

Symmetry Panoramic +Alts Portfolio Returns (HYPOTHETICAL)(FOR FINANCIAL PROFESSIONAL USE ONLY)

As of 8/31/2023

#-#-# Refers to Equity:Fixed Income:Alternatives Allocation	YTD Return	1-Year Return	3-Year Return	5-Year Return	10-Year Return	Since-Inception Return (11-1-2015)*	3-Year Standard Deviation	5-Year Standard Deviation	10-Year Standard Deviation
Symmetry Panoramic +Alts 0-75-25 (Net)	1.98	1.19	-0.12	1.55	—	1.22	2.55	2.48	—
Symmetry Panoramic +Alts 0-75-25 Custom Benchmark	2.10	1.89	0.26	1.92	—	1.72	2.30	2.22	—
Symmetry Panoramic +Alts 15-60-25 (Net)	3.13	2.76	1.80	2.41	—	2.39	4.19	4.24	—
Symmetry Panoramic +Alts 15-60-25 Custom Benchmark	3.96	3.73	1.68	2.92	—	2.94	4.07	4.15	—
Symmetry Panoramic +Alts 32-48-20 (Net)	4.32	4.23	3.28	3.11	—	3.48	6.57	6.90	—
Symmetry Panoramic +Alts 32-48-20 Custom Benchmark	6.01	5.67	2.91	3.87	—	4.16	6.52	6.79	—
Symmetry Panoramic +Alts 48-32-20 (Net)	5.68	5.91	5.07	3.87	—	4.66	8.87	9.66	—
Symmetry Panoramic +Alts 48-32-20 Custom Benchmark	8.33	7.40	3.82	4.70	—	5.49	9.47	9.93	—
Symmetry Panoramic +Alts 68-17-15 (Net)	6.98	7.72	6.87	4.64	—	5.84	11.69	12.98	—
Symmetry Panoramic +Alts 68-17-15 Custom Benchmark	10.59	9.79	5.45	5.75	—	6.78	12.29	13.10	—
Symmetry Panoramic +Alts 85-0-15 (Net)	7.98	9.33	8.70	5.34	—	6.79	13.72	15.56	—
Symmetry Panoramic +Alts 85-0-15 Custom Benchmark	12.51	12.01	7.18	6.73	—	7.94	14.67	15.94	—

*The inception date is not the inception date of the index but rather the inception date for the Symmetry Panoramic +Alts portfolios (11/1/2015).

The performance figures stated here reflect a 0.50% investment management fee through November 30, 2018. As of December 1, 2018, Symmetry replaced the fund holdings of the models, with Symmetry's proprietary funds, and as a result the investment management fee is paid out of Symmetry's proprietary funds, Symmetry Panoramic Funds, (Panoramic). For this period the performance reflects the deduction of a 0.15% sponsor fee charged by Symmetry for operational services performed on the account. The model performance figures assume reinvested dividends and capital gains and include mutual fund expenses. The models are currently comprised of the Panoramic funds. Please see disclosure for history of the model holdings and the changes that have taken place over time. Please see disclosure labeled Model Portfolio Returns Disclosure for additional limitations to the performance information, and for important benchmark information.

The Symmetry Panoramic +Alts Custom Benchmark consists of the MSCI ACWI IMI Index for the equity allocation benchmark, the FTSE USBIG Govt/Credit 1-5 Yr Index as the fixed income allocation benchmark for the 0/75/25 – 32/48/20 models. The Bloomberg Barclays Global Aggregate Bond Hedged Index for the fixed income allocation benchmark in the 48/32/20 – 85/0/15 models, and the HFRI FOF: Conservative Index as the alternatives allocation benchmark. Starting April 1, 2022 the Symmetry Custom Benchmark replaced the FTSE USBIG Govt/Credit 1-5 Yr Index with the Bloomberg US Govt/Credit 1-5yr Index for the 0/100- 50/50 models. For additional information regarding the Symmetry Panoramic +Alts Custom Benchmark, please see disclosure on back page.

Past performance does not guarantee future results. All data is from sources believed to be reliable but cannot be guaranteed or warranted. The performance results include effect of mutual fund expenses. Including Panoramic's management fee paid to Symmetry. Actual client performance may be better or worse depending upon when the client invested with Symmetry, rebalancing, cash flows, period in which client's portfolio received model updates, and other factors unique to each client. Actual client returns will also include a fee for the advisor who serves as the advisor for the client. This investment advisor fee, along with other expenses, will reduce an investor's actual return. For an example of the effect of the advisory fees on an investor's return, please see the Model Portfolio Returns Disclosure.

