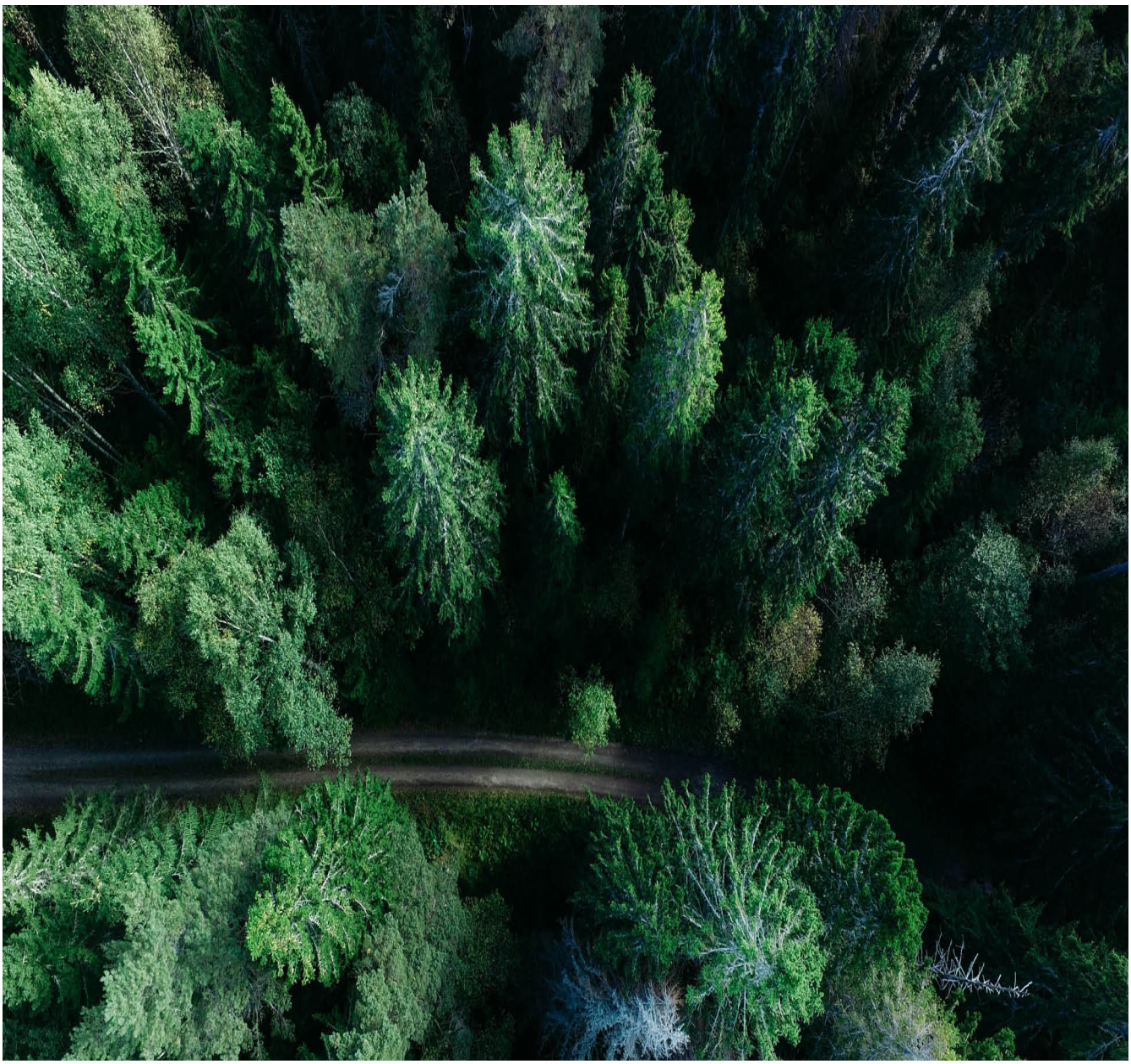
MAINSTREET ADVISORS

Investment Policy Statement



MAINSTREET ADVISORS INVESTMENT POLICY STATEMENT

ACCOUNT INFORMATION

Bank Name: _____

Trust Officer: _____

Account Name: _____

Account Number: _____

Account Opening Balance: $_____

Client Name:_____

Client Date of Birth (MM/DD/YYYY): _____

Client Name:_____

Client Date of Birth (MM/DD/YYYY): _____

Authority:

- ☐ Discretionary
- ☐ Courtesy Consultation
- ☐ Co-Trustee (Bank)
- ☐ Directed

Review Frequency:

- ☐ Monthly
- ☐ Quarterly
- ☐ Semi-Annually
- ☐ Annually

Investment Objective:

- ☐ Capital Preservation
- ☐ Income w/ Some Growth
- ☐ Balanced
- ☐ Growth w/ Some Income
- ☐ Growth

Risk:

- ← Lowest Risk
- ← Below Average Risk
- ← Average Risk
- ← Above Average Risk
- ← Highest Potential Risk

INVESTMENT PREFERENCES

What is the client's preference with regards to active versus passive management?

