



CORE GROWTH EQUITY COMPOSITE REPORT

Performance as of December 31, 2025			
	1 Year	5 Year	10 Year
Pure Gross ¹ Composite Total Return	3.28%	10.61%	14.81%
Net Composite Total Return	2.20%	9.49%	13.67%
Benchmark Performance	17.89%	14.43%	14.83%

Calendar Year Performance											
Year End	Total Firm Assets (millions)	Composite Assets				Annual Performance Results					
		U.S. Dollars (millions)	% of Bundled Fee	% of Non-Fee	Number of Accounts	Composite		Benchmark	Composite Dispersion	Composite 3 Year St Dev	Benchmark 3 Year St Dev
						Pure Gross ¹	Net				
2025	717	140	92%	1%	187	3.28%	2.20%	17.89%	0.99%	12%	12%
2024	737	141	92%	1%	170	26.73%	25.47%	25.05%	1.68%	18%	17%
2023	622	106	89%	1%	158	32.67%	31.31%	26.27%	1.07%	17%	17%
2022	508	82	86%	< 1%	148	-21.43%	-22.25%	-18.10%	0.78%	22%	21%
2021	635	125	88%	0%	155	21.37%	20.20%	28.72%	0.64%	18%	17%
2020	560	125	90%	0%	170	36.28%	34.87%	18.40%	1.31%	19%	19%
2019	439	94	94%	0%	165	34.02%	32.56%	31.50%	1.99%	12%	12%
2018	337	64	100%	0%	136	3.60%	2.63%	-4.38%	1.56%	12%	11%
2017	357	90	> 99%	< 1%	138	30.64%	29.47%	21.84%	2.69%	10%	10%
2016	309	81	> 99%	< 1%	149	-2.82%	-3.71%	11.98%	0.77%	11%	11%

¹Pure gross returns do not reflect the deduction of any expenses, including transaction costs, and are supplemental information

Core Growth Equity Composite: The composite contains fully discretionary equity accounts of which at least 85% of assets are invested in equity securities selected by Curran Investment Management. The composite strategy is suitable for an investor whose primary investment objective is capital appreciation.

Until January 2025, for comparison purposes, the composite was measured against the Russell 1000. The benchmark has been retroactively changed to the S&P 500 Index for all periods to more accurately reflect the strategy of the composite. The S&P 500 Index consists of 500 leading companies listed on stock exchanges in the United States. Securities selected for investment are primarily contained within the S&P 500.

Curran Investment Management (CIM) claims compliance with the Global Investment Performance Standards (GIPS[®]) and has prepared and presented this report in compliance with the GIPS standards. Curran Investment Management has been independently verified for the periods July 1, 1998 through December 31, 2021.

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. The Core Growth Equity Composite has been examined for the periods July 1, 1998 through June 30, 2014. The verification and performance examination reports are available upon request.

Curran Investment Management is an independent registered investment adviser and registered with the Securities and Exchange Commission. For the period June 1, 1998 through August 4, 2000, the firm was organized as a registered investment adviser representative of First Albany Corporation. Beginning August 7, 2000, the firm became an affiliate of First Union Securities, which later merged with Wachovia Securities in 2002. As such, the firm was organized as a registered investment adviser representative of Wachovia Securities until December 13, 2004. No material change to the investment process or to the personnel responsible for the investment management process occurred. The GIPS rules on portability have been satisfied.

The firm maintains a list of composite descriptions which is available upon request. Policies for valuing portfolios, calculating performance and preparing GIPS composite reports are also available upon request.

Gross of fee returns are not presented. Pure gross of fee returns, with no deduction of transaction costs, are presented as supplemental information.

Net returns have been reduced by all actual fees incurred including transaction costs and, where appropriate, performance based fees. Most accounts pay a bundled fee which includes investment management and client services fees, execution and clearing fees, annual account



maintenance costs and IRA annual fees. For non-fee-paying accounts and accounts whose fees are paid outside of the account, net returns are calculated by deducting a model fee from gross performance in the first month of each quarter. The model fee is set to 0.375%, 1/4th of 1.5%, the highest management fee expected to be paid by a prospective client.

The U.S. Dollar is the currency used to express performance.

The annual composite dispersion presented is an equal-weighted standard deviation of annual net returns, calculated for the accounts in the composite the entire year. The three-year annualized standard deviation measures the variability of the composite net returns and the benchmark returns over the preceding 36 month period.

The composite contains primarily bundled fee accounts. The bundled fee will be charged as a percentage of assets under management, starting at 1.5% on the first \$500,000, 1.0% on the next \$4.5 million and 0.75% on amounts over \$5 million. Institutional investors opting for a non-bundled fee pay 0.50% on the first \$10 million, 0.45% on the next \$10 million and all accounts over \$20 million are negotiable. Actual investment advisory fees incurred by clients may vary.

The Core Growth Equity Composite was created March 10, 2003 and has an inception date of July 1, 1998.

Performance presented prior to December 13, 2004 occurred while the Portfolio Management Team was a registered investment adviser representative with two previous firms.

