

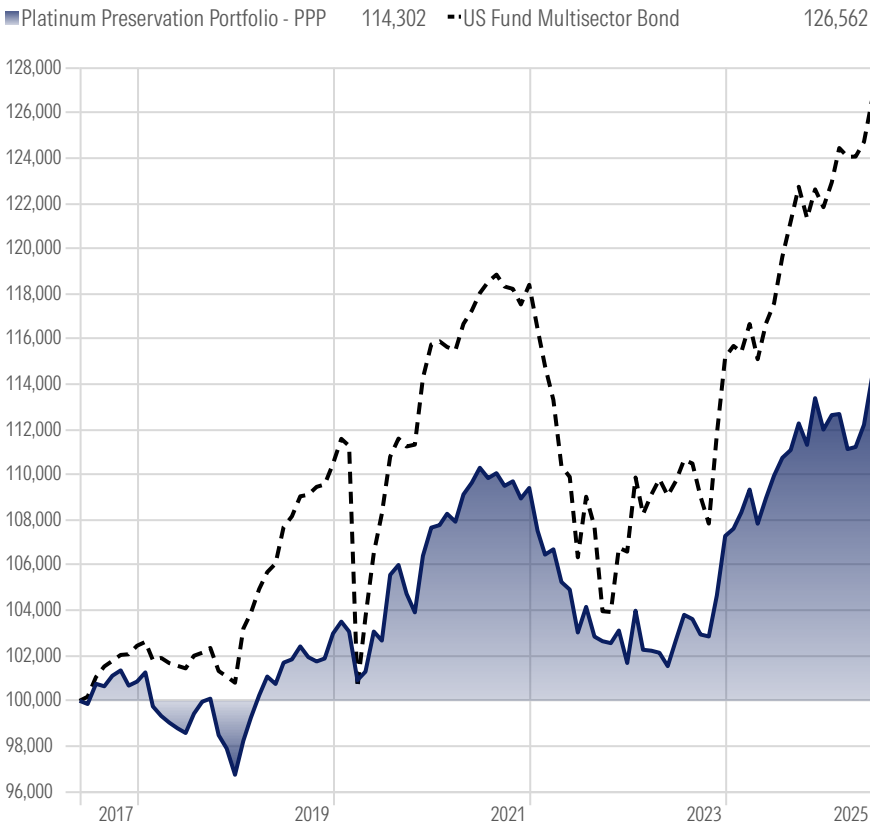
Platinum Preservation Portfolio - PPP

Return Date: 6/30/2025



Investment Growth - SEM (shaded) vs. Benchmark (dashed line)

Time Period: 6/1/2017 to 6/30/2025



Platinum Preservation Portfolio - PPP is a combination of leading tactical managers focused on the fixed income universe. The combined allocation seeks to provide diversification among investment managers in order to provide lower volatility and a rate of return equal to or better than a passive investment in bonds. Recommended for accounts with a five-year or greater time horizon.

What to Expect

The strategies will not always sell at the highest point or buy at the lowest point. While the model trading systems seek to avoid large losses, rapid trend changes can create losses. The models are designed to provide income and growth with the goal of avoiding major declines by diversifying assets between multiple income based trading systems.

Systematic risk is a significant risk associated with the modern Global Economy. During specific phases of the market cycle, specifically the later stages of a bull market and early stages of a bear market, the investment models in the portfolio may be out of sync with other investments.

While the combination of models into a single account is designed to lower overall risk via diversification of strategies, it will result in additional holdings & transactions. For more information on each strategy, see the individual program reports.

**SEM may change allocations based on market environment and manager performance and adherence to their models. Results are net of all fees with ...*

Drawdowns (Red Line is 50% S&P 500 / 50% Bonds)

Time Period: 6/1/2017 to 6/30/2025



Return / Risk Statistics

Time Period: 6/1/2017 to 6/30/2025 Calculation Benchmark: S&P 500 TR USD

	PPP	US Fund Multisector Bond
Max Drawdown	-7.95%	-12.50%
Drawdown Length (Mo.)	23	14
Months to Recover	14	21
Alpha	-2.76	-2.45
Beta	0.16	0.25
Sharpe Ratio	-0.22	0.11
Up Capture Ratio	15.6	22.1
Down Capture Ratio	19.0	23.2
Gain/Loss Ratio	1.43	1.66

Model Allocations:

