October 31, 2026

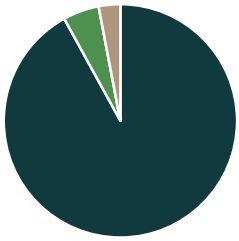
Fund Allocation Portfolios: Mutual Funds + Large Cap Stocks
Growth Model

MAINSTREET ADVISORS

The Growth investment objective is designed for investors who seek growth of principal rather than income or principal stability within their portfolio.

ASSET ALLOCATION

	Weight	Range
Equity	92%	80-100%
Fixed Income	5%	0-10%
Alternatives	0%	0-20%
Cash	3%	0-10%



Not all asset classes may be suitable for a portfolio. Asset allocation does not guarantee performance and cannot eliminate risk of loss.

SNAPSHOT

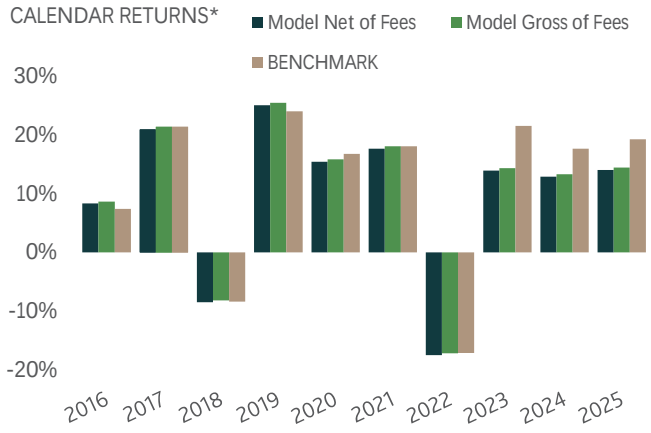
Weighted Expense Ratio	0.25%
30-Day SEC Yield	0.55%
Inception Date	9/30/2003

PERFORMANCE

	YTD	1 Month	3 Month	1 Year	3 Years	5 Years	10 Years	Inception
Model Net of Fees	10.69%	-0.60%	0.52%	11.39%	16.70%	6.25%	10.01%	7.49%
Model Gross of Fees	11.02%	-0.57%	0.61%	11.80%	17.12%	6.63%	10.41%	7.90%
Benchmark*	10.82%	-0.97%	0.24%	11.98%	20.77%	9.68%	11.80%	8.97%

TRAILING THREE YEAR STATISTICS

	Model	Benchmark
Standard Deviation	10.43%	10.71%
Sharpe Ratio	1.11	1.41
Sortino Ratio	2.06	2.87
Alpha	-2.95	-
Information Ratio	-2.07	-
Batting Average	22.22%	-
Percent Positive	72.22%	72.22%
Percent Negative	27.78%	27.78%



Past performance is no guarantee of future results.

This model portfolio presentation by MainStreet Investment Advisors, LLC ("MainStreet Advisors") is for informational purposes only and does not represent the actual performance of any client accounts. MainStreet Advisors does not represent that the hypothetical returns illustrated would be representative of actual performance of accounts invested. It should also not be construed as personalized investment advice or a solicitation to purchase or sell securities. Understand that different types of investments involve varying degrees of risk, including the loss of principal invested. There is no assurance that the performance of any specific investment vehicle, strategy or product referenced in the material will be profitable or suitable for your particular investment situation. Hypothetical performance has many inherent limitations and is based in part on assumptions made for modeling purposes that may not be realized in the actual management or trading of client accounts. For example, a model portfolio does not reflect the results of actual trading nor the impact that material economic and market factors on an investment decision making process. Therefore, while an investor's actual account may be managed in accordance with the model portfolio, the actual composition and performance experience of the account will differ from those of the model due factors such as holdings, timing, weighting, allocation, and pricing of trades. 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. The trades in models use market close prices and the models are rebalanced monthly. The models are not available for direct investment and are subject to change at any time without notice. Indexes are unmanaged and are not available for direct investment.