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SMALL CAP CORE GROWTH EQUITY COMPOSITE REPORT

Performance as of December 31, 2025			
	1 Year	5 Year	10 Year
Pure Gross ¹ Composite Total Return	9.27%	3.19%	9.04%
Net Composite Total Return	8.37%	2.35%	8.12%
Benchmark Performance	13.01%	3.18%	9.57%

Calendar Year Performance											
Year End	Total Firm Assets (millions)	Composite Assets				Annual Performance Results					
		U.S. Dollars (millions)	% of Bundled Fee	% of Non-Fee	Number of Accounts	Composite		Benchmark	Composite Dispersion	Composite 3 Year St Dev	Benchmark 3 Year St Dev
						Pure Gross ¹	Net				
2025	717	5	94%	6%	15	9.27%	8.37%	13.01%	1.54%	20%	20%
2024	737	5	94%	6%	17	-0.43%	-1.18%	15.15%	0.70%	24%	24%
2023	622	5	94%	6%	18	19.66%	18.70%	18.65%	0.95%	22%	22%
2022	508	4	92%	8%	13	-24.80%	-25.46%	-26.35%	0.51%	25%	26%
2021	635	7	94%	6%	15	19.52%	18.54%	2.83%	0.85%	20%	23%
2020	560	6	95%	5%	16	43.39%	42.17%	34.63%	1.02%	25%	25%
2019	439	5	96%	4%	16	13.27%	12.30%	28.50%	1.14%	18%	16%
2018	337	5	96%	4%	17	-6.98%	-7.78%	-9.29%	0.71%	19%	16%
2017	357	4	94%	6%	14	23.44%	22.31%	22.14%	1.18%	14%	15%
2016	309	3	94%	6%	14	8.91%	7.92%	11.32%	0.60%	16%	17%

¹Pure gross returns do not reflect the deduction of any expenses, including transaction costs, and are supplemental information

Small Cap Core Growth Equity Composite: The composite contains fully discretionary equity accounts of which at least 85% of assets are equities, primarily invested in small cap equity securities selected by Curran Investment Management. The Small Cap Core Growth Equity Composite is suitable for investors seeking capital appreciation.

The composite is measured against the Russell 2000 Growth Index. This small cap index is used for comparison purposes because of its emphasis on growth characteristics. Most securities selected for investment are contained within the index.

Curran Investment Management (CIM) claims compliance with the Global Investment Performance Standards (GIPS[®]) and has prepared and presented this report in compliance with the GIPS standards. Curran Investment Management has been independently verified for the periods July 1, 1998 through December 31, 2021.

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. The Small Cap Core Growth Equity Composite has been examined for the periods September 1, 2003 through June 30, 2014. The verification and performance examination reports are available upon request.

Curran Investment Management is an independent registered investment adviser and registered with the Securities and Exchange Commission. For the period June 1, 1998 through August 4, 2000, the firm was organized as a registered investment adviser representative of First Albany Corporation. Beginning August 7, 2000, the firm became an affiliate of First Union Securities, which later merged with Wachovia Securities in 2002. As such, the firm was organized as a registered investment adviser representative of Wachovia Securities until December 13, 2004. No material change to the investment process or to the personnel responsible for the investment management process occurred. The GIPS rules on portability have been satisfied.

The firm maintains a list of composite descriptions which is available upon request. Policies for valuing portfolios, calculating performance and preparing GIPS composite reports are also available upon request.

Gross of fee returns are not presented. Pure gross of fee returns, with no deduction of transaction costs, are presented as supplemental information.

Net returns have been reduced by all actual fees incurred including transaction costs and, where appropriate, performance based fees. Most accounts pay a bundled fee which includes investment management and client services fees, execution and clearing fees, annual account maintenance costs and IRA annual fees. For non-fee-paying accounts and accounts whose fees are paid outside of the account, net returns



are calculated by deducting a model fee from gross performance in the first month of each quarter. The model fee is set to 0.375%, 1/4th of 1.5%, the highest management fee expected to be paid by a prospective client.

The U.S. Dollar is the currency used to express performance.

The annual composite dispersion presented is an equal-weighted standard deviation of annual net returns, calculated for the accounts in the composite the entire year. The three-year annualized standard deviation measures the variability of the composite net returns and the benchmark returns over the preceding 36 month period.

The composite contains primarily bundled fee accounts. The bundled fee will be charged as a percentage of assets under management, starting at 1.5% on the first \$500,000, 1.0% on the next \$4.5 million and 0.75% on amounts over \$5 million. Institutional investors opting for a non-bundled fee pay 0.50% on the first \$10 million, 0.45% on the next \$10 million and all accounts over \$20 million are negotiable. Actual investment advisory fees incurred by clients may vary.

The Small Cap Core Growth Equity Composite was created September 1, 2003 and has an inception date of August 31, 2003.

Performance presented prior to December 13, 2004 occurred while the Portfolio Management Team was a registered investment adviser representative with two previous firms.

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MIDCAP CORE GROWTH EQUITY COMPOSITE REPORT

Performance as of December 31, 2025			
	1 Year	5 Year	10 Year
Pure Gross¹ Composite Total Return	12.59%	7.87%	13.93%
Net Composite Total Return	11.64%	6.95%	12.91%
Benchmark Performance	8.67%	6.65%	12.50%

