Q3 2026 | Separate Account Management

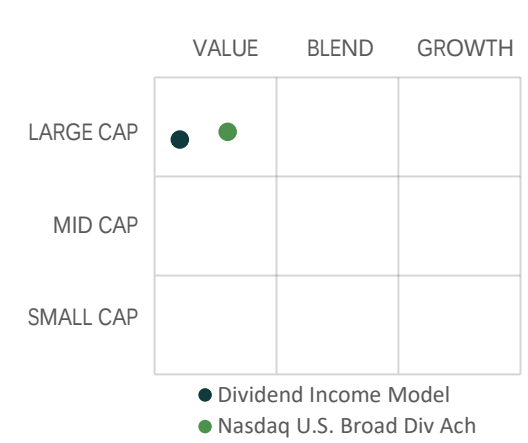
Dividend Income Model Portfolio

The Dividend Income model portfolio seeks capital appreciation and a dividend yield higher than the broad equity market. The portfolio focuses primarily on companies with an attractive dividend yield, a strong record of increasing dividends, and potential for continued dividend growth.

FUNDAMENTALS*

	DIVIDEND INCOME MODEL	NASDAQ U.S. BROAD DIVIDEND ACHIEVERS	MORNINGSTAR CATEGORY AVERAGE
Average Market Cap (Millions)	$210,259	$255,114	$224,908
Dividend Yield	2.81%	1.90%	1.43%
Number of Holdings	41	430	-
P/E Forward	16.10	18.42	16.86
Median Analyst 5 Year Earnings Growth Forecast**	-	11.75	11.13
Net Margin	20.06	21.70	19.33
Return on Assets	9.11	11.75	9.38
Debt to Capital	47.97	43.61	42.10

MORNINGSTAR STYLE BOX



PERFORMANCE AS OF 9/30/2026

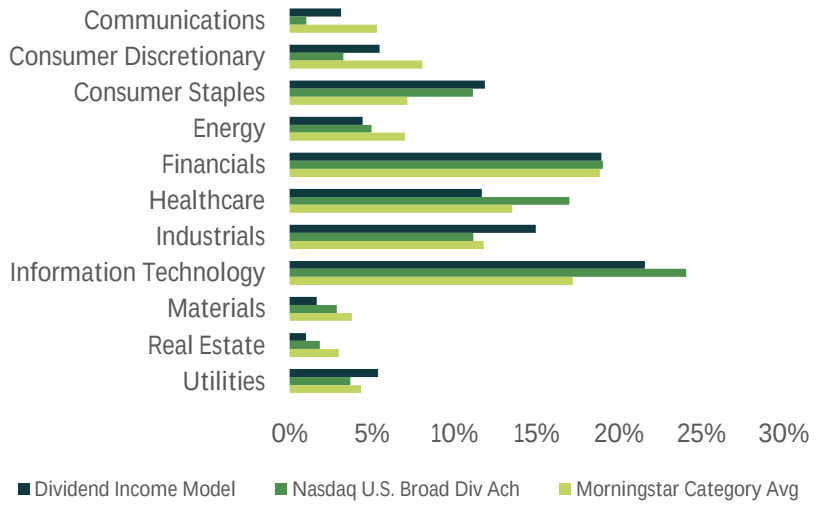
	3 MONTH	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	INCEPTION***
Model Net of Fees	-1.82%	6.96%	7.00%	14.30%	8.45%	10.83%	11.74%
Model Gross of Fees	-1.74%	7.24%	7.38%	14.71%	8.84%	11.22%	12.14%
Nasdaq U.S. Broad Dividend Achievers	-0.62%	8.11%	10.18%	16.94%	11.31%	11.96%	12.26%
Morningstar Category Average	0.70%	11.68%	15.30%	17.14%	10.67%	10.97%	10.70%
Model % Rank within Category	86	83	90	80	86	58	30

***Inception Date: 9/30/2009 | Morningstar Category: Large Value Active Fund

TOP 10 HOLDINGS

	WEIGHT
Johnson & Johnson (JNJ)	4.70%
JPMorgan Chase & Co (JPM)	4.69%
Apple Inc (AAPL)	4.68%
Cisco Systems Inc (CSCO)	4.11%
Microsoft Corp (MSFT)	3.95%
Caterpillar Inc (CAT)	3.81%
Broadcom Inc (AVGO)	3.78%
AbbVie Inc (ABBV)	3.36%
Emerson Electric Co (EMR)	2.81%
BlackRock Inc (BLK)	2.72%

