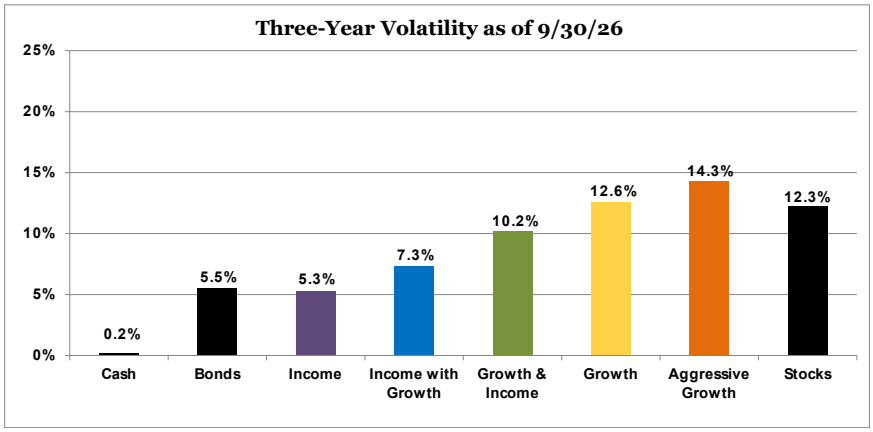
Asset Allocation Quarterly

Fourth Quarter 2026

The Confluence Asset Allocation process is centered upon risk management. Our Asset Allocation strategies offer a broad spectrum of risk profiles, ranging from a relatively conservative posture in Income (purple) to a risk-accepting profile in Aggressive Growth (orange). The volatilities of the primary asset classes of cash, bonds, and stocks are illustrated by the black bars for reference in the accompanying chart.



*Sources: Bloomberg, Confluence. Cash represented by the ML 0-3 Month T-Bill Index; Bonds are the Bloomberg US Agg Bond Index; Stocks are the S&P 500 Index.**

Risk characteristics across asset classes evolve over time as market and economic conditions change. As these cycles progress, we seek to keep each strategy aligned with its intended volatility profile. Our asset allocation decisions are guided by a forward-looking framework that incorporates a range of considerations, including economic trends, policy developments, interest rates, regulatory changes, and valuations. This approach produces diversified portfolios that can adapt to shifting conditions while remaining consistent with established risk parameters.

The Confluence Asset Allocation strategies are designed to offer distinct risk profiles. More conservative portfolios emphasize stability, accepting lower volatility in pursuit of steadier, though generally more modest, returns. More aggressive portfolios assume higher volatility in exchange for the potential to generate greater returns over time. This disciplined structure helps ensure that each portfolio remains aligned with its intended risk and return objectives.