Important information regarding benchmark performance illustration. The historical composition of the benchmark has changed over time. Therefore, the hypothetical performance return demonstrated is comprised of the results of two custom benchmarks contiguously presented over the illustration period. Prior to 06/30/2023 the benchmark used is a dynamic blend of four broad asset class-specific indexes: the MSCI ACWI Index, the Bloomberg Intermediate Government/Credit Index, the HRFX Global Hedge Fund Index and the FTSE 3-month T-Bill Index, each representing target weights that change over time. As of 06/30/23 the benchmark used is comprised of a static blend of four broad asset-based indexes: the S&P 1500 Index, the MSCI ACWI ex-US Index, the Bloomberg U.S. Intermediate Government/Credit Index, and the FTSE 3-Month T-Bill Index. MainStreet Advisors believes a blended benchmark comprised of a static allocation to four widely recognized broad asset class- specific indexes simplifies the opportunity for comparative return analysis.

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. Please refer to MainStreet Advisors's Form ADV, available at www.adviserinfo.sec.gov, for more information about our advisory offerings, investment risks and fees.

October 31, 2026

Fund Allocation Portfolios: Mutual Funds + Large Cap Stocks
Growth With Some Income Model

MAINSTREET ADVISORS

The Growth w/Some Income investment objective is designed for investors who seek slightly more growth than income and principal stability in their portfolio.

ASSET ALLOCATION

	Weight	Range
Equity	70%	60-80%
Fixed Income	23%	15-35%
Alternatives	4%	0-20%
Cash	3%	0-10%



Not all asset classes may be suitable for a portfolio. Asset allocation does not guarantee performance and cannot eliminate risk of loss.

SNAPSHOT

Weighted Expense Ratio	0.26%
30-Day SEC Yield	1.58%
Inception Date	9/30/2003

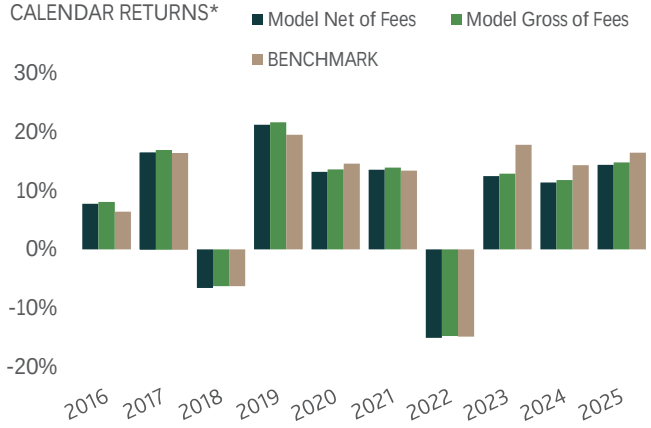
PERFORMANCE

	YTD	1 Month	3 Month	1 Year	3 Years	5 Years	10 Years	Inception
Model Net of Fees	7.65%	-0.38%	0.28%	8.62%	14.72%	5.77%	8.61%	6.68%
Model Gross of Fees	7.97%	-0.35%	0.37%	9.01%	15.13%	6.15%	9.00%	7.08%
Benchmark*	8.50%	-0.41%	0.24%	9.57%	17.18%	7.92%	9.59%	7.76%

TRAILING THREE YEAR STATISTICS

	Model	Benchmark
Standard Deviation	8.45%	8.70%
Sharpe Ratio	1.15	1.37
Sortino Ratio	2.06	2.67
Alpha	-1.70	-
Information Ratio	-1.60	-
Batting Average	33.33%	-
Percent Positive	72.22%	72.22%
Percent Negative	27.78%	27.78%

CALENDAR RETURNS*



Past performance is no guarantee of future results.

This model portfolio presentation by MainStreet Investment Advisors, LLC ("MainStreet Advisors") is for informational purposes only and does not represent the actual performance of any client accounts. MainStreet Advisors does not represent that the hypothetical returns illustrated would be representative of actual performance of accounts invested. It should also not be construed as personalized investment advice or a solicitation to purchase or sell securities. Understand that different types of investments involve varying degrees of risk, including the loss of principal invested. There is no assurance that the performance of any specific investment vehicle, strategy or product referenced in the material will be profitable or suitable for your particular investment situation. Hypothetical performance has many inherent limitations and is based in part on assumptions made for modeling purposes that may not be realized in the actual management or trading of client accounts. For example, a model portfolio does not reflect the results of actual trading nor the impact that material economic and market factors on an investment decision making process. Therefore, while an investor's actual account may be managed in accordance with the model portfolio, the actual composition and performance experience of the account will differ from those of the model due factors such as holdings, timing, weighting, allocation, and pricing of trades. 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. The trades in models use market close prices and the models are rebalanced monthly. The models are not available for direct investment and are subject to change at any time without notice. Indexes are unmanaged and are not available for direct investment.

