BBI GROWTH STRUCTURED NOTES (BGSN)

Seeks to generate total annualized return in the high single-digit to low double-digit range utilizing broad-based indices as underliers with a typical range of 30%-40% downside protection.

Underliers
Broad-Based Indices

Typical Protections
Principal Protection: 30% - 40%

Average Realized Return
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BBI GROWTH STRUCTURED NOTES

Note Type	Participation (Call Premium)	Underliers	Duration	Principal Protection	Call Frequency	Trade Date (Allocation %)
Accelerator	125%	SPX	3 Years	20% Buffer		3/27/2026 (5%)
Catapult PPN	345% (20%)	SPXFP/NDXNQER	3 Years	PPN	One Call @ 12 Months	3/25/2026 (5%)
Catapult	150% (16.6%)	SPX/NDX/INDU	3 Years	30% Barrier	One Call @ 12 Months	3/25/2026 (5%)
Accelerator	300%	INDU/SPX	5 Years	27% Buffer		3/11/2026 (5%)
Dual Directional	125% - 140%	INDU/NDX	3 Years	50% Barrier		2/27/2026 (5%)
Growth	151%	SPXFP	5 Years	40% Buffer		2/20/2026 (5%)
Catapult	178% (10.00%)	INDU/SPX	5 Years	15% Buffer	12MNC	2/13/2026 (5%)
Digital	(25.20%) - Not Annulazie	SPX/RTY	3 Years	C35/P35 Barrier		2/10/2026 (5%)
Dual Directional	100%	SPX	3 Years	15% Geared Buffer		2/9/2026 (5%)
Catapult	100% (17.75%)	NDX/RUT/SX5E	5 Years	30% Barrier	Annually	1/30/2026 (5%)

Investment Summary

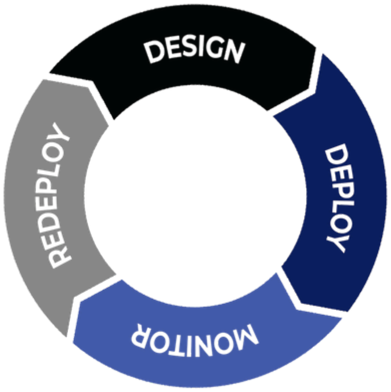
- **Minimum Investment: $20,000**
- Available for qualified and non-qualified accounts
- **Available Platforms:** Strategy Link, Schwab Advisor Center and GeoWealth
- **Custodians:** Schwab, Goldman Sachs, & Fidelity (through Strategy Link)
- Tax Document: 1099 from custodian
- Management Fee: 0.95%
- Risk Profile: Conservative

*The average realized return reflects the average total return of notes in the strategy, net of fees, for the period June 30, 2025 through March 31, 2026, and includes only notes that matured, were called, or were sold prior to maturity during the period. This figure does not include notes that remained outstanding as of April 1, 2026. For educational purposes only. Not intended as personalized investment advice or to sell a particular product service. No notes have gone full cycle to calculate a total retrun.

Structured notes are unsecured debt obligations of the issuing financial institution, are not FDIC insured, and are subject to issuer credit risk. If the issuer defaults, investors may lose some or all of their investment. Downside protection is conditional, applies only if held to maturity, and is lost if the underlying asset breaches the stated barrier, potentially resulting in losses comparable to a direct investment. Structured notes may lack liquidity, and investors may be unable to sell prior to maturity or may incur losses if sold early. Certain notes include call features that may limit upside and create reinvestment risk. Protection levels reflect historical averages and are subject to change. This material may include forward-looking statements. Terms such as “seeks” and “average” are based on historical data; past performance does not guarantee future results. This strategy may not be suitable for all investors. Results may vary.

Q1 2026

Active Management



Design:
Note underliers, features and protection levels

Deploy:
Allocate to structured notes following strategy disciplines

Monitor:
Active life cycle management throughout note duration

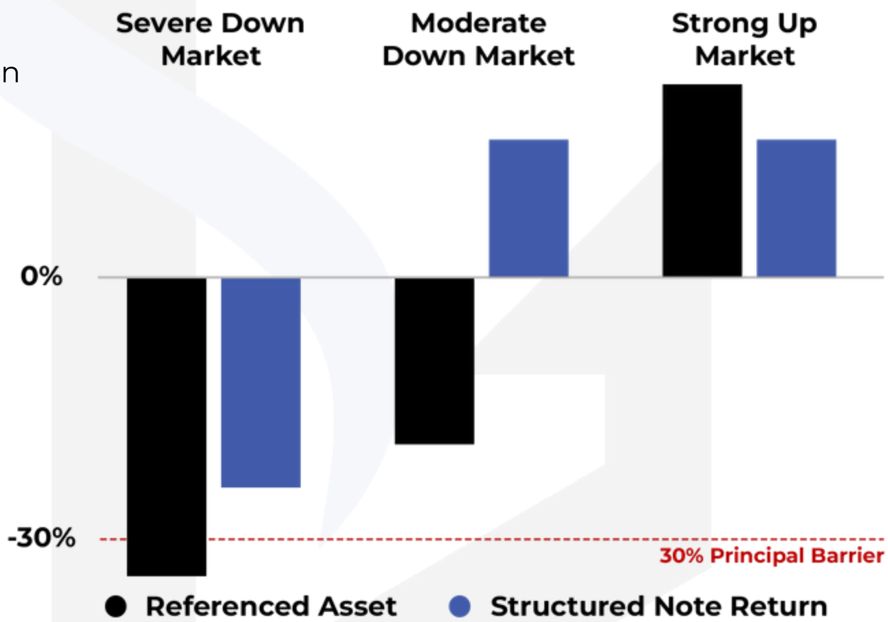
Redeploy:
Reinvest capital as structured notes are called, sold, or mature

Monthly Deployment	Issuer Exposure	Index Exposure	Sector Exposure
5% - 25%	≤ 30%	≤ 50%	≤ 25%

These parameters define how the Manager constructs and balances the portfolio — controlling monthly deployment, limiting issuer and index concentration, and capping sector exposure to keep the portfolio diversified and disciplined across market cycles.

How Structured Note Barriers Work

- Structured note barriers are predetermined downside protection levels. (e.g. 30%)
- If the referenced asset return is above the barrier level at maturity, the structured note will experience no loss on initial principal invested.
- If the referenced asset return is below the barrier level at maturity, the structured note will fully participate in the asset's downside return.



For illustrative purpose. Structured Note Return includes coupons or premiums.