

Q3 2025 ALLOCATIONS

A New Approach to Model Portfolio Solutions

Zacks+ is a holistic portfolio solution that pairs Zacks proprietary ETFs with a suite of Separately Managed Accounts (SMAs). Through this core and satellite structure, Zacks+ Model Portfolios offer individual security ownership at reduced costs within a risk-based framework.

Constructed based on the Zacks Investment Committee's asset allocation assumptions, these model allocations are actively managed throughout the year. The result is a Unified Managed Account (UMA) solution for no added cost outside of ETF expense ratios.

Components of Zacks+:

➤ **Zacks Proprietary Exchange Traded Funds** form the "core" component of the core-satellite structure that defines Zacks+ Model Portfolios.

➤ **Zacks Separately Managed Accounts** were designed for the Zacks+ solution to provide asset class exposure. These SMAs include single stock securities as well as third party Exchange Traded Funds, depending on the asset class.

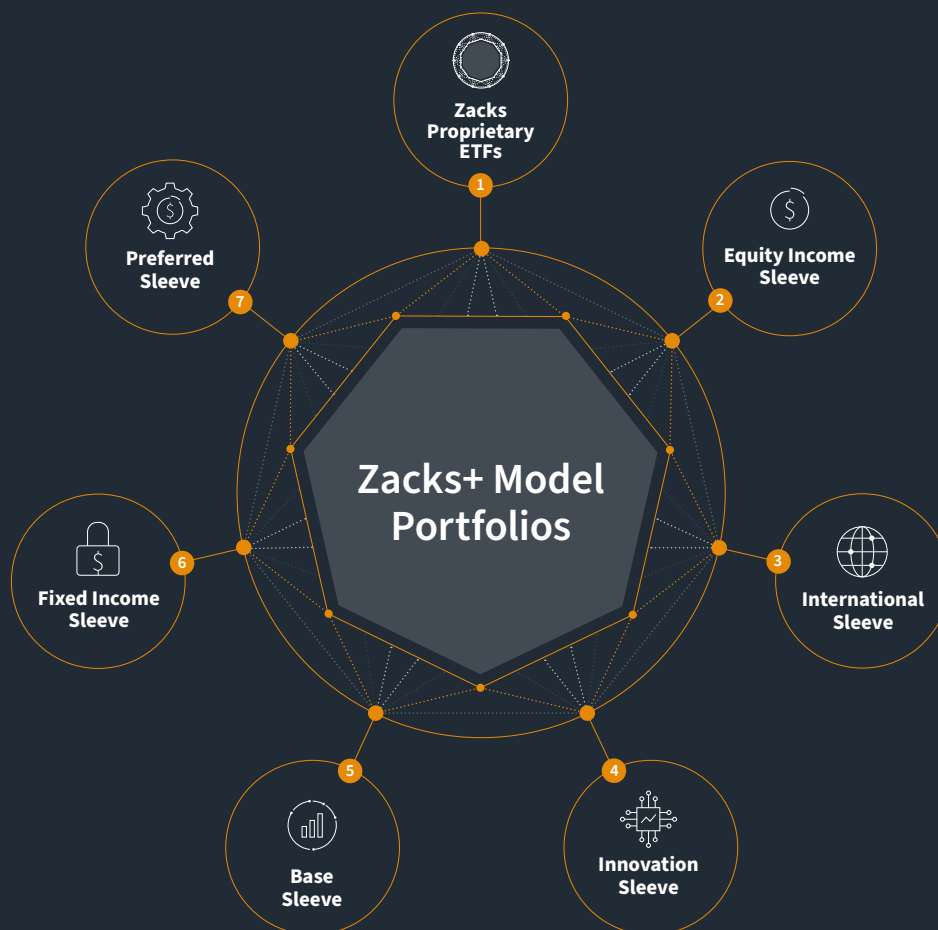
Key Features:

7 Distinct Models

Single Stock Ownership

Active Management

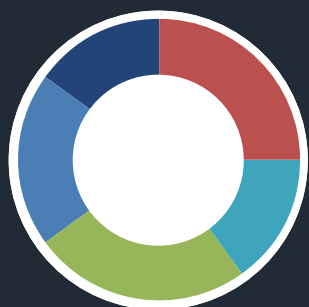
No Strategist Fees
(not including ETF expense ratios)



Model Portfolio Allocations

Zacks+ Model Portfolios offer solutions along the risk spectrum. The portfolios are designed to function as a full account solution for a client looking for more than just an ETF-only model. Unlike a traditional Unified Managed Account solution, Zacks+ gives the client a chance to own single stock securities while maintaining a concentrated portfolio. Each model maintains an average of 30-75 holdings and can be funded for \$200K.