Important information regarding benchmark performance illustration. The historical composition of the benchmark has changed over time. Therefore, the hypothetical performance return demonstrated is comprised of the results of two custom benchmarks contiguously presented over the illustration period. Prior to 06/30/2023 the benchmark used is a dynamic blend of four broad asset class-specific indexes: the MSCI ACWI Index, the Bloomberg Intermediate Government/Credit Index, the HRFX Global Hedge Fund Index and the FTSE 3-month T-Bill Index, each representing target weights that change over time. As of 06/30/23 the benchmark used is comprised of a static blend of four broad asset-based indexes: the S&P 1500 Index, the MSCI ACWI ex-US Index, the Bloomberg U.S. Intermediate Government/Credit Index, and the FTSE 3-Month T-Bill Index. MainStreet Advisors believes a blended benchmark comprised of a static allocation to four widely recognized broad asset class- specific indexes simplifies the opportunity for comparative return analysis.

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. Please refer to MainStreet Advisors's Form ADV, available at www.adviserinfo.sec.gov, for more information about our advisory offerings, investment risks and fees.

October 31, 2026

Fund Allocation Portfolios: Mutual Funds + Large Cap Stocks
Balanced Model

MAINSTREET ADVISORS

The Balanced investment objective is designed for investors who seek equally: growth, income, and principal stability within their portfolio.

ASSET ALLOCATION

	Weight	Range
Equity	50%	35-65%
Fixed Income	43%	35-55%
Alternatives	4%	0-20%
Cash	3%	0-10%



Not all asset classes may be suitable for a portfolio. Asset allocation does not guarantee performance and cannot eliminate risk of loss.

SNAPSHOT

Weighted Expense Ratio	0.26%
30-Day SEC Yield	2.62%
Inception Date	9/30/2003

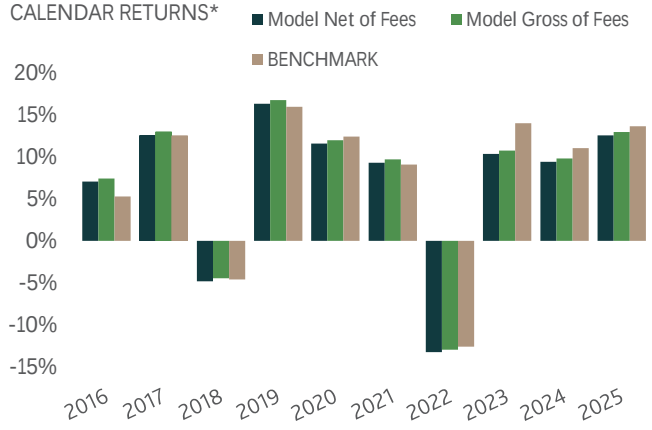
PERFORMANCE

	YTD	1 Month	3 Month	1 Year	3 Years	5 Years	10 Years	Inception
Model Net of Fees	5.40%	-0.01%	0.18%	6.32%	12.12%	4.60%	6.83%	5.85%
Model Gross of Fees	5.72%	0.02%	0.27%	6.71%	12.53%	4.98%	7.22%	6.25%
Benchmark*	6.17%	0.16%	0.23%	7.15%	13.64%	6.11%	7.50%	6.54%

TRAILING THREE YEAR STATISTICS

	Model	Benchmark
Standard Deviation	6.62%	6.77%
Sharpe Ratio	1.10	1.27
Sortino Ratio	1.88	2.34
Alpha	-1.07	-
Information Ratio	-1.24	-
Batting Average	30.56%	-
Percent Positive	75.00%	77.78%
Percent Negative	25.00%	22.22%

CALENDAR RETURNS*



Past performance is no guarantee of future results.