SECTOR ALLOCATION



Dividend Income Model Portfolio

DISCLOSURE

This model portfolio is provided by MainStreet Investment Advisors, LLC ("MainStreet Advisors") is a federally registered investment adviser under the Investment Advisers Act of 1940. Registration as an investment adviser does not constitute an endorsement of MainStreet by the SEC nor does it indicate that MainStreet has attained a particular level of skill or ability. The model performance shown is for illustrative purposes only, does not represent the actual performance of any client accounts, and does not reflect the results of actual trading of client accounts nor the impact that material economic and market factors had or might have had on the decision making if actual investor money had been managed. An investor's actual account is managed based on the model portfolio, but the actual composition and performance of the account may differ from those of the model due to holdings, timing, weighting, allocation, and pricing of trades. Portfolio performance, characteristics, fees, and volatility may differ from the model and/or benchmark. Hypothetical performance has many inherent limitations. The information is based, in part, on hypothetical assumptions made for modeling purposes that may not be realized in the actual management or trading of client accounts. MainStreet Advisors does not represent that the hypothetical model returns would be similar to actual performance had the firm actually managed the accounts in this manner. The models are not available for direct investment; no actual trades have been executed. The trades in models use market close prices, and the models are rebalanced monthly. The model is subject to change any time without notice, based on the market and economic conditions. The performance includes the reinvestment of dividends and other earnings and is net of fees. There is no guarantee that the companies will continue to issue dividends in the future. Investment management fees are defined as the highest applicable fees during the life of the composite which is currently 0.36% annualized.

References to indices and benchmarks are provided for your information only. The composition of a benchmark may not reflect the way in which a MainStreet Advisors' model is constructed in relation to expected returns, investment holdings, correlations, concentrations, or volatility, all of which are subject to change over time. It should be noted that market indices are always fully invested, and holdings are limited to the index charter. The market index is unmanaged and not available for direct investment.

The information contained in this report is not intended to be used as the sole basis of investment decisions and is not a recommendation to buy or sell. There are risks involved with investing, including possible loss of principal, and the value of investments and the income derived from them can fluctuate. Past performance is no guarantee of future results.

BENCHMARK DESCRIPTION:
NASDAQ U.S. Broad Dividend Achievers measures the performance of dividend paying companies that traded on the NYSE or NASDAQ. It covers companies that have increased annual regular dividen payments for the last ten or more consecutive years. The index is market-capitalisation weighted. In December 2020, the primary benchmark was changed from the Nasdaq U.S. Dividend Achievers Select Index to the NASDAQ U.S. Broad Dividend Achievers Index for all periods to provide a more useful reference point for portfolio characteristics including style, sector allocation, and dividend yield.

MORNINGSTAR FUND CATEGORY AVERAGE:
Morningstar Category is assigned by placing funds into peer groups based on their underlying holdings. The underlying securities in each portfolio are the primary factor in Morningstar's analysis as the investment objective and investment strategy stated in a fund's prospectus may not be sufficiently detailed for Morningstar's proprietary classification methodology. Funds are placed in a category based on their portfolio statistics and compositions over the past three years. Analysis of performance and other indicative facts are also considered. If the fund is new and has no portfolio history, Morningstar estimates where it will fall before giving it a permanent category assignment. Categories may be changed based on recent changes to the portfolio. Morningstar Category averages are designed to represent the average return of funds within their category over time. Morningstar Category is assigned by placing funds into peer groups based on their underlying holdings. Portfolios are placed in a category based on their average holdings' statistics over the past three years including historical and projected growth and valuation measures. Individual portfolios within a category invest in similar types of securities and therefore share the same risk factors and can be expected to behave more similarly to one another than to portfolios outside the category. Morningstar's calculation of total return is determined each month by taking the change in monthly market value, reinvesting all income and capital-gains distributions during that month, and dividing by the starting market value. Reinvestments are made using the actual reinvestment NAV, and daily payoffs are reinvested monthly. Unless otherwise noted, Morningstar does not adjust total returns for sales charges (such as front-end loads, deferred loads and redemption fees), preferring to give a clearer picture of a fund's performance. The total returns do account for the mutual fund internal management, administrative, 12b-1 fees and other costs taken out of fund assets. However, the returns do not include advisory fees.

*Fundamentals Source: Bloomberg and Morningstar
**Median Analyst 5 Year Earnings Growth Forecast is based on third party projected earnings growth aggregated by Morningstar.