

Q2 2026

ETF Model Portfolios

Offered at no additional cost (excluding fee charged inside the ETF itself), the Zacks Active ETF model portfolios combine Zacks Proprietary ETFs with additional third party ETFs to give advisors and their clients the opportunity to use actively managed ETFs in conjunction with actively management asset allocation portfolios.

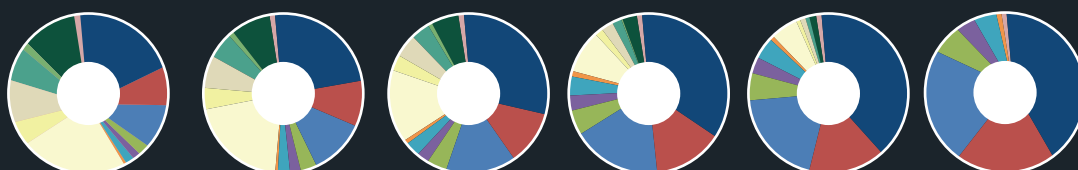
Proprietary Forecasting Model

Zacks forecasting approach is drawn from academic and proprietary research to create a broadly diversified portfolio of ETFs managed and evaluated on a monthly basis in accordance with our proprietary 10-year forecasting model.

Portfolio Selection

Our quantitative model seeks to select only the best performing ETFs in every asset category, combined with proprietary Zacks ETFs that are constructed using our research based portfolio process. The foundation of our ETF selection process is the proprietary Zacks Investment Research ETF Ranking System, which factors in fundamental, technical, and cost considerations.

ETF Model Portfolio Allocations



Asset Class	Conservative (%)	Moderate Conservative (%)	Moderate (%)	Moderate Aggressive (%)	Aggressive (%)	Ultra Aggressive (%)
Equities	42.44	52.31	66.56	79.70	88.40	97.93
U.S. Large Cap (ZECF)	19.24	23.70	30.14	35.94	39.95	43.26
U.S. Mid/Small Cap (SMIZ)	7.52	9.14	11.74	13.96	15.54	18.86
International Developed Large Cap (QUIZ)	9.44	11.60	14.85	17.72	19.61	21.31
International Emerging (SCHE)	2.62	3.31	4.20	4.99	5.52	5.96
Large Cap Value (VONV)	1.63	2.05	2.53	3.19	3.49	3.83
Large Cap Growth (GROZ)	1.99	2.51	3.10	3.90	4.29	4.71
Commodities	0.44	0.70	0.81	0.94	1.01	1.17
Base Metals (PDBC)	0.44	0.70	0.81	0.94	1.01	1.17
Fixed Income	56.24	46.04	31.68	18.44	9.68	0.00
U.S. Aggregate Bond (AGG)	24.49	20.47	14.50	8.96	5.46	0.00
U.S. Short Term Corporate Bond (VCSH)	5.34	4.34	2.92	1.54	0.72	0.00
U.S. Intermediate Term Corp Bond (SPIB)	8.50	6.89	4.60	2.54	1.08	0.00
1-3 year Treasuries (VGSH)	6.35	5.18	3.50	1.92	0.89	0.00
Treasury Bills (BIL)	1.43	1.13	0.76	0.46	0.18	0.00
Mortgage Backed Securities (VMBS)	10.13	8.03	5.40	3.02	1.35	0.00
Cash	0.88	0.95	0.95	0.92	0.91	0.90
Cash (CASH)	0.88	0.95	0.95	0.92	0.91	0.90

Source: Zacks Investment Management as of June 30, 2026.

Strategic allocations are as of the date indicated, are subject to change, and should not be relied upon as current thereafter.

All asset allocation scenarios are for simulation purposes only and are not intended to represent a specific asset allocation strategy or recommend a particular allocation. Each investor's situation is unique and asset allocation decisions should be based on an investor's risk tolerance, time horizon and financial situation. Information above should not be construed as a recommendation to invest in a particular security.