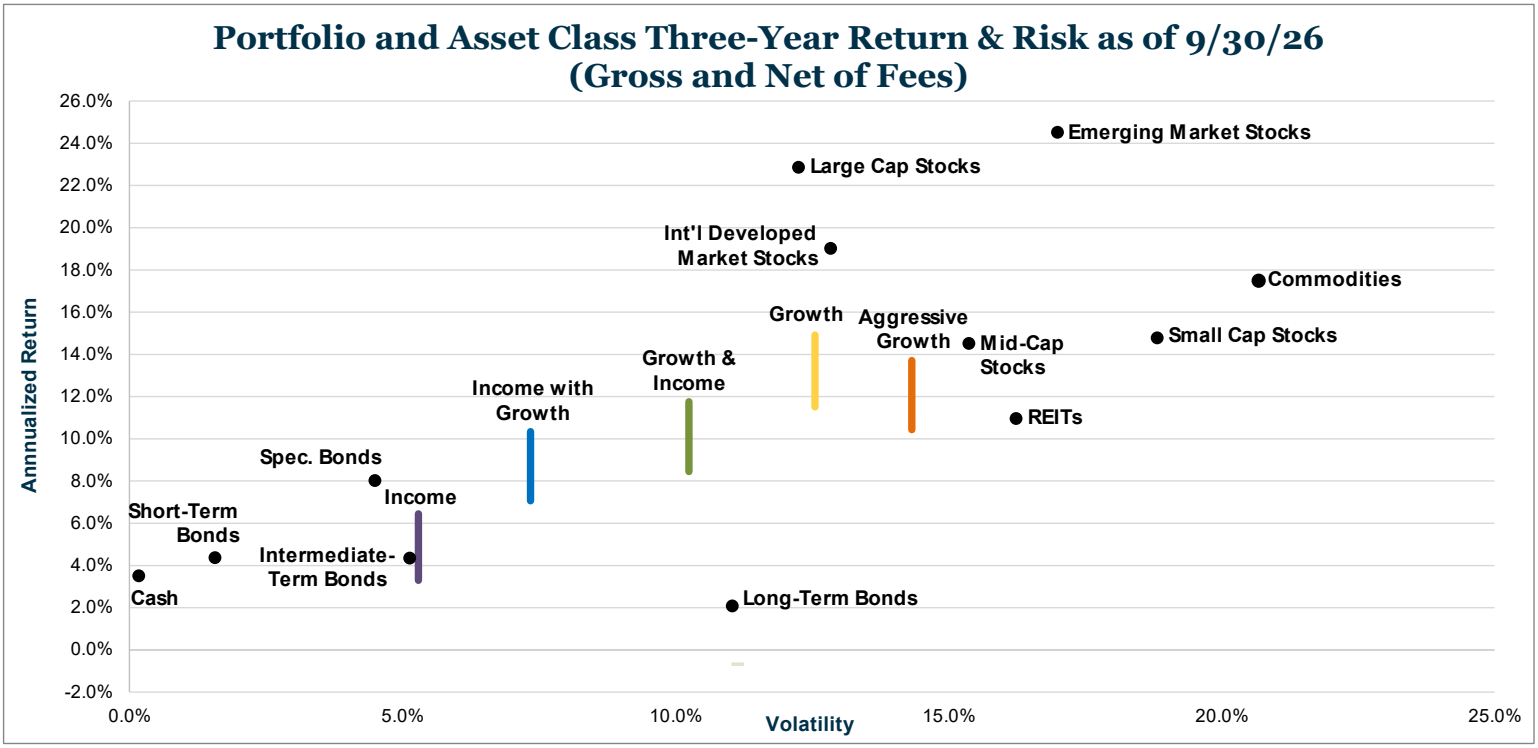
With the exception of commodities, asset class returns for Q3 were down sharply from Q2, due in part to persistent inflation and renewed Fed tightening, following a 25 bps hike in the fed funds rate in September. Bond returns were negative across all maturities. US large cap stocks rose, with technology and energy contributing to gains, but leadership narrowed as more rate-sensitive sectors declined. At the same time, rising financing costs weighed on small and mid-cap stocks. Developed international returns were muted due to European headwinds from energy costs and higher interest rates. Emerging market stocks declined on semiconductor weakness and dollar strength offsetting gains in resource-oriented Latin American markets. Commodities rose strongly, led by energy, as Middle East supply disruptions lifted oil prices.