Calendar Year Performance											
Year End	Total Firm Assets (millions)	Composite Assets				Annual Performance Results					
		U.S. Dollars (millions)	% of Bundled Fee	% of Non-Fee	Number of Accounts	Composite		Benchmark	Composite Dispersion	Composite 3 Year St Dev	Benchmark 3 Year St Dev
						Pure Gross ¹	Net				
2025	717	30	98%	2%	52	12.59%	11.64%	8.67%	2.56%	18%	18%
2024	737	26	98%	2%	48	20.45%	19.49%	22.10%	0.83%	23%	22%
2023	622	21	98%	2%	43	18.92%	17.90%	25.87%	0.81%	21%	21%
2022	508	16	98%	2%	35	-27.42%	-28.09%	-26.72%	0.45%	26%	25%
2021	635	28	97%	3%	37	24.78%	23.75%	12.73%	0.65%	22%	20%
2020	560	24	98%	2%	41	39.38%	38.16%	35.59%	0.84%	25%	21%
2019	439	20	96%	2%	41	39.64%	38.35%	35.46%	0.60%	17%	14%
2018	337	14	95%	2%	34	-0.86%	-1.77%	-4.74%	0.48%	16%	13%
2017	357	12	94%	3%	25	27.47%	26.22%	25.27%	0.77%	12%	11%
2016	309	9	94%	3%	25	2.59%	1.56%	7.34%	0.57%	13%	12%

¹Pure gross returns do not reflect the deduction of any expenses, including transaction costs, and are supplemental information

Midcap Core Growth Equity Composite: The composite contains fully discretionary accounts of which at least 85% of portfolio assets are invested in equities, primarily midcap equity securities selected by Curran Investment Management. The composite strategy is suitable for investors seeking capital appreciation.

The composite is measured against the Russell Midcap Growth Index. This midcap index is used for comparison purposes because of its emphasis on growth characteristics. Securities selected for investment are primarily contained within the index.

Curran Investment Management (CIM) claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Curran Investment Management has been independently verified for the periods July 1, 1998 through December 31, 2021.

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. The Midcap Core Growth Equity Composite has been examined for the periods October 1, 2003 through June 30, 2014. The verification and performance examination reports are available upon request.

Curran Investment Management is an independent registered investment adviser and registered with the Securities and Exchange Commission. For the period June 1, 1998 through August 4, 2000, the firm was organized as a registered investment adviser representative of First Albany Corporation. Beginning August 7, 2000, the firm became an affiliate of First Union Securities, which later merged with Wachovia Securities in 2002. As such, the firm was organized as a registered investment adviser representative of Wachovia Securities until December 13, 2004. No material change to the investment process or to the personnel responsible for the investment management process occurred. The GIPS rules on portability have been satisfied.

The firm maintains a list of composite descriptions which is available upon request. Policies for valuing portfolios, calculating performance and preparing GIPS composite reports are also available upon request.

Gross of fee returns are not presented. Pure gross of fee returns, with no deduction of transaction costs, are presented as supplemental information.

Net returns have been reduced by all actual fees incurred including transaction costs and, where appropriate, performance based fees. Most accounts pay a bundled fee which includes investment management and client services fees, execution and clearing fees, annual account maintenance costs and IRA annual fees. For non-fee-paying accounts and accounts whose fees are paid outside of the account, net returns



are calculated by deducting a model fee from gross performance in the first month of each quarter. The model fee is set to 0.375%, 1/4th of 1.5%, the highest management fee expected to be paid by a prospective client.

The U.S. Dollar is the currency used to express performance.

The annual composite dispersion presented is an equal-weighted standard deviation of annual net returns, calculated for the accounts in the composite the entire year. The three-year annualized standard deviation measures the variability of the composite net returns and the benchmark returns over the preceding 36 month period.

The composite contains primarily bundled fee accounts. The bundled fee will be charged as a percentage of assets under management, starting at 1.5% on the first \$500,000, 1.0% on the next \$4.5 million and 0.75% on amounts over \$5 million. Institutional investors opting for a non-bundled fee pay 0.50% on the first \$10 million, 0.45% on the next \$10 million and all accounts over \$20 million are negotiable. Actual investment advisory fees incurred by clients may vary.

The Midcap Core Growth Equity Composite was created October 1, 2003 and has an inception date of September 30, 2003.

Performance presented prior to December 13, 2004 occurred while the Portfolio Management Team was a registered investment adviser representative with two previous firms.

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ALL CAP EQUITY COMPOSITE REPORT

Performance as of December 31, 2025			
	1 Year	5 Year	10 Year
Pure Gross¹ Composite Total Return	28.75%	15.05%	17.08%
Net Composite Total Return	27.59%	14.01%	16.02%
Benchmark Performance	17.13%	13.15%	14.29%

Calendar Year Performance											
Year End	Total Firm Assets (millions)	Composite Assets				Annual Performance Results					
		U.S. Dollars (millions)	% of Bundled Fee	% of Non-Fee	Number of Accounts	Composite		Benchmark	Composite Dispersion	Composite 3 Year St Dev	Benchmark 3 Year St Dev
						Pure Gross ¹	Net				
2025	717	25	98%	2%	45	28.75%	27.59%	17.13%	1.32%	20%	12%
2024	737	16	98%	2%	30	29.07%	27.95%	23.82%	1.28%	23%	18%
2023	622	12	98%	2%	25	46.19%	44.85%	25.95%	1.20%	21%	17%
2022	508	6	97%	3%	23	-31.02%	-31.70%	-19.21%	0.43%	26%	21%
2021	635	9	97%	3%	22	20.31%	19.25%	25.67%	0.85%	22%	18%
2020	560	10	97%	3%	26	41.25%	40.01%	20.89%	1.02%	25%	19%
2019	439	7	96%	4%	26	24.26%	23.09%	31.02%	0.68%	18%	12%
2018	337	6	94%	6%	25	-6.08%	-6.93%	-5.25%	0.98%	18%	11%
2017	357	6	94%	6%	19	30.12%	28.97%	21.13%	0.65%	14%	10%
2016	309	5	93%	7%	16	11.93%	10.90%	12.76%	0.61%	15%	11%

¹Pure gross returns do not reflect the deduction of any expenses, including transaction costs, and are supplemental information

All Cap Equity Composite: The composite contains fully discretionary equity accounts of which at least 85% of assets are invested in equity securities selected by Curran Investment Management All portfolios will resemble model portfolios created by the Investment Committee specifically for the All Cap Equity accounts. The composite strategy is suitable for an investor whose primary investment objective is capital appreciation.