Performance as of June 30, 2026

	1 Month (%)	QTD (%)	YTD (%)	1 Year (%)	Inception (%)
Conservative (Inception 11/1/2022)	0.70	5.48	5.51	11.43	9.75
Conservative Blended Benchmark	-0.20	6.26	4.88	11.66	11.38
Moderate Conservative (Inception 12/1/2022)	0.80	6.63	6.65	13.35	9.77
Moderate Conservative Blended Benchmark	-0.31	7.69	5.95	13.64	11.66
Moderate (Inception 12/1/2022)	0.98	8.39	8.36	16.19	11.32
Moderate Blended Benchmark	-0.46	9.83	7.54	16.63	13.95
Moderate Aggressive (Inception 12/1/2022)	1.13	10.04	9.92	18.89	12.78
Moderate Aggressive Blended Benchmark	-0.61	12.00	9.14	19.64	16.23
Aggressive (Inception 1/1/2023)	1.24	11.18	11.04	20.78	15.66
Aggressive Blended Benchmark	-0.71	13.46	10.20	21.66	19.43
Ultra Aggressive (Inception 1/1/2023)	1.37	12.19	12.03	22.48	16.64
Ultra Aggressive Blended Benchmark	-0.80	14.93	11.25	23.65	21.09

Blended Composite Index

	Conservative Index (%)	Moderate Conservative Index (%)	Moderate Index (%)	Moderate Aggressive Index (%)	Aggressive Index (%)	Ultra Aggressive Index (%)
MSCI All Cap World Index	40	50	65	80	90	99
Bloomberg Barclays US Aggregate	59	49	34	19	9	0
FTSE 3-Month T-Bill	1	1	1	1	1	1

Disclosure

Past performance is no guarantee of future results. Results for the Zacks ETF Portfolios (the “Strategies”) are shown gross of fees. Note: Although all investment decisions are made by Zacks, for certain custodians that clients may choose, the custodian will be responsible for the execution and timing of trades necessary to implement such investment decisions. Results for the Strategies reflect the reinvestment of dividends and other earnings. The results portrayed is the performance history of a composite of all discretionary accounts with no material investment restrictions, which are not restrained by investment style, type of security, industry/sector, location, size or market cap; it invests primarily in U.S. common stocks.

Prospective clients and clients should not assume identical performance results to those shown would have been achieved for their account if it was invested in the Strategies during the period. Clients of the firm may receive different performance than the composite. Client performance may differ due to factors such as timing of investment(s), timing of withdrawal(s), and client- mandated investment restrictions. Wholesale, retail and institutional clients of the firm may have differing performance due to timing of trades.

Past performance is no guarantee of future results. Inherent in any investment is the potential for loss.

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The MSCI All Cap World Index is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of developed and emerging markets. The MSCI ACWI consists of 47 country indexes comprising 23 developed and 24 emerging market country indexes. An investor cannot invest directly in an index. The volatility of the above benchmarks may be materially different from the individual performance obtained by a specific investor.

The Bloomberg Barclays Capital U.S. Aggregate Bond Index represents the price and yield performance, before fees and expenses, of the total United States investment grade bond market. An investor cannot invest directly in an index. The volatility of the above benchmarks may be materially different from the individual performance obtained by a specific investor.

The FTSE 3-Month T-Bill Index ("T-Bill Index") measures monthly return equivalents of yield averages that are not marked to market. The T-Bill Index consists of the last one-month and three three-month Treasury bill issues, respectively. Returns for this T-Bill Index are calculated on a monthly basis. An investor cannot invest directly in an index. The volatility of the above benchmarks may be materially different from the individual performance obtained by a specific investor.

Investing involves risk. Principal loss is possible. As an ETF, the funds may trade at a premium or discount to NAV.

Zacks Investment Management reserves to the right to discontinue this offering at any time.



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