Benchmark Index Returns (FOR FINANCIAL PROFESSIONAL USE ONLY)

As of 8/31/2023

	YTD Return	1-Year Return	3-Year Return	5-Year Return	10-Year Return	Since-Inception Return (11-1-2015)*	3-Year Standard Deviation	5-Year Standard Deviation	10-Year Standard Deviation
BBgBarc Global Aggregate TR Hdg USD	2.87	0.55	-3.03	0.84	—	1.45	4.83	4.48	—
BBgBarc US Agg Bond TR USD	1.37	-1.19	-4.41	0.49	—	0.90	6.08	5.48	—
Bloomberg US Govt-Credit 1-5 Yr TR USD	1.82	1.19	-1.49	1.18	—	1.08	2.80	2.54	—
HFRI FOF: Conservative Index	2.96	4.00	5.50	4.03	—	3.57	2.89	4.43	—
Morningstar Moderate Allocation AW	8.17	7.41	4.39	5.55	—	6.61	11.92	12.26	—
MSCI ACWI IMI NR USD	14.20	13.33	7.29	7.04	—	8.58	17.13	18.33	—
MSCI ACWI ESG Universal NR USD	15.09	14.71	7.24	8.02	—	9.09	17.09	17.86	—
MSCI EM NR USD	4.55	1.25	-1.39	0.98	—	4.37	17.86	19.20	—
MSCI World ex USA NR USD	10.45	16.45	6.28	4.31	—	5.21	18.09	18.04	—
Russell 2000 TR USD	8.96	4.65	8.12	3.14	—	7.94	22.17	24.24	—
S&P 500 TR USD	18.73	15.94	10.52	11.12	—	12.46	17.75	18.79	—

*The inception date is not the inception date of the index but rather the inception date for the Symmetry Panoramic +Alts Portfolios (11/1/2015).

Past performance does not guarantee future results. All data is from sources believed to be reliable but cannot be guaranteed or warranted. Actual client performance may differ materially from indexes. Please see model returns disclosure for limitations to the performance information. The comparison to the above indices is chosen to demonstrate the performance figures against widely recognized indices. These indices do not necessarily represent a benchmark for model portfolio comparison.

Symmetry Panoramic +Alts Portfolio Returns Disclosure (HYPOTHETICAL) Example of the Net Effect of Maximum Advisory Fees (FOR FINANCIAL PROFESSIONAL USE ONLY)

As of 8/31/2023

For the period through November 30, 2018, on the first line the example shows a return that includes a deduction of a 0.50% investment management fee. The second line uses a fee of 2.50%, which includes the 0.50% investment management, and the maximum 2.00% advisor fee. mutual fund expenses are also deducted. The period of December 1, 2018 to the present, the investment management fee is paid out to the Symmetry proprietary funds, Symmetry Panoramic Funds. As such, the return in the first line includes a deduction of 0.15% sponsor fee, which is a fee for the operational services provided on the account. The second lines uses a fee of 2.15%, the 0.15% sponsor fee and the 2.00% maximum advisor fee. Mutual fund expenses are also deducted. The compound effect of the deduction of the maximum fee will be affected by the amount of the fee, the time period and the account's investment performance. Please note that not all accounts will be charged the maximum 2.00% advisor fee. As of 8/31/2023

	YTD Return	1-Year Return	3-Year Return	5-Year Return	10-Year Return	Since-Inception Return*
Symmetry Panoramic +Alts 48-32-20 (Net)	5.68	5.91	5.07	3.87	—	4.66
Symmetry Panoramic +Alts 48-32-20 (Net Max)	4.28	3.82	2.99	1.81	—	2.59

*The inception date of the Symmetry Panoramic +Alts portfolios is (11/1/2015).

Please note that the performance information presented through the time period January 31, 2018, is the result of the Symmetry Structured Portfolios. The Structured Portfolios are comprised of the following funds: QECRX, QICRX, QCERX, DFCEX, DFGFX, DFGFX, DFGEX, DFIEEX, DFVQX, DFQTX, DFVEX, VBTLX, VTABX, VBIRX, QDARX, QSPRX, AQMRX and the asset allocation assigned to each fund pursuant to the strategy and structure of the portfolio, (i.e., 100% equity, etc.). As of January 31, 2018, Symmetry made changes to the alternatives allocation of the Portfolios and following fund: SSALX was added. In December 2018, Symmetry replaced current model holdings with the Panoramic Funds, SPUSX, SPILX, SPGTX, SPGEX, SPUBX, SPMFX and SPGBX which encompass exposures from AQR, DFA, Blackrock, Avantis, Schwab and Vanguard.