For comparison purposes the composite is measured against the Russell 3000 Index, which consists of large, mid and small capitalization equities. Securities selected for investment are primarily contained within the Russell 3000 index.

Curran Investment Management (CIM) claims compliance with the Global Investment Performance Standards (GIPS[®]) and has prepared and presented this report in compliance with the GIPS standards. Curran Investment Management has been independently verified for the periods July 1, 1998 through December 31, 2021.

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. The All Cap Equity Composite has been examined for the periods February 29, 2012 through June 30, 2014. The verification and performance examination reports are available upon request.

Curran Investment Management is an independent registered investment adviser and registered with the Securities and Exchange Commission. For the period June 1, 1998 through August 4, 2000, the firm was organized as a registered investment adviser representative of First Albany Corporation. Beginning August 7, 2000, the firm became an affiliate of First Union Securities, which later merged with Wachovia Securities in 2002. As such, the firm was organized as a registered investment adviser representative of Wachovia Securities until December 13, 2004. No material change to the investment process or to the personnel responsible for the investment management process occurred. The GIPS rules on portability have been satisfied.

The firm maintains a list of composite descriptions which is available upon request. Policies for valuing portfolios, calculating performance and preparing GIPS composite reports are also available upon request.

Gross of fee returns are not presented. Pure gross of fee returns, with no deduction of transaction costs, are presented as supplemental information.

Net returns have been reduced by all actual fees incurred including transaction costs and, where appropriate, performance based fees. Most accounts pay a bundled fee which includes investment management and client services fees, execution and clearing fees, annual account



maintenance costs and IRA annual fees. For non-fee-paying accounts and accounts whose fees are paid outside of the account, net returns are calculated by deducting a model fee from gross performance in the first month of each quarter. The model fee is set to 0.375%, 1/4th of 1.5%, the highest management fee expected to be paid by a prospective client.

The U.S. Dollar is the currency used to express performance.

The annual composite dispersion presented is an equal-weighted standard deviation of annual net returns, calculated for the accounts in the composite the entire year. The three-year annualized standard deviation measures the variability of the composite net returns and the benchmark returns over the preceding 36 month period.

The composite contains primarily bundled fee accounts. The bundled fee will be charged as a percentage of assets under management, starting at 1.5% on the first \$500,000, 1.0% on the next \$4.5 million and 0.75% on amounts over \$5 million. Institutional investors opting for a non-bundled fee pay 0.50% on the first \$10 million, 0.45% on the next \$10 million and all accounts over \$20 million are negotiable. Actual investment advisory fees incurred by clients may vary.

The All Cap Equity Composite was created March 1, 2012 and has an inception date of February 29, 2012.

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GROWTH & INCOME COMPOSITE REPORT

Performance as of December 31, 2025			
	1 Year	5 Year	10 Year
Pure Gross ¹ Composite Total Return	8.65%	7.59%	12.22%
Net Composite Total Return	7.64%	6.56%	11.14%
Benchmark Performance	17.89%	14.43%	14.83%

Calendar Year Performance											
Year End	Total Firm Assets (millions)	Composite Assets				Annual Performance Results					
		U.S. Dollars (millions)	% of Bundled Fee	% of Non-Fee	Number of Accounts	Composite		Benchmark	Composite Dispersion	Composite 3 Year St Dev	Benchmark 3 Year St Dev
						Pure Gross ¹	Net				
2025	717	16	97%	3%	36	8.65%	7.64%	17.89%	0.59%	13%	12%
2024	737	13	96%	4%	31	5.81%	4.78%	25.05%	0.54%	16%	17%
2023	622	9	95%	5%	26	12.85%	11.69%	26.27%	0.39%	16%	17%
2022	508	7	94%	6%	16	-13.55%	-14.41%	-18.10%	0.83%	19%	21%
2021	635	7	100%	0%	15	28.56%	27.41%	28.72%	0.55%	16%	17%
2020	560	5	100%	0%	12	20.27%	19.15%	18.40%	0.61%	16%	19%
2019	439	5	100%	0%	13	31.48%	30.21%	31.50%	0.45%	10%	12%
2018	337	3	100%	0%	8	1.62%	0.65%	-4.38%	N.A. ²	10%	11%
2017	357	2	100%	0%	< 6	24.66%	23.47%	21.84%	N.A. ²	10%	10%
2016	309	2	100%	0%	< 6	9.63%	8.56%	11.98%	N.A. ²	11%	11%

¹Pure gross returns do not reflect the deduction of any expenses, including transaction costs, and are supplemental information

²Information is not statistically meaningful due to an insufficient number of portfolios in the composite for the entire year

Growth & Income Composite: *The composite contains fully discretionary accounts invested in growth and income securities and. At least 85% of portfolio assets are invested in equity securities selected by Curran Investment Management. Accounts in this composite have a greater emphasis placed on dividend yield and dividend growth than the accounts in the Core Growth Equity Composite. The composite strategy is suitable for an investor whose primary objective is capital appreciation and secondary objective current income.*

For comparison purposes, the composite is measured against the S&P 500 Index, which consists of primarily large capitalization equities

Curran Investment Management (CIM) claims compliance with the Global Investment Performance Standards (GIPS[®]) and has prepared and presented this report in compliance with the GIPS standards. Curran Investment Management has been independently verified for the periods July 1, 1998 through December 31, 2021.

