

DEFINED DURATION 5 ETF (DDV)

WHY DDV?

1. PLANNING BASED.

The Defined Duration 5 ETF is designed to be utilized across moderately short time horizons to match to 3-7 year financial planning needs.

2. TIME-WEIGHTED ALLOCATION.

Market value weighted bond funds allow bond durations to change. This may result in skewing bond durations due to excessive holdings in long duration bonds. This can make them inefficient financial planning instruments due to floating interest rate risk. DDV attempts to correct this by maintaining shorter bond durations and replacing a poor long duration instrument (T-Bonds) with a good long duration instrument (stocks). The Fund is typically 85/15 bonds/stocks with a focus on capital preservation over growth.

3. COUNTERCYCLICAL REBALANCING.

The fund seeks to maintain a more consistent duration profile by rebalancing in a countercyclical manner. Unlike most 3-7 year bond instruments, which allow duration to skew longer over time

4. SYSTEMATIC. LOW COST. TAX EFFICIENT.

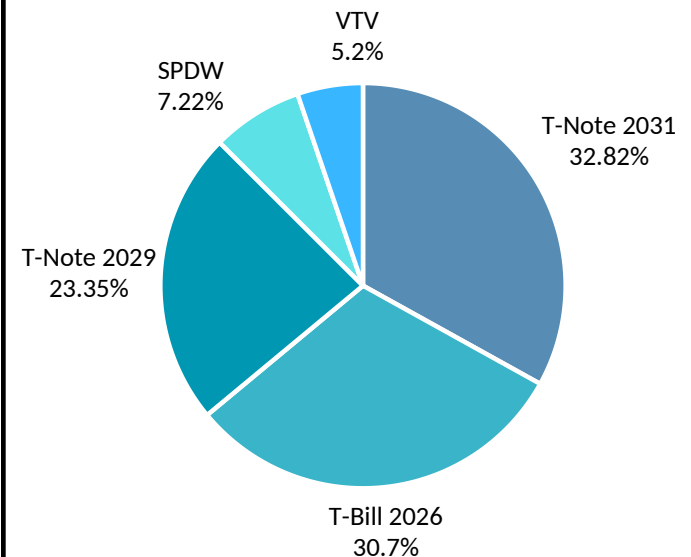
DDV is an elegant, but simple ETF that maintains low costs and a tax efficient rebalancing methodology. It does all of this in a diversified, algorithmic and systematic fund of funds structure.

KEY FACTS

Fund Inception	11/12/2025
Gross Expense Ratio*	0.27%
Net Expense Ratio	0.25%
# Underlying Holdings	6,000+
Net Assets	\$19,000,000
Ticker	DDV
CUSIP	02072Q333
Exchange	CBOE

TOP HOLDINGS

Bond Holdings	86.87%
US Treasury Note 3.875% 04/30/2031	32.82%
US Treasury Bill 10/29/2026	30.7%
US Treasury Note 3.5% 03/15/2029	23.35%
Equity Holdings	12.42%
SPDR Foreign Developed Stock ETF (SPDW)	7.22%
Vanguard US Value ETF (VTV)	5.2%



*The Fund's investment adviser has contractually agreed to reduce its management fee from 0.25% to 0.23% of the Fund's average daily net assets. This Agreement will remain in place until November 30, 2026 unless terminated sooner by the Trustees.

Disclaimer: Nothing in this factsheet should be misconstrued as an intent to purchase or sell securities. Portfolio holdings can change and should not be considered as investment advice or a recommendation to buy, sell or hold any particular security. Past performance is not indicative of future returns. Please consult with your financial advisor before making any decisions to buy or sell securities.

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Fund Performance as of 09/30/2026	1 Month	3 Month	YTD	1 Year	Since Inception (11/12/2025)
Market Price	-1.24%	-0.86%	1.56%		2.09%
NAV	-1.22%	-0.88%	1.60%		2.11%

The fund is new and does not have performance history for a full calendar year as of the most recent quarter end.

Past performance does not guarantee future results. The performance data quoted represents past performance and current returns may be lower or higher. The investment return and principal will fluctuate so that an investor's shares when redeemed may be worth more or less than the original cost. The Fund's most recent month-end performance can be found at disciplinefunds.com. Returns for less than one year are not annualized.

Net asset value ("NAV") returns are based on the dollar value of a single share of the ETF, calculated using the value of the underlying assets of the ETF minus its liabilities, divided by the number of shares outstanding. The NAV is typically calculated at 4:00PM EST on each business day the exchange is open for trading. Market returns are based on the trade price at which shares are bought and sold. Market performance does not represent the returns you would receive if you trades shares at other times. Total return reflects reinvestment of distributions on ex-date for NAV returns and payment date for Market Price Returns. The market price of the ETF's shares may differ significantly from their NAV during periods of market volatility.

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IMPORTANT DISCLOSURES

The Fund's investment objectives, risks, charges and expenses must be considered carefully before investing. [Click here](#) for the Fund's Prospectus, and [here](#) for the Fund's SAI. All fund documents can be found at <https://disciplinefunds.com/documents/>. A free hardcopy of any prospectus may be obtained by calling +1.215.882.9983. Read carefully before investing.

Investments involve risk. Principal loss is possible. The Defined Duration 5 ETF has the same risks as the underlying securities traded on the exchange throughout the day. Unlike mutual funds, ETFs may trade at a premium or discount to their net asset value. Investments in foreign securities involve political, economic, and currency risks, greater volatility and differences in accounting methods. These risks are magnified in emerging markets. DDV is inherently "countercyclical" and may underperform its benchmark for long periods of time.

Rebalancing and tax-efficient management strategies may not prevent losses in declining markets. Tax outcomes are not guaranteed, and investors may still receive taxable distributions. Investors should consult their own tax advisors regarding the tax consequences of an investment in the Funds. **Bond and Fixed Income Risks.** Changes in interest rates generally will cause the value of fixed-income and bond instruments held by underlying bond ETFs to vary inversely to such changes.

Frontier Markets Risk. Compared to foreign developed and emerging markets, investing in frontier markets may involve heightened volatility. **Fund of Funds Risk.** Because it invests primarily in other funds, the Fund's investment performance largely depends on the investment performance of the selected underlying exchange-traded funds (ETFs). **New Fund Risk.** The Fund is a recently organized management investment company with limited operating history. There can be no assurance that the Fund will grow to or maintain an economically viable size.

This material has been distributed for informational purposes only and should not be considered as investment advice or a recommendation of any particular security, strategy or investment product.

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The Funds sub-advisor is Orcam Financial Group, LLC, doing business as Discipline Funds.

The Fund is distributed by PINE Distributors LLC. The Fund's investment adviser is Empowered Funds, LLC, which is doing business as ETF Architect. Orcam Financial Group, LLC (DBA Discipline Funds) serve as the Sub-advisers to the Fund. PINE Distributors LLC is not affiliated with ETF Architect or Orcam Financial Group, LLC (DBA Discipline Funds). Learn more about PINE Distributors LLC at FINRA's [BrokerCheck](#).

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