Quarterly Asset Class Returns as of 9/30/2026

	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026	Q3 2026
Cash	1.4%	1.3%	1.3%	1.4%	1.2%	1.1%	1.1%	1.1%	1.0%	0.9%	0.9%	0.9%
US Short-Term Bonds	3.6%	0.2%	0.8%	3.6%	-0.8%	2.1%	1.5%	1.3%	1.2%	0.2%	0.4%	-1.0%
US Intermediate-Term Bonds	5.5%	-0.4%	0.5%	4.6%	-2.1%	2.6%	1.5%	1.8%	1.4%	0.1%	0.5%	-2.6%
US Long-Term Bonds	11.9%	-2.4%	-1.7%	7.9%	-7.4%	3.4%	-0.1%	3.3%	0.0%	-0.8%	1.5%	-7.8%
Speculative Grade Bonds	7.2%	1.5%	1.1%	5.3%	0.2%	1.0%	3.5%	2.5%	1.3%	-0.5%	2.5%	-1.8%
REITs	16.2%	-0.2%	0.1%	16.1%	-6.2%	0.9%	-1.2%	4.8%	-1.6%	4.8%	12.4%	-6.1%
US Large Cap Stocks	11.7%	10.6%	4.3%	5.9%	2.4%	-4.3%	10.9%	8.1%	2.7%	-4.3%	15.2%	2.3%
US Mid-Cap Stocks	11.7%	10.0%	-3.5%	6.9%	0.3%	-6.1%	6.7%	5.6%	1.6%	2.5%	14.5%	-6.4%
US Small Cap Stocks	15.1%	2.5%	-3.1%	10.1%	-0.6%	-8.9%	4.9%	9.1%	1.7%	3.5%	19.7%	-7.9%
Int'l Developed Market Stocks	10.4%	5.8%	-0.4%	7.3%	-8.1%	6.9%	11.8%	4.8%	4.9%	-1.2%	10.8%	0.8%
Emerging Market Stocks	7.9%	2.4%	5.0%	8.7%	-8.0%	2.9%	12.0%	10.6%	4.7%	-0.2%	24.1%	-0.4%
Commodities	-10.7%	10.4%	0.7%	-5.3%	3.8%	4.9%	-2.8%	4.1%	1.0%	40.0%	-11.4%	25.1%

*Sources: Morningstar Direct, Confluence.**

** Past performance is not indicative of future results. See last page for asset class composition/benchmark details and other important disclosures.*



*Source: Bloomberg, Confluence, using monthly data inclusive of gross and max net returns. See disclosures on last page for fee description; actual investment advisory fees may vary. Past performance is not indicative of future results. See last page for asset class composition/benchmark details and other important disclosures.**

Portfolio and Asset Class Commentary

The chart above shows the three-year returns and volatilities of 12 sub-asset classes, along with the five Confluence Asset Allocation strategies, represented by the colored vertical bars. Note that the return range for the Confluence strategies reflects gross-of-fee returns at the top of each bar and net returns at the bottom, with net returns assuming the industry-designated maximum fee of 3.00%.

Over the past three years, equities delivered strong returns, led by US large caps and emerging markets, while developed international stocks also performed well. Small and mid-cap stocks generated positive but lower returns and commodities posted substantial gains alongside higher volatility. Shorter-term bonds provided modest returns with lower volatility, while long-term bonds offered limited returns despite considerably greater risk. These differences highlight the importance of balancing return opportunities with the distinct risks across asset classes.

All five Confluence Asset Allocation strategies produced positive three-year returns. More aggressive strategies delivered higher returns with greater volatility, while conservative strategies generated steadier results. Aggressive Growth has been an outlier as it has held lower capitalization domestic stocks as well as international equities, which have underperformed the concentrated rally in US large caps.

At the core of our Asset Allocation approach is the principle that each strategy adheres to a specific and fixed volatility limit. For strategies with lower volatility thresholds, such as Income, bonds are more heavily utilized than stocks. Conversely, in strategies that have higher volatility ceilings, like Aggressive Growth, stocks play a larger role. This structured approach explains differences in sub-asset-class exposure across strategies. Higher-volatility assets, including small cap stocks and commodities, generally have a larger role in more risk-tolerant strategies such as Aggressive Growth. These differences reinforce the importance of sizing exposures according to each strategy's risk objectives. Quarterly performance should be considered in a longer-term context. Although gold posted a modest gain in the third quarter, its substantial appreciation over the past three years reflects sustained support from central bank demand and its role as a safe haven during times of geopolitical uncertainty.