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. The Growth & Income Composite has been examined for the periods April 1, 2006 through June 30, 2014. The verification and performance examination reports are available upon request.

Curran Investment Management is an independent registered investment adviser and registered with the Securities and Exchange Commission. For the period June 1, 1998 through August 4, 2000, the firm was organized as a registered investment adviser representative of First Albany Corporation. Beginning August 7, 2000, the firm became an affiliate of First Union Securities, which later merged with Wachovia Securities in 2002. As such, the firm was organized as a registered investment adviser representative of Wachovia Securities until December 13, 2004. No material change to the investment process or to the personnel responsible for the investment management process occurred. The GIPS rules on portability have been satisfied.

The firm maintains a list of composite descriptions which is available upon request. Policies for valuing portfolios, calculating performance and preparing GIPS composite reports are also available upon request.

Gross of fee returns are not presented. Pure gross of fee returns, with no deduction of transaction costs, are presented as supplemental information.

Net returns have been reduced by all actual fees incurred including transaction costs and, where appropriate, performance based fees. Most accounts pay a bundled fee which includes investment management and client services fees, execution and clearing fees, annual account maintenance costs and IRA annual fees. For non-fee-paying accounts and accounts whose fees are paid outside of the account, net returns



are calculated by deducting a model fee from gross performance in the first month of each quarter. The model fee is set to 0.375%, 1/4th of 1.5%, the highest management fee expected to be paid by a prospective client.

The U.S. Dollar is the currency used to express performance.

The annual composite dispersion presented is an equal-weighted standard deviation of annual net returns, calculated for the accounts in the composite the entire year. The three-year annualized standard deviation measures the variability of the composite net returns and the benchmark returns over the preceding 36 month period.

The composite contains primarily bundled fee accounts. The bundled fee will be charged as a percentage of assets under management, starting at 1.5% on the first \$500,000, 1.0% on the next \$4.5 million and 0.75% on amounts over \$5 million. Institutional investors opting for a non-bundled fee pay 0.50% on the first \$10 million, 0.45% on the next \$10 million and all accounts over \$20 million are negotiable. Actual investment advisory fees incurred by clients may vary.

The Growth & Income Composite was created April 1, 2006 and has an inception date of March 31, 2006.

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PORTFOLIO FOR INCOME COMPOSITE REPORT

Performance as of December 31, 2025			
	1 Year	5 Year	Inception 12/31/16
Pure Gross ¹ Composite Total Return	5.90%	4.27%	3.51%
Net Composite Total Return	5.01%	3.33%	2.69%
Benchmark Performance	5.09%	1.79%	1.96%

Calendar Year Performance											
Year End	Total Firm Assets (millions)	Composite Assets				Annual Performance Results					
		U.S. Dollars (millions)	% of Bundled Fee	% of Non-Fee	Number of Accounts	Composite		Benchmark	Composite Dispersion	Composite 3 Year St Dev	Benchmark 3 Year St Dev
						Pure Gross ¹	Net				
2025	717	13	91%	9%	44	5.90%	5.01%	5.09%	0.42%	1%	2%
2024	737	11	90%	10%	33	6.48%	5.44%	4.09%	0.50%	2%	2%
2023	622	6	88%	12%	27	4.50%	3.36%	4.24%	0.43%	3%	2%
2022	508	2	82%	18%	10	2.18%	1.28%	-3.66%	0.56%	4%	2%
2021	635	6	100%	0%	13	2.38%	1.65%	-0.55%	0.37%	4%	1%
2020	560	10	100%	0%	14	2.81%	2.11%	3.10%	1.11%	4%	1%
2019	439	10	100%	0%	15	6.28%	5.59%	3.55%	0.76%	2%	1%
2018	337	10	100%	0%	13	-0.61%	-1.22%	1.59%	0.27%	N.A. ²	N.A. ²
2017	357	10	100%	0%	13	1.84%	1.21%	0.41%	0.76%	N.A. ²	N.A. ²

¹Pure gross returns do not reflect the deduction of any expenses, including transaction costs, and are supplemental information

²The three-year annualized ex-post standard deviation is not presented because 36 monthly returns are not available for the composite

Portfolio for Income Composite: The composite contains all discretionary accounts of which approximately 85% or more of assets are invested in fixed-income securities and ETF (exchange traded funds) selected by CIM, LLC. The majority (70-100%) of the investments purchased will include: investment grade debt investments (held directly or in exchange traded products), CDs and cash equivalents. Investment grade refers to a credit rating meeting or exceeding BBB from Standard & Poor's and/or BAA from Moody's. Between 0 and 30% of the investments purchased will include: non-investment grade debt investments, unrated securities and other investments held directly or in exchange traded products. The composite investment strategy is suitable for an investor seeking a balance between capital preservation and current income.

For comparison purposes the presentation uses ICE BAML US Treasury 1 – 3 Yr Index, which is priced daily and rebalanced monthly. This index is for general industry-wide comparative purposes only.

Curran Investment Management (CIM) claims compliance with the Global Investment Performance Standards (GIPS[®]) and has prepared and presented this report in compliance with the GIPS standards. Curran Investment Management has been independently verified for the periods July 1, 1998 through December 31, 2021. The verification reports are 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.