- ☐ Prefer utilizing actively managed funds
- ☐ Prefer utilizing low-cost index funds and ETFs

Does the client prefer to invest in individual securities? (Account size restrictions may apply.)

☐ Yes ☐ No

Does the client wish to emphasize socially responsible investments?

☐ Yes ☐ No

TIME HORIZON

Over what time horizon are half of the account's assets expected to be distributed?

- ☐ 1-3 years (short term); volatility should be minimized and investments should be liquid
- ☐ 3-7 years (intermediate term); can tolerate a moderate amount of volatility
- ☐ 7+ years (long term); these assets are invested for the long term and can tolerate short-term fluctuations in value

Is there a termination date for this account?

☐ Yes – Date (MM/DD/YYYY)_____ ☐ No

LIQUIDITY AND DISTRIBUTION NEEDS

In how many years is the account expected to begin making distributions?

☐ Immediately ☐ 1-3 years ☐ 3-7 years ☐ 7+ years

Expected distribution amount $ _____

Frequency: ☐ One-Time ☐ Monthly ☐ Quarterly ☐ Semi-Annually ☐ Annually

For how many years is the portfolio expected to meet those distribution needs?

☐ Not Applicable ☐ 0-5 years ☐ 5-10 years ☐ 10+ years

Please describe any potential unscheduled distributions that would require a higher level of liquidity in the portfolio.

_____

Expected contribution amount $ _____

Frequency: ☐ One-Time ☒ Monthly ☐ Quarterly ☐ Semi-Annually ☐ Annually

TAX CONSIDERATIONS

What is the tax status of this account?

☐ Taxable ☐ Tax-Exempt ☐ Tax-Deferred

What is the marginal federal income tax bracket of the account owner or income beneficiary?

☐ 10% ☐ 12% ☐ 22% ☐ 24% ☐ 32% ☐ 35% ☐ 37%

What, if any, carryover losses should we be aware of?_____

OUTSIDE INVESTMENTS

What percentage of the client's total investable assets will this account represent?

☐ >75% ☐ 50-75% ☐ 25-50% ☐ <25%

What is the asset make-up of any outside investments?

LEGAL AND REGULATORY FACTORS

Are there specific court restrictions on the management of this account? If yes, please explain:

If account is a trust, are there any restrictions in the trust document with regards to the management of the account's assets?

If yes, please explain:

Is the account subject to additional forms of regulation? If yes, please explain:

UNIQUE CIRCUMSTANCES

Are there any assets in the portfolio that are not to be sold? If so, please list them:

Are there any other account restrictions we should be aware of? If yes, please explain:

Signature by Trust Department: _____ Date: _____

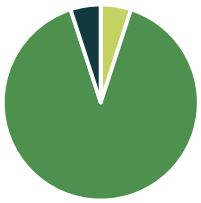
MAINSTREET ADVISORS ASSET ALLOCATION MODEL PORTFOLIOS

November 2026

MainStreet Advisors maintains Strategic and Tactical Asset Allocations to provide ongoing client support on current market conditions. Strategic Allocations are long-term targets based on market trends and statistical analysis. Tactical Allocations are near-term to intermediate-term targets based on current market conditions. MainStreet Advisors monitors its active allocations on an ongoing basis and makes changes as necessary.

CAPITAL PRESERVATION ASSET ALLOCATION PORTFOLIO

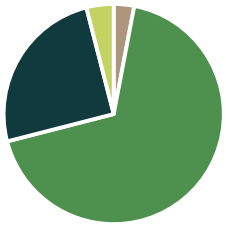
For investors who seek principal stability and income rather than growth of principal within their portfolio.



