SIMPLIFY ETFs

Simplify Model Portfolios

Thoughtfully combining institutional investment techniques to modernize traditional risk-based portfolios.

INSTITUTIONAL USE ONLY

Simplifying Portfolio Construction

Objective-based model portfolios from Simplify

Access to Simplify's institutional alternative and active strategies

Simplify's risk-based approach to portfolio construction thoughtfully combines outcome-oriented, active, and factor-based strategies with traditional beta to provide investors with differentiated solutions to navigate evolving markets.

Objective-Built Portfolios

Thoughtfully designed portfolios take an objective-based lens to asset allocation, ensuring optimized exposure across the risk spectrum.

+

Active, Risk-Aware

The inclusion of actively managed strategies provides both alpha and risk-mitigation – a key investment philosophy of the firm.

+

Institutional Alternatives

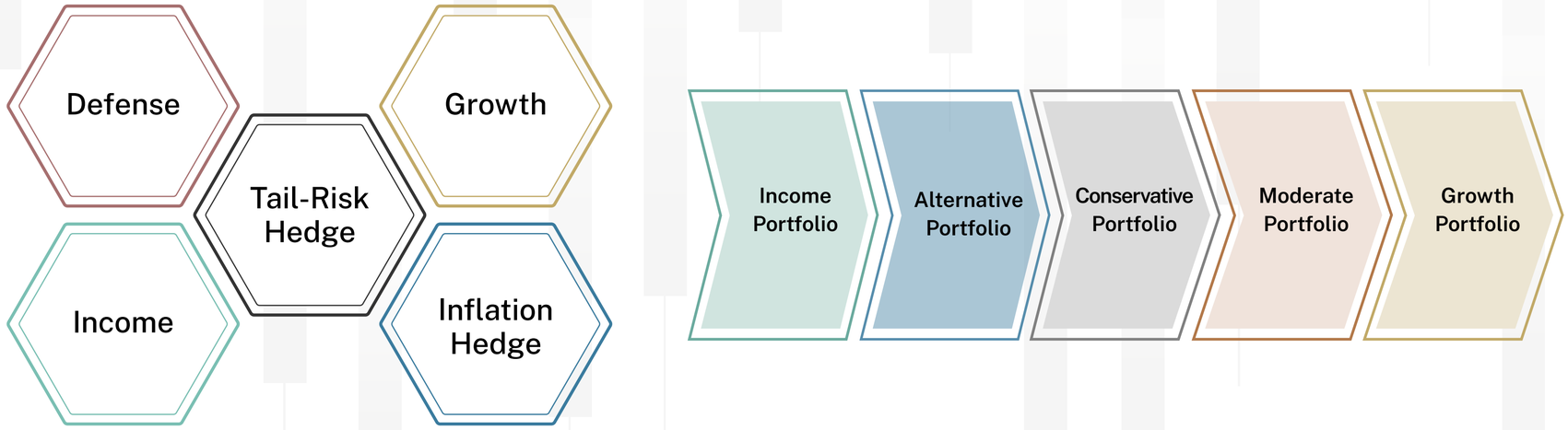
Liquid alternatives provide diversified sources of risk and return beyond traditional market beta, allowing portfolios to weather various market environments.

Institutional, Objective-Based Portfolio Construction

Simplify's objective-based framework drives outcome-oriented portfolios across desired risk profiles with a differentiated investment process that:

- Looks beyond asset class labels to understand the key drivers of investment risk
- Follows an institutional approach to allow for greater flexibility and more tailored exposures across the risk spectrum

Investment Objectives → Multi-Asset Models → Key Investor Benefits



- ✓ Access to alternative sources of risk and return
- ✓ Enhanced diversification to traditional markets
- ✓ Enhanced income
- ✓ Drawdown protection

Source: Simplify Asset Management. As of 03/31/26.

Simplify Multi-Asset Portfolios

Alternative sources of risk and return, enhanced income and downside protection

		Income	Alternative	Conservative	Moderate	Growth
Equity (%)		**0**	**20**	**35**	**60**	**80**
NXTI	Simplify NEXT Intangible Core Index ETF	—	—	10	13	20
HEQT	Simplify Hedged Equity ETF	—	20	15	10	—
RUNN	Running Oak Efficient Growth ETF	—	—	5	10	10
SPBC	Simplify US Equity PLUS Bitcoin Strategy ETF	—	—	—	—	4
TMSL	T. Rowe Price Small-Mid Cap ETF	—	—	—	—	10
AVDE	Avantis International Equity ETF	—	—	—	10	12
EYLD	Cambria Emerging Shareholder Yield ETF	—	—	—	7	9
WLDR	Simplify Affinity World Leaders Equity ETF	—	—	5	10	15
Fixed Income (%)		**80**	**15**	**36**	**20**	**5**
AGGH	Simplify Aggregate Bond ETF	30	—	12	8	—
BUCK	Simplify Treasury Option Income ETF	10	—	10	5	—
MTBA	Simplify MBS ETF	—	—	4	—	—
CDX	Simplify High Yield ETF	10	—	5	3	—
GAEM	Simplify Gamma Emerging Market Bond ETF	10	—	—	—	—
KNRG	Simplify Kayne Anderson Energy and Infrastructure Credit ETF	10	15	5	4	5
TYA	Simplify Intermediate Term Treasury Futures Strategy ETF	10	—	—	—	—
Alternative (%)		**20**	**65**	**29**	**20**	**15**
CTA	Simplify Managed Futures Strategy ETF	—	25	6	4	4
YGLD	Simplify Gold Strategy PLUS Income ETF	—	—	5	4	3
FOXY	Simplify Currency Strategy ETF	—	25	7	5	4
HARD	Simplify Commodities Strategy No K-1 ETF	—	—	5	3	—
SBAR	Simplify Barrier Income ETF	20	—	—	—	—
SDMF	Simplify DBi CTA Managed Futures Index ETF	—	15	6	4	4

Definitions

Alternative Model Portfolio: Primarily centered on non-traditional investment strategies, with a focus on diversifying return sources and improving risk-adjusted outcomes beyond those of traditional stock and bond portfolios.

Conservative Model Portfolio: Generally emphasizes capital preservation and lower volatility, with selective use of alternative strategies to support improved risk-adjusted returns.

Growth Model Portfolio: Primarily prioritizes long-term capital appreciation, with alternative strategies incorporated to diversify return drivers and improve risk-adjusted outcomes.

Income Model Portfolio: Typically focused on income generation and risk management, with alternative strategies incorporated to enhance risk-adjusted returns beyond traditional stock and bond investments.

Moderate Model Portfolio: Typically balances growth and risk management, with alternative strategies added to enhance diversification and risk-adjusted returns.

Disclosures

The model portfolios included in this presentation are for example purposes only and do not represent an actual account or the result of any actual trading.
The ETFs used within the models involve risks including the possible loss of principal. There is no guarantee that the allocation of ETFs in certain percentages will result in the demonstrated model objectives of Conservative, Moderate, Growth and Income.Actual investment outcomes will vary and cannot account for the impact of financial risk in actual trading.

Hypothetical model results have many inherent limitations, some of which, but not all, are described herein. One of the limitations of hypothetical performance results is that they are generally prepared with the benefit of hindsight.The performance of the model portfolios will be affected by the costs of ownership or trading costs, (such as brokerage fees and commissions) and any possible impact of inflation plus fees and expenses of the individual ETFs. Frequent trading of ETFs to maintain certain model allocations may incur charges that erode cost efficiency and performance.

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