This model portfolio presentation by MainStreet Investment Advisors, LLC ("MainStreet Advisors") is for informational purposes only and does not represent the actual performance of any client accounts. MainStreet Advisors does not represent that the hypothetical returns illustrated would be representative of actual performance of accounts invested. It should also not be construed as personalized investment advice or a solicitation to purchase or sell securities. Understand that different types of investments involve varying degrees of risk, including the loss of principal invested. There is no assurance that the performance of any specific investment vehicle, strategy or product referenced in the material will be profitable or suitable for your particular investment situation. Hypothetical performance has many inherent limitations and is based in part on assumptions made for modeling purposes that may not be realized in the actual management or trading of client accounts. For example, a model portfolio does not reflect the results of actual trading nor the impact that material economic and market factors on an investment decision making process. Therefore, while an investor's actual account may be managed in accordance with the model portfolio, the actual composition and performance experience of the account will differ from those of the model due factors such as holdings, timing, weighting, allocation, and pricing of trades. 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. The trades in models use market close prices and the models are rebalanced monthly. The models are not available for direct investment and are subject to change at any time without notice. Indexes are unmanaged and are not available for direct investment.

Important information regarding benchmark performance illustration. The historical composition of the benchmark has changed over time. Therefore, the hypothetical performance return demonstrated is comprised of the results of two custom benchmarks contiguously presented over the illustration period. Prior to 06/30/2023 the benchmark used is a dynamic blend of four broad asset class-specific indexes: the MSCI ACWI Index, the Bloomberg Intermediate Government/Credit Index, the HRFX Global Hedge Fund Index and the FTSE 3-month T-Bill Index, each representing target weights that change over time. As of 06/30/23 the benchmark used is comprised of a static blend of four broad asset-based indexes: the S&P 1500 Index, the MSCI ACWI ex-US Index, the Bloomberg U.S. Intermediate Government/Credit Index, and the FTSE 3-Month T-Bill Index. MainStreet Advisors believes a blended benchmark comprised of a static allocation to four widely recognized broad asset class- specific indexes simplifies the opportunity for comparative return analysis.

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. Please refer to MainStreet Advisors's Form ADV, available at www.adviserinfo.sec.gov, for more information about our advisory offerings, investment risks and fees.

October 31, 2026

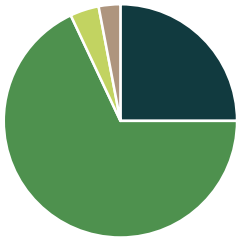
Fund Allocation Portfolios: Mutual Funds + Large Cap Stocks
Income With Some Growth Model

MAINSTREET ADVISORS

The Income w/Some Growth investment objective is designed for investors who seek slightly more income and principal stability than growth within their portfolio.

ASSET ALLOCATION

	Weight	Range
Equity	25%	10-40%
Fixed Income	68%	55-85%
Alternatives	4%	0-20%
Cash	3%	0-10%



Not all asset classes may be suitable for a portfolio. Asset allocation does not guarantee performance and cannot eliminate risk of loss.

SNAPSHOT

Weighted Expense Ratio	0.27%
30-Day SEC Yield	3.82%
Inception Date	9/30/2003

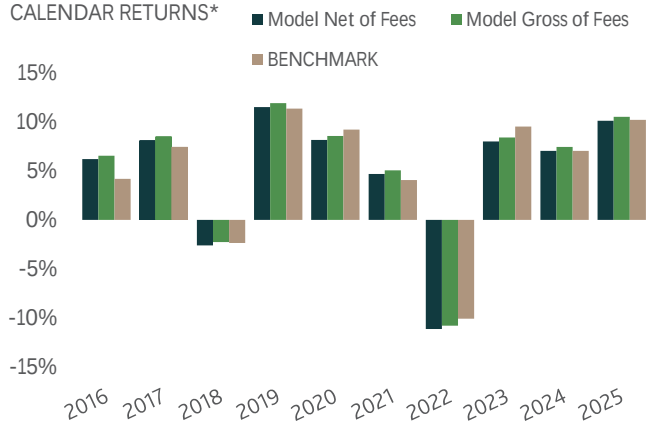
PERFORMANCE

	YTD	1 Month	3 Month	1 Year	3 Years	5 Years	10 Years	Inception
Model Net of Fees	2.57%	0.52%	0.04%	3.44%	8.97%	3.11%	4.58%	4.58%
Model Gross of Fees	2.88%	0.55%	0.13%	3.82%	9.36%	3.48%	4.96%	4.98%
Benchmark*	3.23%	0.86%	0.21%	4.10%	9.29%	3.77%	4.79%	4.93%