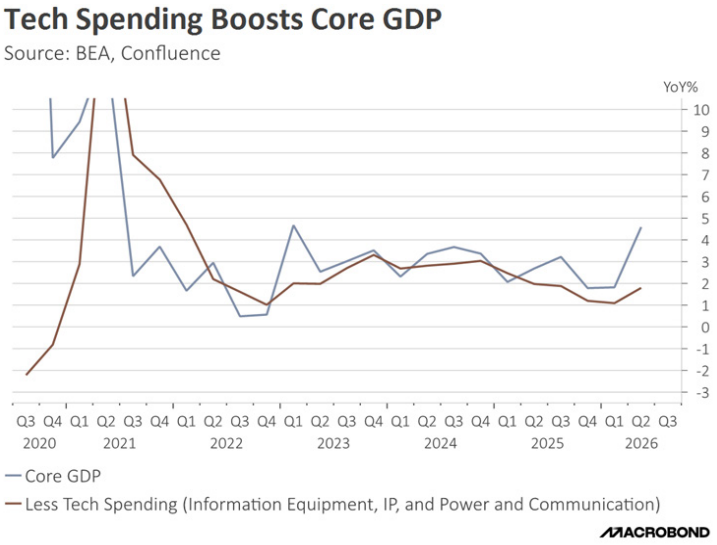
We remain positioned for continued economic expansion while recognizing a wider range of potential outcomes. Portfolios favor equities, complemented by selective fixed income exposure and strategic gold allocations. This quarter, we broadened equity exposure to participate in potential shifts in market leadership. Overall, Confluence's adaptive Asset Allocation strategy emphasizes diversification, driven by in-depth fundamental economic and market analysis. We selectively invest in assets that offer favorable risk/reward profiles, constructing portfolios that align with both long-term economic trends and current market conditions, while considering the investor's risk tolerance.

Fourth Quarter 2026 Asset Allocation Outlook

- We expect near-trend growth and no recession over our three-year horizon.
- Business investment and productivity gains should sustain the expansion.
- Additional Fed tightening is expected in the near term, resulting in inflation moderating over the forecast period.
- The Middle East conflict remains a source of growth and inflation risk.
- We added mid-cap exposure while retaining large cap and selective small cap holdings.
- We removed the Europe overweight given concerns about energy supply issues and political uncertainty.
- We maintain positions in Treasurys, MBS, and gold.

Economic Viewpoints

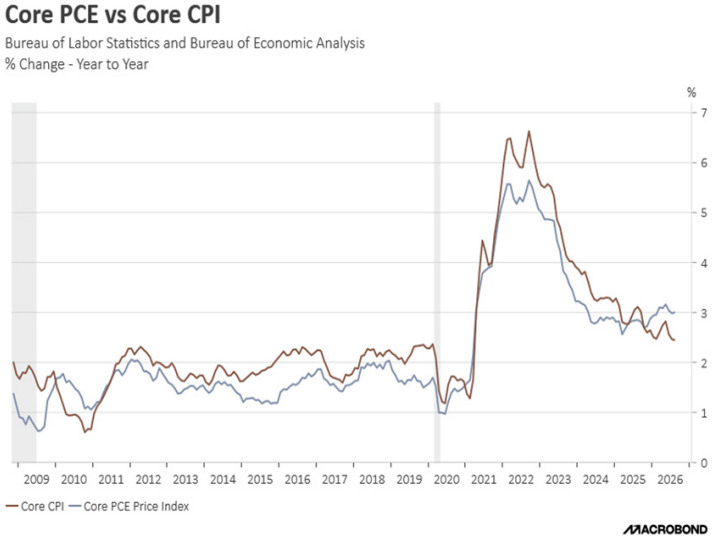
The US economy is entering a period in which the durability of growth matters more than its magnitude. Geopolitical uncertainty, weakening consumer sentiment, and expectations of tightening monetary policy threaten to slow activity, but sustained business investment provides an important counterweight. Our base case calls for an expansion near long-term trend over the next three years supported by continued spending on artificial intelligence (AI), infrastructure, and domestic productive capacity.



Technology-related investment has become an important source of economic growth, as the accompanying chart shows. The economy outside technology spending continues to expand, but the widening gap highlights the additional support provided by this investment cycle. Spending on computing capacity, software, and infrastructure creates demand today, but its longer-term value depends on whether businesses use that capacity to produce more efficiently. As spending growth eventually moderates, actualized productivity improvements should become increasingly important in sustaining output and profitability. We expect early gains in financial and professional services through faster research, document processing, and customer support, alongside improvements in industrial maintenance, production scheduling, and inventory management. These benefits should extend beyond US technology companies to businesses across developed markets and selected emerging economies, although adoption and earnings gains will vary.

