earnings. Performance figures shown gross of fees do not reflect the payment of investment advisory fees.

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.