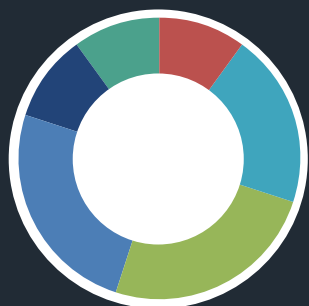
All Equity Model*



Strategy	Proposed % of Portfolio	Asset Class
■ Zacks Earnings Consistent Portfolio ETF	25%	Large Core
■ Zacks Small/ Mid Cap ETF	15%	Mid and Small Cap Core
■ Base (All cap Stock sleeve)	25%	All Cap Stock sleeve
■ Zacks Focus Growth ETF	20%	Large Growth
■ International	15%	International Developed/Emerging Markets
Total	100%	
Total Holdings	59	

*Asset allocation subject to change

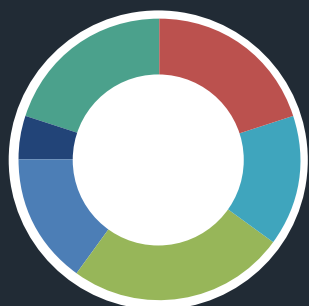
Aggressive Model*



Strategy	Proposed % of Portfolio	Asset Class
■ Zacks Earnings Consistent Portfolio ETF	10%	Large Core
■ Zacks Small/ Mid Cap ETF	20%	Mid and Small Cap Core
■ Base	25%	All Cap Stock sleeve
■ Zacks Focus Growth ETF	25%	Large Growth
■ International	10%	International Developed/Emerging Markets
■ Fixed Income	10%	Taxable Fixed Income Blend
Total	100%	
Total Holdings	65	

*Asset allocation subject to change

Moderate Aggressive Model*



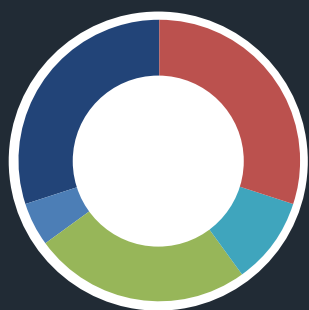
Strategy	Proposed % of Portfolio	Asset Class
■ Zacks Earnings Consistent Portfolio ETF	20%	Large Core
■ Zacks Small/ Mid Cap ETF	15%	Mid and Small Cap Core
■ Base	25%	All Cap Stock sleeve
■ Zacks Focus Growth ETF	15%	Large Growth
■ International	5%	International Developed/Emerging Markets
■ Fixed Income	20%	Taxable Fixed Income Blend
Total	100%	
Total Holdings	65	

*Asset allocation subject to change

Source: Zacks Investment Management as of June 30, 2025.

Strategic allocations are as of the date indicated, are subject to change, and should not be relied upon as current thereafter. All asset allocation scenarios are for simulation purposes only and are not intended to represent a specific asset allocation strategy or recommend a particular allocation. Each investor's situation is unique and asset allocation decisions should be based on an investor's risk tolerance, time horizon and financial situation. Information above should not be construed as a recommendation to invest in a particular security.

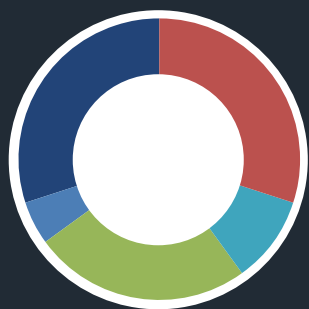
Moderate Growth Model*



Strategy	Proposed % of Portfolio	Asset Class
■ Zacks Earnings Consistent Portfolio ETF	30%	Large Core
■ Zacks Small/ Mid Cap ETF	10%	Mid and Small Cap Core
■ Innovation	25%	Growth Stock Sleeve
■ International	5%	International Developed/Emerging Markets
■ Fixed Income	30%	Taxable Fixed Income Blend
Total	100%	
Total Holdings	30	

*Asset allocation subject to change

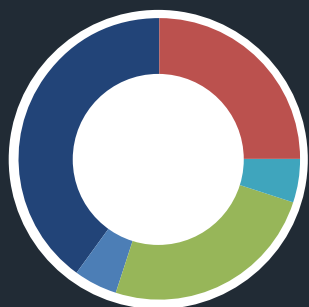
Moderate Value Model*



Strategy	Proposed % of Portfolio	Asset Class
■ Zacks Earnings Consistent Portfolio ETF	30%	Large Core
■ Zacks Small/ Mid Cap ETF	10%	Mid and Small Cap Core
■ Equity Income	25%	Dividend Income Stock Sleeve
■ International	5%	International Developed/Emerging Markets
■ Fixed Income	30%	Taxable Fixed Income Blend
Total	100%	
Total Holdings	51	

*Asset allocation subject to change

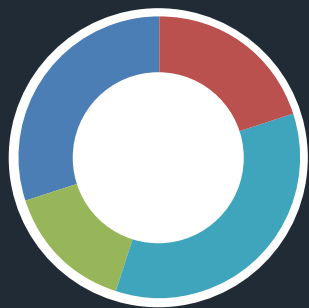
Balanced Model*



Strategy	Proposed % of Portfolio	Asset Class
■ Zacks Earnings Consistent Portfolio ETF	25%	Large Core
■ Zacks Small/ Mid Cap ETF	5%	Mid and Small Cap Core
■ Equity Income	25%	Dividend Income Stock Sleeve
■ Zacks Focus Growth ETF	5%	Large Growth
■ Fixed Income	40%	Taxable Fixed Income Blend
Total	100%	
Total Holdings	50	

*Asset allocation subject to change

Income Model*



Strategy	Proposed % of Portfolio	Asset Class
■ Zacks Earnings Consistent Portfolio ETF	20%	Large Core
■ Equity Income	35%	Dividend Income Stock Sleeve
■ Preferred	15%	Preferred Securities
■ Fixed Income	30%	Taxable Fixed Income Blend
Total	100%	
Total Holdings	49	

*Asset allocation subject to change

Source: Zacks Investment Management as of June 30, 2025.

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