Inflation remains an important influence on the pace and durability of growth. Persistent price increases erode household purchasing power, raise business costs, and limit the scope for monetary easing. The key question is whether inflation continues to moderate or becomes more entrenched through wage demands, pricing decisions, and expectations. Our base case assumes inflation will trend lower over the forecast horizon toward the Fed's 2% target, though services prices, tariffs, and high energy prices are likely to keep progress uneven. We expect the acute effects of the Iran war to dissipate within the three-year forecast period, easing one source of inflation pressure without necessarily resolving the others.

This creates a difficult timing problem for the Federal Reserve. Technology investment supports demand immediately, while its potential productivity benefits develop gradually. Over time, greater efficiency and productive capacity could help contain inflation without requiring a substantial slowdown in growth. Until those benefits become more widespread, the Fed must maintain enough restraint to prevent persistent inflation while avoiding unnecessary damage to demand.



While excessive tightening remains a risk, we expect the Fed to calibrate policy carefully as economic conditions evolve. Monetary policy works with a lag, so its strongest effects could arrive just as energy pressures fade and investment growth slows. While consumer weakness may become more visible later in the forecast period as lower-income households become exhausted by price pressures, we expect continued investment and broader productivity gains to help offset that moderation, supporting an expansion that remains intact but becomes more uneven across households and businesses.

The course of the conflict in the Middle East and its effect on energy prices will influence the pace of economic growth. A prolonged disruption would weigh on household purchasing power and business margins, while a resolution could ease inflation pressures and support demand. Our base case assumes the conflict is resolved within the forecast period. While we continue to expect economic expansion, a more persistent disruption could weaken that outlook.

Stock Market Outlook

We expect earnings growth to become a more consequential driver of equity returns over the medium to longer term, with less support from multiple expansion. Investor enthusiasm surrounding AI has supported a concentrated rally in mega-cap technology companies, bringing forward expectations for future growth and profitability. Continued AI investment should bolster economic activity, but companies will increasingly need to demonstrate that spending translates into profitable growth and attractive returns on capital. As productivity benefits spread across industries, earnings opportunities should broaden beyond the companies building AI infrastructure to those using it to improve efficiency and margins. This creates scope for wider market participation without requiring a sustained increase in valuation multiples. We therefore remain constructive on equities, while expecting greater differentiation based on profitability, capital discipline, and the price investors pay for future earnings.

We continue to favor US large caps and, where risk appropriate, we have added a broad-based mid-cap holding, while retaining selective small cap exposure. We see opportunities in mid-cap companies with attractive relative valuations and improving earnings prospects as capital investment and productivity gains broaden beyond the largest firms. Lower-risk portfolios maintain a value tilt, while higher-risk portfolios modestly emphasize growth. We expect stronger earnings growth to balance the limited scope for valuation expansion, so this positioning is better suited for investors with a greater tolerance for volatility. We favor energy, defense, and industrial companies, supported by infrastructure spending, reshoring, and national security investment. Dividend-oriented ETFs provide income that can help cushion volatility, while our small and mid-cap allocations continue to emphasize quality and dividends.

We continue to see opportunities in international equities given attractive relative valuations, diversified earnings exposure and improvements in corporate profitability and capital allocation. However, this quarter we removed the dedicated overweight to Europe, reflecting concerns about energy supply, political uncertainty, and structural growth constraints. Europe remains represented within our broad-based international developed market position, preserving exposure to its investment opportunities while reducing our prior regional emphasis.

We increased emerging market exposure in our Aggressive Growth portfolio, including a dedicated allocation to Latin America. The region offers exposure to energy, metals, and other resources that could benefit from infrastructure investment, electrification, and efforts to diversify global supply chains. Selected markets also offer attractive relative valuations and dividend income, while potential monetary easing could support domestic activity as inflation moderates. These opportunities remain subject to currency volatility, commodity cycles and country-specific political risks. We believe the increased allocation provides a complementary source of potential returns alongside our developed market holdings.