TRAILING THREE YEAR STATISTICS

	Model	Benchmark
Standard Deviation	4.72%	4.63%
Sharpe Ratio	0.91	0.99
Sortino Ratio	1.43	1.60
Alpha	-0.30	-
Information Ratio	-0.33	-
Batting Average	44.44%	-
Percent Positive	77.78%	77.78%
Percent Negative	22.22%	22.22%

CALENDAR RETURNS*



Past performance is no guarantee of future results.

This model portfolio presentation by MainStreet Investment Advisors, LLC ("MainStreet Advisors") is for informational purposes only and does not represent the actual performance of any client accounts. MainStreet Advisors does not represent that the hypothetical returns illustrated would be representative of actual performance of accounts invested. It should also not be construed as personalized investment advice or a solicitation to purchase or sell securities. Understand that different types of investments involve varying degrees of risk, including the loss of principal invested. There is no assurance that the performance of any specific investment vehicle, strategy or product referenced in the material will be profitable or suitable for your particular investment situation. Hypothetical performance has many inherent limitations and is based in part on assumptions made for modeling purposes that may not be realized in the actual management or trading of client accounts. For example, a model portfolio does not reflect the results of actual trading nor the impact that material economic and market factors on an investment decision making process. Therefore, while an investor's actual account may be managed in accordance with the model portfolio, the actual composition and performance experience of the account will differ from those of the model due factors such as holdings, timing, weighting, allocation, and pricing of trades. 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. The trades in models use market close prices and the models are rebalanced monthly. The models are not available for direct investment and are subject to change at any time without notice. Indexes are unmanaged and are not available for direct investment.

Important information regarding benchmark performance illustration. The historical composition of the benchmark has changed over time. Therefore, the hypothetical performance return demonstrated is comprised of the results of two custom benchmarks contiguously presented over the illustration period. Prior to 06/30/2023 the benchmark used is a dynamic blend of four broad asset class-specific indexes: the MSCI ACWI Index, the Bloomberg Intermediate Government/Credit Index, the HRFX Global Hedge Fund Index and the FTSE 3-month T-Bill Index, each representing target weights that change over time. As of 06/30/23 the benchmark used is comprised of a static blend of four broad asset-based indexes: the S&P 1500 Index, the MSCI ACWI ex-US Index, the Bloomberg U.S. Intermediate Government/Credit Index, and the FTSE 3-Month T-Bill Index. MainStreet Advisors believes a blended benchmark comprised of a static allocation to four widely recognized broad asset class- specific indexes simplifies the opportunity for comparative return analysis.

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. Please refer to MainStreet Advisors's Form ADV, available at www.adviserinfo.sec.gov, for more information about our advisory offerings, investment risks and fees.

October 31, 2026

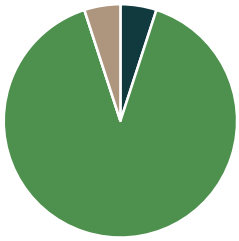
Fund Allocation Portfolios: Mutual Funds + Large Cap Stocks
Capital Preservation Model

MAINSTREET ADVISORS

The Capital Preservation investment objective is designed for investors who seek principal stability and income rather than growth of principal within their portfolio.

ASSET ALLOCATION

	Weight	Range
Equity	5%	0-10%
Fixed Income	90%	80-100%
Alternatives	0%	0-20%
Cash	5%	0-10%



Not all asset classes may be suitable for a portfolio. Asset allocation does not guarantee performance and cannot eliminate risk of loss.