Curran Investment Management is an independent registered investment adviser and registered with the Securities and Exchange Commission. For the period June 1, 1998 through August 4, 2000, the firm was organized as a registered investment adviser representative of First Albany Corporation. Beginning August 7, 2000, the firm became an affiliate of First Union Securities, which later merged with Wachovia Securities in 2002. As such, the firm was organized as a registered investment adviser representative of Wachovia Securities until December 13, 2004. No material change to the investment process or to the personnel responsible for the investment management process occurred. The GIPS rules on portability have been satisfied.

The firm maintains a list of composite descriptions which is available upon request. Policies for valuing portfolios, calculating performance and preparing GIPS composite reports are also available upon request.

Gross of fee returns are not presented. Pure gross of fee returns, with no deduction of transaction costs, are presented as supplemental information.



Net returns have been reduced by all actual fees incurred including transaction costs and, where appropriate, performance based fees. Most accounts pay a bundled fee which includes investment management and client services fees, execution and clearing fees, annual account maintenance costs and IRA annual fees. For non-fee-paying accounts and accounts whose fees are paid outside of the account, net returns are calculated by deducting a model fee from gross performance in the first month of each quarter. The model fee is set to 0.375%, 1/4th of 1.5%, the highest management fee expected to be paid by a prospective client.

The U.S. Dollar is the currency used to express performance.

The annual composite dispersion presented is an equal-weighted standard deviation of annual net returns, calculated for the accounts in the composite the entire year. The three-year annualized standard deviation measures the variability of the composite net returns and the benchmark returns over the preceding 36 month period.

For years 2017 & 2018 three-year annualized ex-post standard deviation of the composite is not presented because 36 monthly returns are not available.

The composite contains primarily bundled fee accounts. The bundled fee will be charged as a percentage of assets under management, starting at 1.5% on the first \$500,000, 1.0% on the next \$4.5 million and 0.75% on amounts over \$5 million. Institutional investors opting for a non-bundled fee pay 0.50% on the first \$10 million, 0.45% on the next \$10 million and all accounts over \$20 million are negotiable. Actual investment advisory fees incurred by clients may vary.

The Portfolio for Income Composite was created December 31, 2019 and has an inception date of January 1, 2017.

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BALANCED MULTI-CLASS COMPOSITE REPORT

Performance as of December 31, 2025			
	1 Year	5 Year	Inception 7/31/2020
Pure Gross ¹ Composite Total Return	5.60%	8.34%	10.15%
Net Composite Total Return	4.61%	7.31%	9.13%
Benchmark Performance	14.30%	10.80%	12.05%

Calendar Year Performance											
Year End	Total Firm Assets (millions)	Composite Assets				Annual Performance Results					
		U.S. Dollars (millions)	% of Bundled Fee	% of Non-Fee	Number of Accounts	Composite		Blended Benchmark	Composite Dispersion	Composite 3 Year St Dev	Benchmark 3 Year St Dev
						Pure Gross ¹	Net				
2025	717	369	98%	0%	303	5.60%	4.61%	14.30%	3.74%	9%	8%
2024	737	327	98%	0%	299	18.36%	17.27%	18.52%	5.48%	13%	12%
2023	622	321	98%	0%	310	21.80%	20.65%	19.45%	5.69%	13%	12%
2022	508	302	99%	1%	340	-15.84%	-16.67%	-13.50%	3.83%	N.A. ⁴	N.A. ⁴
2021	635	317	97%	1%	305	16.50%	15.36%	19.33%	3.09%	N.A. ⁴	N.A. ⁴
2020 ²	560	267	98%	1%	291	13.09%	12.81%	10.88%	N.A. ³	N.A. ⁴	N.A. ⁴

¹Pure gross returns do not reflect the deduction of any expenses, including transaction costs, and are supplemental information

²Returns are for a partial year, covering the period 7/31/2020 to 12/31/2020

³Information is not statistically meaningful due to an insufficient number of portfolios in the composite for the entire year

⁴The three-year annualized ex-post standard deviation is not presented because 36 monthly returns are not available for the composite

Balanced Multi-Class Composite: The composite contains fully discretionary accounts of which between approximately 10% to 90% of portfolio assets are invested in equity securities from multiple CIM, LLC strategies. All purchased securities in the portfolio have been selected by CIM, LLC. Constraints imposed by the client that restrict 15% or more of the portfolio will cause the account to be considered non-discretionary. The total cash in the account should not exceed 10%.

For comparison purposes the presentation uses a custom benchmark consisting of a 70%/30% blend of the S&P 500 Index and the ICE BAML US Treasury 1 – 3 Yr Index, which is priced daily and rebalanced monthly. This blend is for general industry-wide comparative purposes only and may reflect higher or lower asset allocations than the composite, as composite allocations and the portfolio allocation ranges within the composite will vary.

Curran Investment Management (CIM) claims compliance with the Global Investment Performance Standards (GIPS[®]) and has prepared and presented this report in compliance with the GIPS standards. Curran Investment Management has been independently verified for the periods July 1, 1998 through December 31, 2021. The verification reports are 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.

Curran Investment Management is an independent registered investment adviser and registered with the Securities and Exchange Commission. For the period June 1, 1998 through August 4, 2000, the firm was organized as a registered investment adviser representative of First Albany Corporation. Beginning August 7, 2000, the firm became an affiliate of First Union Securities, which later merged with Wachovia Securities in 2002. As such, the firm was organized as a registered investment adviser representative of Wachovia Securities until December 13, 2004. No material change to the investment process or to the personnel responsible for the investment management process occurred. The GIPS rules on portability have been satisfied.