Bond Market Outlook

We expect further monetary tightening in the near term but eventual easing later in the forecast period as inflation moderates and demand softens. Excessive tightening remains a risk, particularly if the delayed effects of higher rates intensify just as inflation pressures are subsiding.

We continue to favor high-quality fixed income, maintaining overweight positions in Treasurys and mortgage-backed securities (MBS). We expect yields to be the primary contributor to returns, with selective opportunities for price appreciation as monetary policy shifts toward easing later in the forecast period. Treasurys provide liquidity and potential diversification during periods of economic uncertainty, while agency MBS offer additional yield with limited credit risk. The yield curve could flatten as short-term rates rise, and our preference is for allocations in the short and intermediate duration. This backdrop reinforces our emphasis on income, quality, and disciplined management of interest rate risk.

We modestly increased exposure to longer maturities, positioning the portfolios to benefit from current higher yields while preserving flexibility should interest rates or credit conditions evolve differently than expected. We remain selective in investment-grade corporate bonds. Tight corporate spreads leave limited room for further compression and little cushion against earnings disappointments or deteriorating credit conditions. Financing needs associated with AI infrastructure and other capital spending could also increase bond supply, placing pressure on spreads and reinforcing our preference for higher-quality alternatives. We favor selective exposure to higher-quality speculative-grade bonds, particularly BB-rated issuers, for their attractive income potential while limiting exposure to weaker credits.

Other Markets

We retain gold across most strategies as a portfolio diversifier and a potential stabilizer during periods of geopolitical, inflationary, and currency uncertainty. Over our three-year forecast period, we expect central bank reserve diversification and demand for a store of value to remain supportive.

Fourth Quarter 2026	Income		Income With Growth		Growth & Income		Growth		Aggressive Growth	
	Current	Change	Current	Change	Current	Change	Current	Change	Current	Change
Cash	1%	-	1%	-	1%	-	1%	-	1%	-
Short-Term Bonds	13%	-	3%	3%	-	-	-	-	-	-
Intermediate-Term Bonds	45%	-	32%	-	13%	(4%)	-	-	-	-
Long-Term Bonds	20%	-	15%	-	3%	3%	-	-	-	-
Speculative Grade Bonds	6%	2%	4%	-	-	-	-	-	-	-
Real Estate	-	-	-	-	-	-	-	-	-	-
US Large Cap Stocks	10%	-	25%	-	43%	-	50%	-	42%	-
US Mid Cap Stocks	-	-	-	-	8%	6%	7%	5%	-	-
US Small Cap Stocks	-	-	-	-	3%	-	3%	-	-	-
Int'l Developed Market Stocks	5%	(2%)	17%	(3%)	24%	(5%)	29%	(5%)	35%	(7%)
Emerging Market Stocks	-	-	-	-	-	-	-	-	12%	7%
Commodities	-	-	3%	-	5%	-	10%	-	10%	-
Total	*100%*		*100%*		*100%*		*100%*		*100%*	

See last page for disclosures and important details regarding portfolio allocations.

Income

The Income strategy emphasizes income generation through a laddered fixed income portfolio favoring Treasurys and agency MBS, with a modest addition to BB-rated speculative-grade bonds for their attractive yields, funded by a small reduction in broad developed international equity exposure. US large caps retain their value tilt, complemented by dividend-oriented and defense positions, while broad-based developed international equities remain part of the allocation.

Income with Growth

The Income with Growth strategy combines a foundation of fixed income with selective equity exposure to support current income and future growth. This quarter, we added to short-term bonds while retaining a concentration in intermediate maturities, overweight positions in US Treasurys and agency MBS, and speculative-grade exposure for its attractive yield. Equities remain primarily in US large caps with a value tilt, rounded out by dividend-oriented, energy, and defense holdings. Within the international developed allocation, we reduced the Europe overweight while maintaining the broad-based, mining, Asia-Pacific, and international small cap value positions. A small gold allocation complements these holdings by providing an additional source of diversification.