SNAPSHOT

Weighted Expense Ratio	0.24%
30-Day SEC Yield	4.64%
Inception Date	9/30/2003

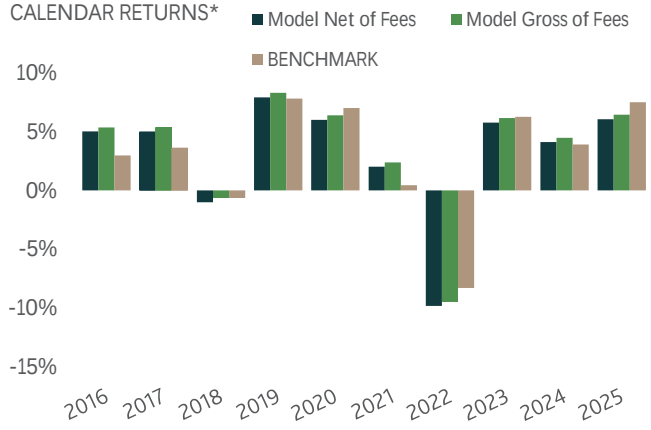
PERFORMANCE

	YTD	1 Month	3 Month	1 Year	3 Years	5 Years	10 Years	Inception
Model Net of Fees	0.61%	1.32%	0.15%	1.14%	5.47%	1.19%	2.61%	3.41%
Model Gross of Fees	0.91%	1.35%	0.24%	1.50%	5.85%	1.55%	2.98%	3.81%
Benchmark*	0.86%	1.42%	0.19%	1.64%	5.87%	1.89%	2.68%	3.61%

TRAILING THREE YEAR STATISTICS

	Model	Benchmark
Standard Deviation	3.49%	3.49%
Sharpe Ratio	0.26	0.37
Sortino Ratio	0.36	0.52
Alpha	-0.36	-
Information Ratio	-0.67	-
Batting Average	55.56%	-
Percent Positive	77.78%	77.78%
Percent Negative	22.22%	22.22%

CALENDAR RETURNS*



Past performance is no guarantee of future results.

This model portfolio presentation by MainStreet Investment Advisors, LLC ("MainStreet Advisors") is for informational purposes only and does not represent the actual performance of any client accounts. MainStreet Advisors does not represent that the hypothetical returns illustrated would be representative of actual performance of accounts invested. It should also not be construed as personalized investment advice or a solicitation to purchase or sell securities. Understand that different types of investments involve varying degrees of risk, including the loss of principal invested. There is no assurance that the performance of any specific investment vehicle, strategy or product referenced in the material will be profitable or suitable for your particular investment situation. Hypothetical performance has many inherent limitations and is based in part on assumptions made for modeling purposes that may not be realized in the actual management or trading of client accounts. For example, a model portfolio does not reflect the results of actual trading nor the impact that material economic and market factors on an investment decision making process. Therefore, while an investor's actual account may be managed in accordance with the model portfolio, the actual composition and performance experience of the account will differ from those of the model due factors such as holdings, timing, weighting, allocation, and pricing of trades. 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. The trades in models use market close prices and the models are rebalanced monthly. The models are not available for direct investment and are subject to change at any time without notice. Indexes are unmanaged and are not available for direct investment.

Important information regarding benchmark performance illustration. The historical composition of the benchmark has changed over time. Therefore, the hypothetical performance return demonstrated is comprised of the results of two custom benchmarks contiguously presented over the illustration period. Prior to 06/30/2023 the benchmark used is a dynamic blend of four broad asset class-specific indexes: the MSCI ACWI Index, the Bloomberg Intermediate Government/Credit Index, the HRFX Global Hedge Fund Index and the FTSE 3-month T-Bill Index, each representing target weights that change over time. As of 06/30/23 the benchmark used is comprised of a static blend of four broad asset-based indexes: the S&P 1500 Index, the MSCI ACWI ex-US Index, the Bloomberg U.S. Intermediate Government/Credit Index, and the FTSE 3-Month T-Bill Index. MainStreet Advisors believes a blended benchmark comprised of a static allocation to four widely recognized broad asset class- specific indexes simplifies the opportunity for comparative return analysis.

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. Please refer to MainStreet Advisors's Form ADV, available at www.adviserinfo.sec.gov, for more information about our advisory offerings, investment risks and fees.