		CURRENT TACTICAL ALLOCATIONS	
Cash	[range 0-10%]	Cash	5%
		TOTAL	5%
Fixed Income	[range 80-100%]	Core Bonds	85%
		High Yield	-
		Preferred Securities	5%
		Multisector Bond	-
		TOTAL	90%
Equity	[range 0-10%]	Domestic Large Stocks	5%
		Domestic SMID Stocks	-
		Foreign Developed	-
		Emerging Markets	-
		TOTAL	5%
Alternative Investments	[range 0-20%]	Gold	-
		Strategies	-
		TOTAL	-
TOTAL			100%

INCOME W/SOME GROWTH ASSET ALLOCATION PORTFOLIO

For investors who seek slightly more income and principal stability than growth within their portfolio.



		CURRENT TACTICAL ALLOCATIONS	
Cash	[range 0-10%]	Cash	3%
		TOTAL	3%
Fixed Income	[range 55-85%]	Core Bonds	63%
		High Yield	-
		Preferred Securities	5%
		Multisector Bond	-
		TOTAL	68%
Equity	[range 10-40%]	Domestic Large Stocks	17%
		Domestic SMID Stocks	2%
		Foreign Developed	4%
		Emerging Markets	2%
		TOTAL	25%
Alternative Investments	[range 0-20%]	Gold	4%
		Strategies	-
		TOTAL	4%
TOTAL			100%

BALANCED ASSET ALLOCATION PORTFOLIO

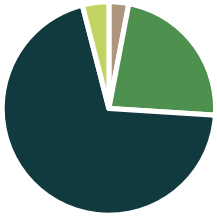
For investors who seek equally: growth, income and principal stability within their portfolio.



		CURRENT TACTICAL ALLOCATIONS	
Cash	[range 0-10%]	Cash	3%
		TOTAL	3%
Fixed Income	[range 35-55%]	Core Bonds	41%
		High Yield	-
		Preferred Securities	2%
		Multisector Bond	-
		TOTAL	43%
Equity	[range 35-65%]	Domestic Large Stocks	33%
		Domestic SMID Stocks	4%
		Foreign Developed	9%
		Emerging Markets	4%
		TOTAL	50%
Alternative Investments	[range 0-20%]	Gold	4%
		Strategies	-
		TOTAL	4%
TOTAL			100%

GROWTH W/SOME INCOME ASSET ALLOCATION PORTFOLIO

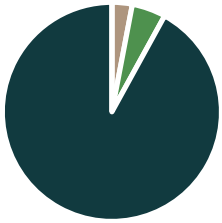
For investors who seek slightly more growth than principal stability and income within their portfolio.



		CURRENT TACTICAL ALLOCATIONS	
Cash	[range 0-10%]	Cash	3%
		TOTAL	3%
Fixed Income	[range 15-35%]	Core Bonds	23%
		High Yield	-
		Preferred Securities	-
		Multisector Bond	-
		TOTAL	23%
Equity	[range 60-80%]	Domestic Large Stocks	46%
		Domestic SMID Stocks	6%
		Foreign Developed	13%
		Emerging Markets	5%
		TOTAL	70%
Alternative Investments	[range 0-20%]	Gold	4%
		Strategies	-
		TOTAL	4%
TOTAL			100%

GROWTH ASSET ALLOCATION PORTFOLIO

For investors who seek growth of principal rather than income or principal stability within their portfolio.



		CURRENT TACTICAL ALLOCATIONS	
Cash	[range 0-10%]	Cash	3%
		TOTAL	3%
Fixed Income	[range 0-10%]	Core Bonds	5%
		High Yield	-
		Preferred Securities	-
		Multisector Bond	-
		TOTAL	5%
Equity	[range 80-100%]	Domestic Large Stocks	60%
		Domestic SMID Stocks	9%
		Foreign Developed	16%
		Emerging Markets	7%
		TOTAL	92%
Alternative Investments	[range 0-20%]	Gold	-
		Strategies	-
		TOTAL	-
TOTAL			100%

MAINSTREET
ADVISORS

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Traditional and Efficient Portfolio Statistics include various indices that are unmanaged and are a common measure of performance of their respective asset classes. The indices are not available for direct investment. Past performance is not indicative of future results, which may vary. The value of investments and the income derived from investments can go down as well as up. Future returns are not guaranteed, and a loss of principal may occur. Investing for short periods may make losses more likely. The Model Portfolios in this material are not available for direct investment. Client portfolios are managed according to their respective model and may differ significantly in terms of security holdings, industry weightings, and asset allocation.

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