

# CuraFin Disciplined Risk Moderate Conservative Institutional Class

Data Updated as of 2/28/2026

## Investment Objective

The CuraFin Disciplined Risk Moderate Conservative model seeks to capture the investment results of the Dow Jones Moderate Conservative Index while incorporating a managed volatility strategy. The model is intended to be suitable for investors with a moderately conservative risk-reward preference over a full market cycle and who can withstand potential volatility and/or downside.

## Investment Strategy

## Principal Risks

CuraFin Disciplined Risk models are subject to risk, including but not limited to general market risk, currency fluctuations, and economic conditions. Market value may fluctuate up and down, and you may lose money, including part of your principal, when you buy or sell an investment. The underlying investments are neither FDIC insured nor guaranteed by the U.S. Government. There may be economic times where all investments are unfavorable and depreciate in value. The results portrayed herein reflect the reinvestment of dividends, the reinvestment of capital gains, stock splits, and other earnings when appropriate and applicable. CuraFin does not forecast future economic environments and cannot comment on how any model might do in any future economic scenario. Tax considerations are not taken into account.

## Performance Overview <sup>1</sup>

	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incep
Fund	2.20%	11.72%	11.58%			-0.96%
Benchmark	2.98%	11.91%	9.32%	3.51%	5.51%	

In the performance section above, the returns shown are the actual returns generated for this fund within your plan. Please refer to the Performance Disclosure section for additional details. Investors cannot invest directly in an index. Indexes have no fees. Indexes have certain limitations. Current performance may be higher or lower than the performance quoted. See Performance Disclosure section below for more details.

Not FDIC Insured \* May Lose Value \* Not Bank Guaranteed

## Risk Analysis vs. DJ Moderately Conservative TR USD (3 Year)

Alpha	Beta	R-Squared	Standard Deviation
5.80	0.60	82.92	4.27
A measure of the difference between an investment's actual returns and its expected performance, given its level of risk as measured by beta.	A measure of an investment's sensitivity to market movements.	R-squared measures the relationship between a portfolio and its benchmark.	This statistical measurement of dispersion about an average, depicts how widely an investment's returns varied over a certain period of time.

## Morningstar Category

Moderately Conservative Allocation

## Benchmark

DJ Moderately Conservative TR USD

## Risk Level



Investments classified as Balanced are subject to a moderate degree of fluctuation in share prices. In general, such investments may be appropriate for investors with medium-term investment horizons (four to ten years).

## Overview

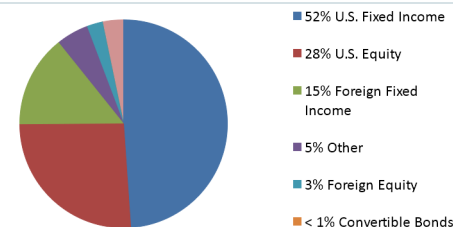
Fund Type	Collective Investment Trust
Inception Date	12/1/2020
Turnover (Within Underlying Funds)	226%
Fund Issuer	American Trust Company
Manager Tenure	yrs

## Fees & Expenses

Annual Operating Expense	1.07%
Per \$1,000	\$10.72

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at <http://dol.gov/ebsa/publications/401kemployee.html>. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

## Asset Allocation



## Top Holdings

PIMCO Income Fund Class I-2	18.43%
Janus Henderson AAA CLO ETF	13.29%
AQR Long-Short Equity Fund Class I	9.83%
Janus Henderson Mortgage-Backed Securities ETF	8.95%
iShares MSCI USA Quality Factor ETF	7.99%
Vanguard Value Index Fund ETF Shares	7.95%
JPMorgan Ultra-Short Income ETF	6.24%
Vanguard Growth Index Fund ETF Shares	3.97%
WisdomTree Floating Rate Treasury Fund	3.96%
State Street SPDR Bloomberg 3-12 Month T-Bill ETF	3.96%



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Data Updated as of 2/28/2026

## Manager Information

### CuraFin Advisors, LLC

Website: [www.CuraFinAdvisors.com](http://www.CuraFinAdvisors.com)

Email: [Support@CuraFinAdvisors.com](mailto:Support@CuraFinAdvisors.com)



CuraFin Advisors, LLC is a registered investment advisory firm located in Phoenix, Arizona. Our focus is on the financial care of our clients over their lifetime. With decades of aggregate experience in our leadership team, we have expertise in asset, wealth, and ERISA plan management.

## Investment Philosophy

The CuraFin investment approach seeks to eliminate emotional decision-making and manage market risks more effectively over full economic and market cycles. The CuraFin Disciplined Models can be proactively re-balanced and re-allocated based on the ever-changing market cycles—with diversification across multiple asset classes, including exposures to US Equities, International Equities, and Fixed Income. The core belief in the CuraFin process is that managing to downside market risk in periods of extreme volatility and heightened economic uncertainty can lead to better risk-adjusted outcomes for investors.

## General Disclosures

Investing does not ensure a profit or protect against loss. When choosing your investments, you should also consider your risk tolerance and the totality of your other assets and liabilities, among other financial considerations. You should carefully consider your investment objectives, risks, charges, and expenses of all investment options. For mutual funds, this and other information is contained in the mutual funds' prospectuses and summary prospectuses. It is recommended that you review such documents and applicable statements of information carefully before investing.

Please see the Performance Disclosure section for additional details regarding the reporting of performance returns herein. Changes in investment strategies, contributions to the model allocation, and/or withdrawals from the model allocation may cause your performance results to differ materially from the performance reported herein.

Performance results for market indices generally do not reflect the deduction of transaction and/or custodial charges, expenses, taxes, or the deduction of an investment-management fee, the incurrence of which would decrease historical performance results. Economic factors, market conditions, and the fund manager's investment strategies will affect any portfolio's performance, and there are no assurances that it will match or outperform any particular benchmark. Investors cannot directly invest into an index, which is unmanaged.

Investing in foreign securities may involve certain additional risk, including exchange rate fluctuations, less liquidity, greater volatility and less regulation. Bonds are subject to risks, including interest rate risk which can decrease the value of a bond as interest rates rise.

This information is not intended to be used as the primary basis for investment decisions, nor should it be construed as advice designed to meet the particular needs of an individual investor.

## Performance Disclosures

For the period December 22, 2017 to CIT Inception Date, portfolio performance is calculated using actual performance of the model in a portfolio held at Mid Atlantic Trust Company on the ModelxChange platform. Performance on the ModelxChange platform is net of CuraFin Advisors' management fee, 0.00% per annum deducted quarterly in arrears, the ModelxChange platform fee, 0.035% per annum, and the underlying fund expenses listed in the table above. CuraFin Advisors makes no predictions, representations, or warranties herein as to any future performance. Past performance is never a guarantee of future results. There may be economic times where all investments are unfavorable and depreciate in value. Portfolio Holdings were correct as of the date the fact sheets were updated. Due to the portfolios' dynamic nature, Portfolio Holdings will change and should not be solely relied upon for investment decisions.

## Liquidity Provision

Please be advised that a liquidity threshold is imposed on each model portfolio account. This serves to assist the model portfolio in meeting redemption requirements and to mitigate the dilution of interests by participants holding a position in the model portfolio. The liquidity threshold target may be as low as 1%, but could be higher at the discretion of the model manager. The liquidity threshold amount is reflected within the "Cash" component of the "Asset Allocation" section of this factsheet.

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