Growth & Income

The Growth & Income strategy combines diversified equity exposure with a meaningful allocation to high-quality fixed income. We modestly extended duration while retaining a concentration in intermediate-maturity Treasurys and agency MBS. Domestic equities remain primarily in US large caps, with dividend-oriented, energy, and defense holdings, alongside small and mid-cap allocations. This quarter, we added a broad-based mid-cap holding and reduced developed international exposure by removing the Europe overweight. Sizable international allocations remain through broad-based, mining, Asia-Pacific, and international small cap value positions. Gold is retained for its role as a potential stabilizer during periods of geopolitical and currency uncertainty.

Growth

The Growth strategy emphasizes equity appreciation with no fixed income allocation. Approximately half the portfolio is invested in US large caps with a modest value tilt, complemented by dividend-oriented, energy, industrials, and defense holdings. This quarter, we increased the broad-based mid-cap exposure, funded by removing the dedicated Europe overlay. Developed international exposure remains diversified across broad-based, mining, Asia-Pacific, and international small cap positions. Gold remains a strategic diversifier, with central bank demand and reserve diversification supporting its longer-term investment case.

Aggressive Growth

The Aggressive Growth strategy combines diversified equity exposures with a commodity allocation, taking positions suited to investors with greater tolerance for risk and volatility. Domestic holdings include targeted exposure to defense, dividends, energy, and industrials. Developed international equities remain a significant allocation, despite the reduction of the Europe overweight. We increased the emerging markets allocation, including a dedicated Latin America position, to broaden geographic and economic participation. Gold remains in the portfolio as a strategic diversifier.

Performance & Disclosures

(For Periods Ending September 30, 2026)

Strategy	ITD	15 - year	10 - Year	5 - Year	3 - Year	1 - Year	YTD	QTD
Income Taxable - Gross of Fees	5.6%	-	-	2.4%	6.4%	0.4%	(1.0%)	(3.3%)
Income Taxable - Net of Fees	2.4%	-	-	(0.6%)	3.3%	(2.6%)	(3.2%)	(4.0%)
Benchmark - 20% S&P 500 and 80% Bloomberg US Agg Bond Index	4.0%	-	-	2.2%	7.7%	1.6%	0.2%	(2.4%)
Income Taxable with Growth - Gross of Fees	9.5%	8.8%	8.4%	5.5%	10.3%	5.0%	2.4%	(1.8%)
Income Taxable with Growth - Net of Fees	6.3%	5.6%	5.2%	2.4%	7.1%	1.9%	0.1%	(2.6%)
Benchmark - 40% S&P 500 and 60% Bloomberg US Agg Bond Index	7.7%	7.4%	6.9%	5.1%	11.4%	5.0%	3.3%	(1.2%)
Growth and Income Taxable - Gross of Fees	8.3%	10.0%	9.4%	6.8%	11.8%	8.0%	4.7%	(0.2%)
Growth and Income Taxable - Net of Fees	5.1%	6.8%	6.2%	3.6%	8.4%	4.8%	2.4%	(1.0%)
Benchmark - 70% S&P 500 and 30% Bloomberg US Agg Bond Index	9.7%	11.5%	11.1%	9.4%	17.1%	10.3%	8.0%	0.5%
Growth - Gross of Fees	9.3%	11.8%	11.5%	8.5%	14.9%	11.1%	7.1%	1.0%
Growth - Net of Fees	6.0%	8.5%	8.2%	5.3%	11.5%	7.8%	4.7%	0.2%
Benchmark - S&P 500	12.5%	15.7%	15.3%	13.8%	22.9%	15.7%	12.7%	2.3%
Aggressive Growth - Gross of Fees	8.5%	10.8%	10.1%	7.2%	13.8%	13.3%	8.4%	1.8%
Aggressive Growth - Net of Fees	5.3%	7.5%	6.9%	4.0%	10.4%	9.9%	6.0%	1.0%
Benchmark - S&P 500	12.5%	15.7%	15.3%	13.8%	22.9%	15.7%	12.7%	2.3%

ITD=Inception to Date. Inception Dates: Income Taxable: 1/1/18; Income Taxable with Growth: 12/1/08; Growth & Income Taxable: 9/1/08; Growth: 9/1/08; Aggressive Growth: 8/1/08.

