

Estimated Symmetry Panoramic Fund Level Tax Distribution 2024

Per \$1 Mil Acct Value Invested on Jan. 2, 2024 in the Symmetry Panoramic Tax-Managed Models*

				Dividend Income / Share										
Fund		QDI %	QBI-199a %	0/100	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100/0
SPUSX	Symmetry Panoramic US Equity I	64.88%	4.20%	-	355	711	1,057	1,413	1,768	2,123	2,479	2,825	3,181	3,463
SFILX	Symmetry Panoramic International Eq I	70.08%	0.00%	-	743	1,486	2,264	3,007	3,750	4,492	5,235	6,014	6,756	7,358
SPGEX	Symmetry Panoramic Global Equity I	65.16%	2.19%	-	724	1,449	2,173	2,898	3,622	4,347	5,071	5,796	6,520	7,100
SPUBX	Symmetry Panoramic US Fixed Income I	0.00%	0.00%	41,439	35,201	31,190	27,180	21,833	18,046	3,565	2,005	1,069	535	-
SPGBX	Symmetry Panoramic Global Fixed Inc I	0.00%	0.00%	2,307	4,153	3,692	3,230	4,153	3,461	13,844	10,845	7,199	3,138	-
Total				\$43,746	\$41,177	\$38,528	\$35,905	\$33,304	\$30,647	\$28,371	\$25,635	\$22,903	\$20,130	\$17,920

Fund		Short-Term Capital Gain										
		0/100	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100/0
SPUSX	Symmetry Panoramic US Equity I	-	598	1,196	1,778	2,376	2,973	3,571	4,169	4,751	5,349	5,824
SFILX	Symmetry Panoramic International Eq I	-	-	-	-	-	-	-	-	-	-	-
SPGEX	Symmetry Panoramic Global Equity I	-	426	853	1,279	1,705	2,132	2,558	2,984	3,411	3,837	4,178
SPUBX	Symmetry Panoramic US Fixed Income I	-	-	-	-	-	-	-	-	-	-	-
SPGBX	Symmetry Panoramic Global Fixed Inc I	-	-	-	-	-	-	-	-	-	-	-
		\$0	\$1,024	\$2,048	\$3,057	\$4,081	\$5,105	\$6,129	\$7,153	\$8,162	\$9,186	\$10,002

Fund		Long-Term Capital Gain										
		0/100	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100/0
SPUSX	Symmetry Panoramic US Equity I	-	5,511	11,022	16,392	21,903	27,414	32,925	38,436	43,806	49,317	53,697
SFILX	Symmetry Panoramic International Eq I	-	-	-	-	-	-	-	-	-	-	-
SPGEX	Symmetry Panoramic Global Equity I	-	5,690	11,381	17,071	22,761	28,451	34,142	39,832	45,522	51,213	55,765
SPUBX	Symmetry Panoramic US Fixed Income I	-	-	-	-	-	-	-	-	-	-	-
SPGBX	Symmetry Panoramic Global Fixed Inc I	-	-	-	-	-	-	-	-	-	-	-
		\$0	\$11,201	\$22,403	\$33,463	\$44,664	\$55,865	\$67,066	\$78,268	\$89,328	\$100,529	\$109,462

Source: © Morningstar 2025

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This information assumes that a client invested \$1 million on Jan. 2, 2023⁴ and **made no withdrawals, contributions or reinvestment of dividends. It also assumes that no rebalance has taken place in the account.** Therefore, the examples do not represent the true estimated distributions and tax consequences to a Symmetry investor, as investor accounts are rebalanced annually. The effects of this rebalance will usually cause additional capital gain distributions. These distributions are a function, in part, of the length of the time an investor has been in the market, and they can substantially increase the actual taxes due.

*Number of Shares calculated by $((\text{Allocation Percentage}/100) * 1,000,000) / \text{NAV}$ as of 1/2/2024.

A portion of the short-term capital gains are taxed at the qualified dividend income (QDI) rate based on the QDI percentage. The QDI percentage is based on considering both the dividend income and short-term capital gains as components of total dividend income for tax purposes. Short-term capital gains are not a source of QDI, but must be considered to determine the correct total qualified dividend income.

Under Section 199A of the Internal Revenue Code of 1986, regulated investment companies ("RICs") are permitted to pass through to their non-corporate shareholders qualified REIT dividends that may be eligible for the 20% deduction.

The Short-Term Muni Bond fund pays dividends monthly, with the exception of January. All others pay dividends quarterly. Income from municipal bonds is federally tax-exempt and thus, for the tax purposes of this sheet, their investment income is listed as zero. Total income listed on this sheet is taxable income only.

Symmetry tax-managed portfolios are designed with the goal of increasing the portfolio's overall tax efficiency. Changes to portfolio holdings that comprise the portfolio may have tax consequences. If you sell assets in a taxable account, you may have to pay tax on any gain. While Symmetry seeks to mitigate tax exposure when possible, it is likely that investors will incur a taxable event while being invested in the portfolio.