The firm maintains a list of composite descriptions which is available upon request. Policies for valuing portfolios, calculating performance and preparing GIPS composite reports are also available upon request.

Gross of fee returns are not presented. Pure gross of fee returns, with no deduction of transaction costs, are presented as supplemental information.



Net returns have been reduced by all actual fees incurred including transaction costs and, where appropriate, performance based fees. Most accounts pay a bundled fee which includes investment management and client services fees, execution and clearing fees, annual account maintenance costs and IRA annual fees. For non-fee-paying accounts and accounts whose fees are paid outside of the account, net returns are calculated by deducting a model fee from gross performance in the first month of each quarter. The model fee is set to 0.375%, 1/4th of 1.5%, the highest management fee expected to be paid by a prospective client.

The U.S. Dollar is the currency used to express performance.

The annual composite dispersion presented is an equal-weighted standard deviation of annual net returns, calculated for the accounts in the composite the entire year. The three-year annualized standard deviation measures the variability of the composite net returns and the benchmark returns over the preceding 36 month period.

For years 2020, 2021 & 2022 three-year annualized ex-post standard deviation of the composite is not presented because 36 monthly returns are not available.

The composite contains primarily bundled fee accounts. The bundled fee will be charged as a percentage of assets under management, starting at 1.5% on the first \$500,000, 1.0% on the next \$4.5 million and 0.75% on amounts over \$5 million. Institutional investors opting for a non-bundled fee pay 0.50% on the first \$10 million, 0.45% on the next \$10 million and all accounts over \$20 million are negotiable. Actual investment advisory fees incurred by clients may vary.

The Balanced Multi-Class Composite was created December 31, 2021 and has an inception date of August 1, 2020.

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SUSTAINABLE EQUITY COMPOSITE REPORT

Performance as of December 31, 2025			
	1 Year	5 Year	Inception 8/31/2018
Pure Gross¹ Composite Total Return	0.18%	10.39%	13.55%
Net Composite Total Return	-0.73%	9.40%	12.52%
Benchmark Performance	15.73%	12.42%	13.83%

Calendar Year Performance											
Year End	Total Firm Assets (millions)	Composite Assets				Annual Performance Results					
		U.S. Dollars (millions)	% of Bundled Fee	% of Non-Fee	Number of Accounts	Composite		Benchmark	Composite Dispersion	Composite 3 Year St Dev	Benchmark 3 Year St Dev
						Pure Gross ¹	Net				
2025	717	3	100%	0%	9	0.18%	-0.73%	15.73%	0.82%	13%	13%
2024	737	3	100%	0%	9	18.36%	17.30%	22.07%	N.A. ³	18%	18%
2023	622	1	100%	0%	6	30.47%	29.35%	23.92%	N.A. ³	18%	19%
2022	508	1	100%	0%	< 6	-20.07%	-20.82%	-21.39%	N.A. ³	22%	21%
2021	635	1	100%	0%	< 6	32.54%	31.42%	30.46%	N.A. ³	17%	17%
2020	560	1	100%	0%	< 6	29.97%	28.79%	24.68%	N.A. ³	N.A. ⁴	N.A. ⁴
2019	439	< 1	100%	0%	< 6	31.51%	30.24%	32.13%	N.A. ³	N.A. ⁴	N.A. ⁴
2018 ²	337	< 1	100%	0%	< 6	-9.38%	-9.65%	-12.59%	N.A. ³	N.A. ⁴	N.A. ⁴

¹Pure gross returns do not reflect the deduction of any expenses, including transaction costs, and are supplemental information

²Returns are for a partial year, covering the period 8/31/2018 to 12/31/2018

³Information is not statistically meaningful due to an insufficient number of portfolios in the composite for the entire year

⁴The three-year annualized ex-post standard deviation is not presented because 36 monthly returns are not available for the composite

Sustainable Equity Composite: The composite contains fully discretionary accounts of which at least 85% of portfolio assets are invested in Sustainable Equity securities selected by CIM, LLC. Holdings are evaluated by the Investment Committee based on ESG scores provided by Bloomberg and FactSet. The composite strategy is suitable for investors seeking capital appreciation.

Until January 2024, for comparison purposes composite accounts were measured against the S&P 500. The benchmark has been retroactively changed to the iShares MSCI USA ESG Select ETF for all periods to more accurately reflect the strategy of the composite. The iShares MSCI USA ESG Select ETF seeks to track the investment results of an index composed of U.S. companies with positive environmental, social and governance characteristics as identified by the index provider. The ETF returns are based on market price as of market close and account for distributions from the fund.

Curran Investment Management (CIM) claims compliance with the Global Investment Performance Standards (GIPS[®]) and has prepared and presented this report in compliance with the GIPS standards. Curran Investment Management has been independently verified for the periods July 1, 1998 through December 31, 2021. The verification reports are 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.

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The firm maintains a list of composite descriptions which is available upon request. Policies for valuing portfolios, calculating performance and preparing GIPS composite reports are also available upon request.

Gross of fee returns are not presented. Pure gross of fee returns, with no deduction of transaction costs, are presented as supplemental information.