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[1] Net-of-fee performance was calculated using the highest applicable annual bundled fee of 3.00% applied quarterly. This fee includes brokerage commissions, portfolio management, consulting services and custodial services. The Confluence fee schedule for this composite is as follows: 0.40% on the first $500,000; 0.35% on the next $500,000; and 0.30% over $1,000,000. There are no incentive fees. Clients pay an all-inclusive fee based on a percentage of assets under management. The collection of fees produces a compounding effect on the total rate of return net of fees. Bundled fee accounts make up 100% of the composite for all periods. Actual investment advisory fees incurred by clients may vary. Wrap fee schedules are provided by independent wrap sponsors and are available upon request from the respective wrap sponsor.

Each strategy is implemented using Exchange Traded Funds (ETFs) and the investment objective is the pursuit of nominal returns (yield and growth) in excess of inflation, subject to the limitations of the risk constraint for each strategy. The targeted risk constraint and appropriate investor risk tolerance for each strategy is as follows: Aggressive Growth (High), Growth (Average), Growth & Income (Moderate), Income with Growth (Conservative), and Income (Conservative).

The asset allocations shown represent the individual ETFs used for the asset allocations in the model portfolios as of 10/22/2026 and do not represent the precise allocation of assets in an actual client account. Asset allocation in client accounts may vary based on individual client considerations and market fluctuations. The allocation of assets in the model portfolio may be changed from time to time due to market conditions and economic factors. The investments held by the portfolio are ETFs and are not guaranteed and carry a risk of loss of principal. There are investment risks in investing in these strategies. Each asset class has specific risks associated with it and no specific asset class can prevent a loss of capital in market downturns. In a rising interest rate environment, the value of fixed income securities generally declines. Speculative grade bonds are subject to greater risk of loss of principal and interest, including default risk, than higher-rated securities. Investments in international and emerging market securities include exposure to risks such as currency fluctuations, foreign taxes and regulations, and the potential for illiquid markets and political instability. The real estate asset class contains Real Estate Investment Trust (REIT) securities.

Confluence utilizes fixed income ETFs for the bond asset classes to deliver the income and lower volatility traditionally available from a diversified bond portfolio. Fixed income ETFs are not bonds, but are pro-rata interests in publicly traded bond funds. Investors should be aware there are limitations in utilizing fixed income ETFs, which are subject to market risk, including the possible loss of principal. There may be times when an ETF's performance may vary relative to its targeted benchmark. And while ETFs generally trade very close to their net asset values, during times of market disruption they can trade at discounts or premiums, directly affecting performance. Liquidity can vary depending upon market conditions. ETFs trade like a stock but charge internal management fees; there will be brokerage commissions associated with buying and selling exchange traded funds unless trading occurs in a fee-based account. Investors should consider an ETF's investment objective, risks, charges, and expenses carefully before investing.

Information provided in this report is for educational and illustrative purposes only and should not be construed as individualized investment advice or a recommendation. The investment or strategy discussed may not be suitable for all investors. Investors must make their own decisions based on their specific investment objectives and financial circumstances. Opinions expressed are current as of the date shown and are subject to change.

* Benchmark returns and volatility calculations utilize monthly data through 9/30/2026. Investors cannot invest directly in an index. Past performance does not guarantee future performance. Asset class and benchmark index representation: Cash (Bloomberg T-Bill Index); Short-Term Bonds (Bloomberg 1-3 Year US Corp&Govt); Intermediate-Term Bonds (Bloomberg 5-7 Year US Corp&Govt); Long-Term Bonds (Bloomberg 10+Yr US Corp&Govt); Speculative Grade/High-Yield Bonds (Bloomberg US High Yield); REITs (FTSE NAREIT Equity); Large Cap (S&P 500); Mid-Cap (S&P MidCap 400); Small Cap (S&P Small Cap 600); Foreign Developed Country (MSCI EAFE); Emerging Markets (MSCI Emerging Markets); Commodities (S&P GSCI).

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