Portfolio Date: 6/30/2025

	Alloc %	Sharpe Ratio
SEM Mastermind Portfolio - MMP	60.00	0.00
SEM TB Model	25.00	0.00
SEM DIA Model	15.00	0.21

Model Information:

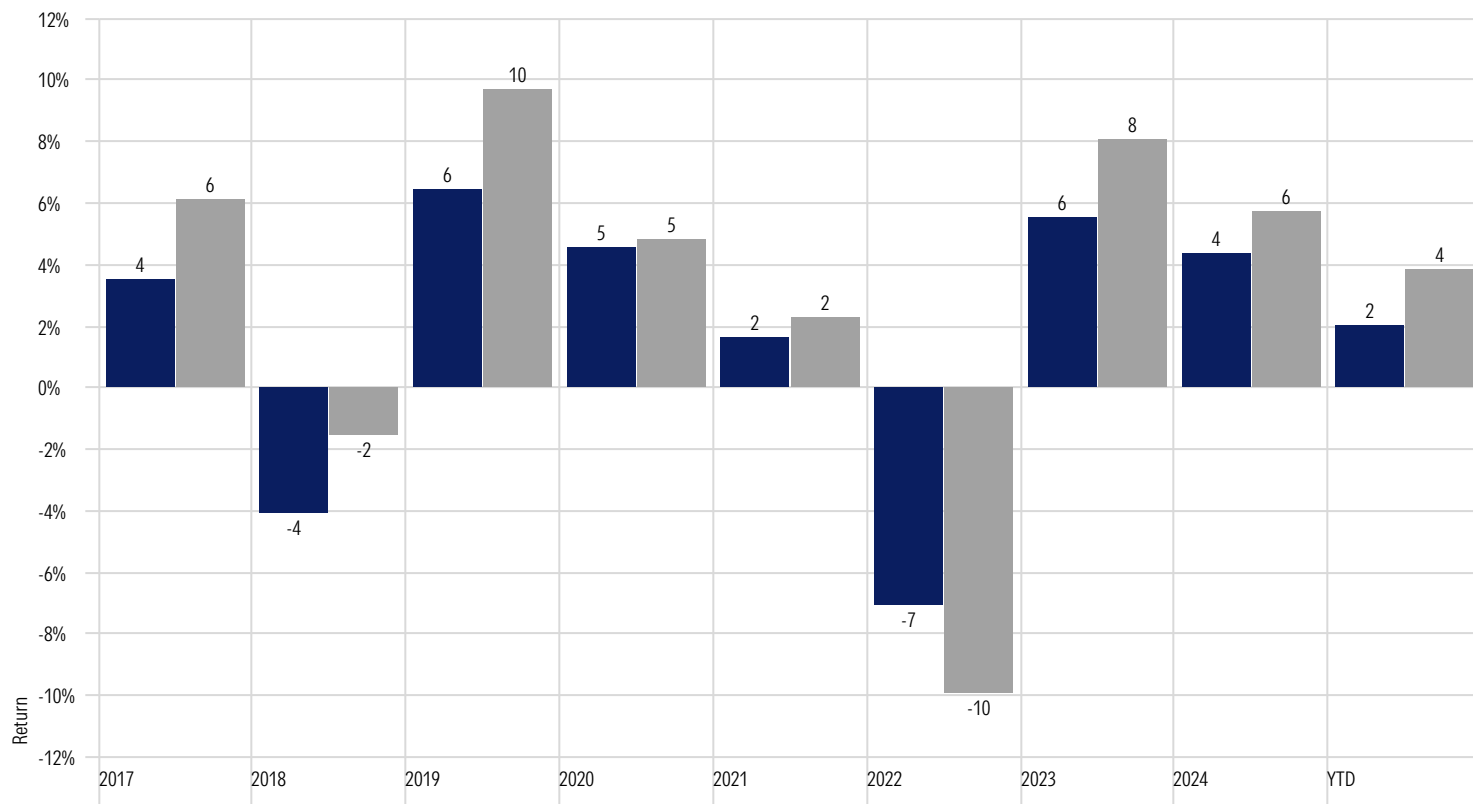
Inception Date:	6/1/2017
Category:	Fixed Income
Maximum SEM Fee:	0.46%*
Max. Financial Adv Fee:	1.12%
Max. Custodial Fee:	0.12%
* SEM's Fee is 0.25% for supervision of outside managers, a maximum 1.12% for Tactical Bond, and 0.75% for DIA.	