Net returns have been reduced by all actual fees incurred including transaction costs and, where appropriate, performance based fees. Most accounts pay a bundled fee which includes investment management and client services fees, execution and clearing fees, annual account maintenance costs and IRA annual fees. For non-fee-paying accounts and accounts whose fees are paid outside of the account, net returns are calculated by deducting a model fee from gross performance in the first month of each quarter. The model fee is set to 0.375%, 1/4th of 1.5%, the highest management fee expected to be paid by a prospective client.

The U.S. Dollar is the currency used to express performance.

The annual composite dispersion presented is an equal-weighted standard deviation of annual net returns, calculated for the accounts in the composite the entire year. The three-year annualized standard deviation measures the variability of the composite net returns and the benchmark returns over the preceding 36 month period.

For years 2018, 2019 & 2020 three-year annualized ex-post standard deviation of the composite is not presented because 36 monthly returns are not available.

The composite contains primarily bundled fee accounts. The bundled fee will be charged as a percentage of assets under management, starting at 1.5% on the first \$500,000, 1.0% on the next \$4.5 million and 0.75% on amounts over \$5 million. Institutional investors opting for a non-bundled fee pay 0.50% on the first \$10 million, 0.45% on the next \$10 million and all accounts over \$20 million are negotiable. Actual investment advisory fees incurred by clients may vary.

The Sustainable Equity Composite was created December 31, 2021 and has an inception date of September 1, 2018.

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MULTI-STRATEGY EQUITY COMPOSITE REPORT

Performance as of December 31, 2025		
	1 Year	Inception 1/31/2021
Pure Gross ¹ Composite Total Return	7.54%	10.86%
Net Composite Total Return	6.57%	9.88%
Benchmark Performance	17.13%	13.49%

Calendar Year Performance											
Year End	Total Firm Assets (millions)	Composite Assets				Annual Performance Results					
		U.S. Dollars (millions)	% of Bundled Fee	% of Non-Fee	Number of Accounts	Composite		Benchmark	Composite Dispersion	Composite 3 Year St Dev	Benchmark 3 Year St Dev
						Pure Gross ¹	Net				
2025	717	11	100%	0%	< 6	7.54%	6.57%	17.13%	N.A. ³	14%	12%
2024	737	13	100%	0%	< 6	21.15%	20.09%	23.82%	N.A. ³	18%	18%
2023	622	10	100%	0%	< 6	28.80%	27.62%	25.95%	N.A. ³	NA ⁴	NA ⁴
2022	508	7	100%	0%	< 6	-21.86%	-22.62%	-19.21%	N.A. ³	NA ⁴	NA ⁴
2021 ²	635	3	100%	0%	< 6	26.63%	25.74%	26.22%	N.A. ³	NA ⁴	NA ⁴

¹Pure gross returns do not reflect the deduction of any expenses, including transaction costs, and are supplemental information

²Returns are for a partial year, covering the period 1/31/2021 to 12/31/2021

³Information is not statistically meaningful due to an insufficient number of portfolios in the composite for the entire year

⁴The three-year annualized ex-post standard deviation is not presented because 36 monthly returns are not available for the composite

Multi-Strategy Equity Composite: The composite contains fully discretionary accounts of which at least 85% of portfolio assets are invested in equity securities selected by CIM, LLC. 45% to 90% of portfolio assets must be Large Cap securities selected by CIM. In addition, 5% to 40% of portfolio assets must match the Midcap Core Growth Equity strategy holdings. At least 5% of portfolio assets must be allocated to CIM selected All Cap, SMid Cap and/or Small Cap securities. The composite strategy is suitable for investors seeking capital appreciation.

For comparison purposes composite accounts are measured against the Russell 3000 Index, which consists of large, mid and small capitalization equities.

Curran Investment Management (CIM) claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Curran Investment Management has been independently verified for the periods July 1, 1998 through December 31, 2021. The verification reports are available upon request.

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The firm maintains a list of composite descriptions which is available upon request. Policies for valuing portfolios, calculating performance and preparing GIPS composite reports are also available upon request.

Gross of fee returns are not presented. Pure gross of fee returns, with no deduction of transaction costs, are presented as supplemental information.

Net returns have been reduced by all actual fees incurred including transaction costs and, where appropriate, performance based fees. Most accounts pay a bundled fee which includes investment management and client services fees, execution and clearing fees, annual account maintenance costs and IRA annual fees. For non-fee-paying accounts and accounts whose fees are paid outside of the account, net returns



are calculated by deducting a model fee from gross performance in the first month of each quarter. The model fee is set to 0.375%, 1/4th of 1.5%, the highest management fee expected to be paid by a prospective client.

The U.S. Dollar is the currency used to express performance.

The annual composite dispersion presented is an equal-weighted standard deviation of annual net returns, calculated for the accounts in the composite the entire year. The three-year annualized standard deviation measures the variability of the composite net returns and the benchmark returns over the preceding 36 month period.

For years 2021, 2022 & 2023, three-year annualized ex-post standard deviation of the composite is not presented because 36 monthly returns are not available.

The composite contains primarily bundled fee accounts. The bundled fee will be charged as a percentage of assets under management, starting at 1.5% on the first \$500,000, 1.0% on the next \$4.5 million and 0.75% on amounts over \$5 million. Institutional investors opting for a non-bundled fee pay 0.50% on the first \$10 million, 0.45% on the next \$10 million and all accounts over \$20 million are negotiable. Actual investment advisory fees incurred by clients may vary.

The Multi-Strategy Equity Composite was created December 31, 2021 and has an inception date of January 31, 2021.

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