4THOUGHT FINANCIAL GROUP

Global Investment Performance Standards

4Thought Financial Group Inc. ("4Thought"), an SEC Registered Investment Adviser, claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. 4Thought has been independently verified for the periods June 1st, 2012- December 31st, 2024. The verification report(s) is/are available upon request. A firm that claims compliance with the GIPS standards must establish policies and procedures for complying with all the applicable requirements of the GIPS standards. Verification provides assurance on whether the firm's policies and procedures related to composite and pooled fund maintenance, as well as the calculation, presentation, and distribution of performance, have been designed in compliance with the GIPS standards and have been implemented on a firm-wide basis. Verification does not provide assurance on the accuracy of any specific performance report.

4Thought began managing assets on May 5th, 2012. As of 6/30/2025, 4Thought had 803 accounts and $188.18M in total firm assets under management. The firm definition excludes any third-party asset management programs over which 4Thought maintains oversight advisory agreements on behalf of its clients, any arrangements under which 4Thought provides recommendations for client self-implementation, and any assets under advisory but not under direct management (in which 4Thought provides allocation changes or trading signals to third party firms but does not take discretion over the trading of client accounts). A list of all composite and pooled fund investment strategies offered by the firm, with a description of each strategy, is available upon request. The type of portfolios in which each strategy is available (segregated account, limited distribution pooled fund, or broad distribution pooled fund) is indicated in the description of each strategy. Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. Past performance is not indicative of future results.

The U.S. Dollar is the currency used to express performance. Returns are presented "pure" gross and net of fees and include the reinvestment of all income. Pure gross returns are shown as supplemental information and are stated gross of all fees and transaction costs; net returns are reduced by all fees and transaction costs incurred (actual fees are used). Both pure gross and net returns are presented net of foreign withholding taxes. All-inclusive/Bundled/Wrap fee accounts pay a fee based on a percentage of assets under management. Other than brokerage commissions this fee includes investment management, portfolio monitoring, consulting services, and in some cases, custodial services. Wrap/Bundled fee accounts make up 100% of the composite for all periods shown. Wrap fee schedules are provided by 4Thought or by independent wrap sponsors and are available upon request from the respective wrap sponsor. The composite dispersion presented is an asset-weighted standard deviation calculated for the accounts in the composite the entire period referenced using net of fee returns. The three-year ex-post standard deviations (and other standard deviation figures) presented are calculated using gross of fees returns and the sample standard deviation formula. Policies for valuing investments, calculating performance, and preparing GIPS Reports are available upon request. The total wrap fee incurred by end user investors varies between 0.55% and 1.85%, depending on the wrap sponsor and any additional markup added by advisors serving the client. Actual investment advisory fees incurred by clients may vary.

Past performance is no guarantee of future results. The performance data presented here is historical, and the results were thus affected by the financial market and economic conditions present during the time periods referenced. These conditions may be substantially different from those that investors experience in the future, and therefore future results may be significantly different from historical performance. The value of an investment may fall as well as rise. Investor principal is not guaranteed and is invested with a significant risk of loss. Investors will not receive the full amount of their principal upon making withdrawals from their account if asset values have fallen. Investments in Separately Managed Accounts are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value. Investors should carefully consider the investment objectives, risks, charges and expenses. The strategy(ies) referenced use investment techniques with risks that are different and in addition to the risks ordinarily associated with equity and fixed income investments. Such techniques include active management risks, non-diversified / concentration risks, unconstrained asset allocation risks, high portfolio turnover risks, exchange traded fund risks, debt securities risks, currency risks, and foreign investment risks, which may increase volatility and may increase costs and lower performance. This and other important information is contained in the composite description and 4Thought's Form CRS, ADV Part 2, and Wrap Fee Program Brochures, which can be obtained from 4tfg.com or by calling (516) 300-1617, and should be read carefully before investing.

The data provided illustrates the past performance of the referenced composites as measured against various market index benchmarks. The returns of the indexes do not reflect the deduction of advisory fees, custody charges, brokerage commissions or transaction costs. Each composite's performance data is compared to a relevant market index or customized index mix intended to provide the investor with a general conception of the market background against which the stated results occurred, and is not intended as a direct competitive comparison or to imply an ability to beat the index.

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