Turnover Ratio %	430.76
Underlying Holdings Net Expense Ratio	1.02

Calendar Year Returns - SEM (Blue) vs. Benchmark (Grey)

■ Platinum Preservation Portfolio - PPP

■ US Fund Multisector Bond



Trailing Returns

Calculation Benchmark: US Fund Multisector Bond

	Qtr	YTD	1 yr	3 yrs	5 yrs	Since Incep.
PPP	2.85	2.06	3.95	3.52	2.17	1.67
Benchmark	2.02	3.88	7.62	5.99	3.19	2.98
S&P 500	10.94	6.20	15.16	19.71	16.64	14.32

Portfolio Components

	Qtr	YTD	1 yr	3 yrs	5 Yr
SEM Mastermind Portfolio - MMP	3.19	2.38	3.85	3.34	2.02
SEM TB Model	2.67	2.17	5.15	3.54	2.23
SEM DIA Model	1.79	0.61	2.31	4.15	2.56

Quarterly Performance

	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Year
2025	-0.77	2.85			2.06
2024	1.91	0.56	2.10	-0.25	4.39
2023	0.53	0.44	0.26	4.23	5.53
2022	-2.48	-3.45	-0.37	-0.94	-7.08
2021	0.24	2.21	-0.73	-0.08	1.63
2020	-2.00	1.73	2.02	2.79	4.55
2019	3.63	1.44	0.24	1.02	6.46
2018	-1.51	-0.76	1.54	-3.36	-4.09
2017	1.33	1.19	1.25	-0.26	3.55

DISCLAIMER:

Unless otherwise stated, all performance numbers are net of all maximum fees which would have been incurred by investors including any fees incurred inside a manager's model portfolio. Actual advisory fees may vary among clients with the same investment strategy. SEM's fee schedules are available in Form ADV Part 2 or upon request. All dividends and capital gains were reinvested. Past performance is not indicative of future results. All investments involve risk including those managed by SEM or the underlying managers. Clients are encouraged to consider the investment objectives, risks, fees, and other factors prior to investing. Unless otherwise stated, data was supplied by Morningstar and was deemed to be reliable. SEM has not independently verified the data provided by Morningstar or the calculations. SEM has compiled the Platinum model performance information using data provided by the underlying manager and Morningstar. The results of the SEM Platinum models may not match exactly the performance obtained by investing directly with the underlying manager. SEM reserves the right to change the allocations based on fund costs, availability, or market conditions.

The Platinum Portfolios are a combination of several SEM models. SEM began managing the Platinum Portfolios on the Axos Platform (formerly TCA and E*Trade Advisor Services) in May 2017. Results are composite results of all clients invested inside the models and are net of all fees incurred. For additional details on SEM's composite calculations, contact SEM. In December 2020, SEM combined all outside manager models into a single investment model, the Mastermind Portfolio (MMP) to provide more efficient rebalancing inside the individual client accounts. Additional managers may be added at SEM's discretion and managers included in the original Platinum Portfolios may be removed and/or have their allocations increased or decreased. For additional information on the performance of any individual manager, please contact your advisor or SEM.

Benchmark Descriptions and Comparison to SEM Programs

There are material differences between the programs Strategic Equity Management manages and the benchmark selected that impact performance. The objective of the benchmark is to represent a passive investment in similar asset classes to this program. The objective of all SEM Portfolios is to provide benchmark type returns with lower volatility over a full market cycle. The returns in this program should be expected to vary from the returns of the benchmark due to our active management style, which utilizes money market funds and inverse funds or sub-accounts with the goal of reducing volatility. The benchmark for each Platinum portfolio is designed to represent the risk & return objective of the portfolio.

The following is a description of the benchmarks used in the performance materials:

S&P 500 Index: The S&P 500 is a capitalization weighted, unmanaged group of 500 stocks as selected by the Standard & Poor's Publishing Company. They are usually the 500 largest companies in terms of market capitalization and are chosen to represent the entire market's value. The S&P 500 is used by many institutional investors as a performance benchmark representing the "stock market" return.

Morningstar Category Benchmarks: Used for funds that seek the stated target allocation by diversifying their assets among several fixed-income and equity sectors, usually U.S. government obligations, foreign bonds, and high-yield domestic debt securities as well as large, mid, and small US companies and some smaller allocations to international stocks.

There is no representation made as to the future results of SEM's programs or if they will be profitable.

Contact information can be found at www.semwealth.com