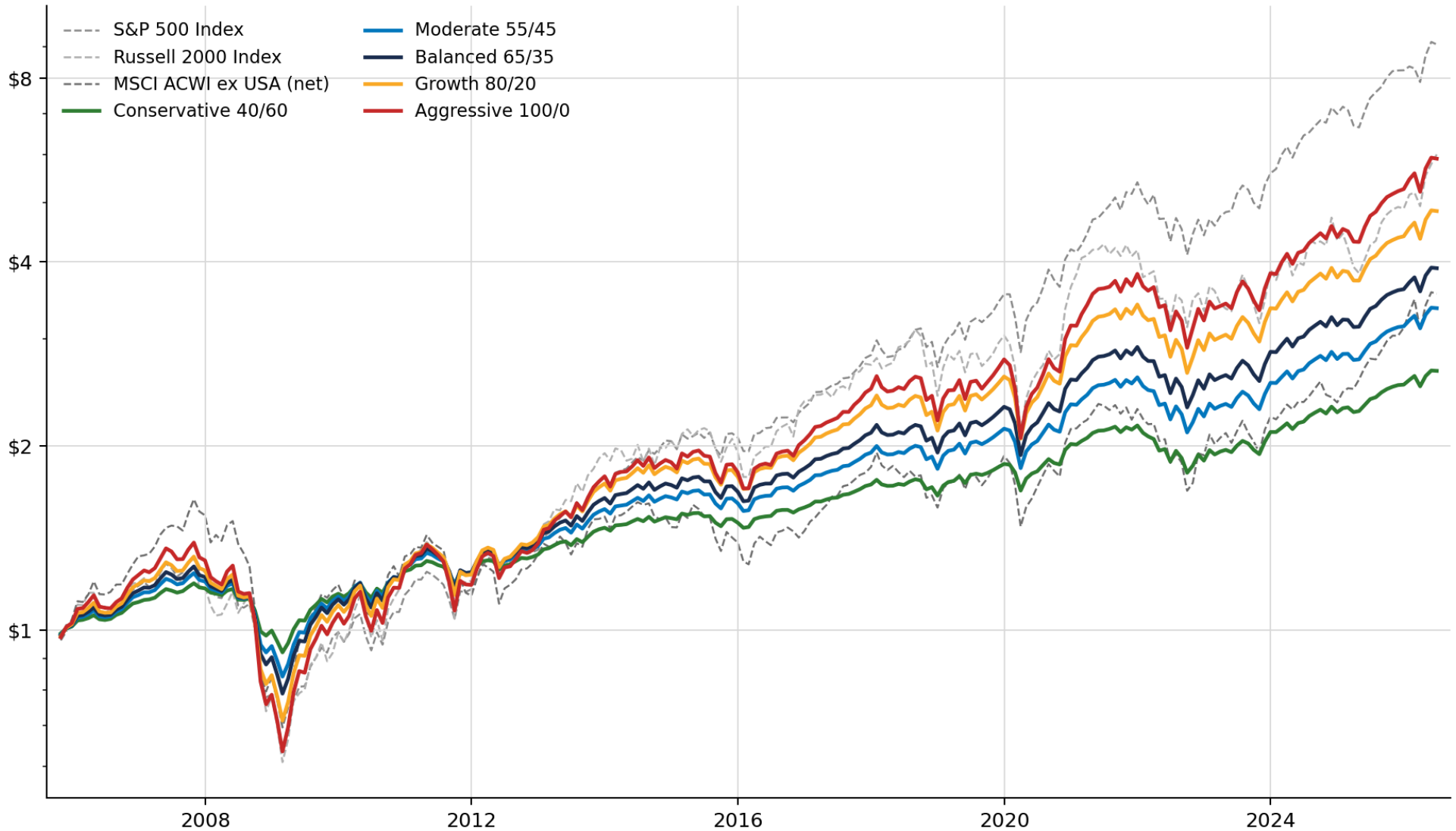




Standard Portfolio Results

Growth of \$1 — Returns (USD) as of June 30, 2026

Growth of \$1 — OWA Standard Wealth Models vs. Benchmarks (Oct 2005 – Jun 2026)



Hypothetical growth of \$1 invested at each model's inception, dividends reinvested; model performance is hypothetical and gross of advisory fees. Benchmark indices shown for comparison are not available for direct investment. Standard Wealth Models reflect Core ETF strategy performance beginning October 2005.

Model Portfolio Returns

Portfolio / Index	YTD	1 Yr	3 Yr*	5 Yr*	10 Yr*	Full Period*	Std Dev*
Conservative 40/60	5.33%	11.21%	9.85%	4.59%	5.61%	4.82%	6.90%
Moderate 55/45	7.07%	14.38%	11.93%	5.93%	7.31%	6.02%	9.29%
Balanced 65/35	8.23%	16.53%	13.34%	6.84%	8.44%	6.79%	10.91%
Growth 80/20	9.97%	19.82%	15.49%	8.21%	10.15%	7.90%	13.40%
Aggressive 100/0	12.12%	24.02%	18.21%	10.25%	12.22%	8.93%	16.34%
<i>S&P 500 Index</i>	10.21%	22.32%	20.61%	13.41%	15.51%	11.21%	15.09%
<i>Russell 2000 Index</i>	22.57%	40.78%	18.60%	6.98%	11.62%	9.02%	20.13%
<i>MSCI ACWI ex USA (net div.)</i>	13.68%	27.66%	18.82%	8.79%	9.93%	6.30%	17.08%

*Annualized. **Full Period** and **Std Dev** cover the entire report period (Oct 2005 – Jun 2026), so every row — models and indices alike — is measured over the identical window. Index rows shown in grey for comparison.

Model Portfolio Composition

DFA Fund	Conservative 40/60	Moderate 55/45	Balanced 65/35	Growth 80/20	Aggressive 100/0
DFAC – US Core Equity 2 ETF	14.5%	19.6%	23.1%	28.4%	35.5%
DCOR – US Core Equity Market ETF	14.5%	19.5%	23.1%	28.4%	35.5%
DFIC – International Core Equity ETF	7.3%	9.9%	11.8%	14.4%	18.0%
DFEM – Emerging Markets Core ETF	3.7%	4.9%	5.8%	7.2%	9.0%
DFGR – Global Real Estate ETF	—	1.1%	1.3%	1.6%	2.0%
DFSD – Short-Duration Fixed Income ETF	30.0%	18.8%	11.3%	—	—
DFCF – Core Fixed Income ETF	15.0%	11.3%	8.7%	5.0%	—
DFGX – Municipal/Gov Fixed Income ETF	15.0%	11.2%	8.7%	5.0%	—
DGCB – Global Core Plus Bond ETF	—	3.7%	6.2%	10.0%	—

Target allocations shown; weights are illustrative 1-decimal rebalancing targets and may drift between rebalances. — = not held in that model.

Important Disclosures

O'Reilly Wealth Advisors, LLC is a registered investment adviser. Model portfolio performance figures are hypothetical and do not represent actual trading. The return figures do not reflect the impact that material economic and market factors might have had on the adviser's decision-making if the adviser was actually managing portfolios. Projections are based on past performance, which is not necessarily indicative of future results. The performance figures reflect the deduction of advisory fees at the rate of 1% annually. The figures assume that dividends and other income were reinvested. Indices are not available for direct investment; index performance does not reflect the expenses associated with the management of an actual portfolio. Past performance is no guarantee of future results; current performance may be higher or lower than that shown. The investment return and principal value of an investment will fluctuate. Model portfolios are constructed using Dimensional (DFA) funds and are rebalanced every six months (semi-annually).