Past performance is no guarantee of future results. Investment return and principal value of an investment in the fund(s) will fluctuate so that an investor's shares when redeemed may be worth more or less than their original cost. As with any investment strategy, there is a potential for profit as well as the possibility of loss. The Symmetry investment strategy is based on a hybrid of Modern Portfolio Theory and Efficient Market Hypothesis. The portfolios are designed, based on historical performance data, for funds to be invested and allocated in approximately three to fifteen mutual funds as determined by academic research.

Symmetry Panoramic Portfolio Returns Disclosure (FOR FINANCIAL PROFESSIONAL USE ONLY)

November 1, 2015, to the present represents the time period the portfolios were constructed and are model returns with historical data from live mutual funds. The model performance figures assume reinvested dividends and capital gains and include mutual fund expenses. For net returns as of December 1, 2018, these mutual fund expenses include Symmetry's investment management fee paid from the Panoramic funds. Through November 30, 2018, the performance figures include the net effect of Symmetry's 0.50% investment management fee paid from clients' accounts. Post 12/1/2018 the performance figures include the net effect of Symmetry's 0.15% sponsor fee which is a fee charged by Symmetry for the operational services performed on the account. Gross returns do not include the deduction of an investment management, custodian and advisory fee (advisor who serves as advisor for the client) but include mutual fund expenses. Model performance have certain limitations and do not reflect actual client performance. Actual client accounts may vary significantly from the model performances due to factors unique to each client. The performance figures reflect a master model consisting of 12 equally weighted underlying models each rebalancing annually on a designated month of the year (one equally weighted model for each month). On December 1st 2018, Symmetry introduced Structured Panoramic Models, which have been reflected within each underlying model in the form of a December allocation update. Throughout 2019 the underlying models will be updated to rebalance within each of their corresponding months. This methodology is used to mitigate the potential dispersion for a period of high volatility like that of 2008 - 2009. Performance figures do not take into consideration actual trading in client accounts, advisor or referral fee, transaction costs such as wire transfer fee, etc., and the custodian fee. All of which, when deducted, would reduce returns.

Example of Rebalancing: Assuming no additional cash flows, a Structured 60/40 Portfolio net the effect of 0.50% with an annual rebalance in September would have returned 20.29% during the 2009 calendar year. The same portfolio rebalanced in March would have returned 30.97% over the same time frame. From 9/1/2002 - 12/31/2017, the model returns are rebalanced annually on the month of the most recent model change. From 1/1/2018 - Present the model returns consist of 12 equally weighted underlying models each rebalancing annually on a designated month of the year (one equally weighted model for each month). These underlying models reflect model updates after or exactly when they occur. Please note that 2009 was marked by unusual volatility that caused a wider dispersion in returns based on time of rebalance, particularly for portfolios with both equity and fixed income. Our experience is that in most periods, the difference in return due to rebalance date is markedly lower.

Symmetry's model portfolios are diversified with approximately twelve distinct asset classes ranging from domestic large cap, small cap, bonds (2 to 5 year maturities, except in the equity portfolio where there are no bonds), real estate, and international value, etc. The comparison to the Morningstar Moderate Allocation (asset weighted), the MSCI ACWI (All Country World Index), MSCI World ex USA, MSCI Emerging Markets, FTSE USBIG 1-5 year index, HFRI: FOF Conservative Index, Bloomberg Barclays US Aggregate Bond, Bloomberg Barclays Global Aggregate, Russell 2000 and the S&P 500 are chosen to demonstrate the performance results against widely recognized indexes. The indexes do not necessarily represent a benchmark for model portfolio comparison as the Morningstar Moderate Allocation Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in a static allocation appropriate for U.S. investors who seek average exposure to equity market risk and returns. These portfolios typically have 50% to 70% of assets in equities and the remainder in fixed income and cash. The MSCI ACWI Investable Market Index (IMI) captures large, mid and small cap representation across 23 Developed Markets (DM) and 24 Emerging Markets (EM) countries. With 8,649 constituents, the index is comprehensive, covering approximately 99% of the global equity investment opportunity set. The MSCI ACWI ESG Universal Index is based on the MSCI ACWI Index, its parent index, and includes large and mid-cap securities across 23 Developed Markets (DM) and 26 Emerging Markets (EM) countries. The index is designed to reflect the performance of an investment strategy that, by tilting away from free-float market cap weights, seeks to gain exposure to those companies demonstrating both a robust ESG profile as well as a positive trend in improving that profile, using minimal exclusions from the MSCI ACWI Index. The MSCI ACWI ex USA Index captures large and mid cap representation across 22 of 23 Developed Markets (DM) countries (excluding the US) and 24 Emerging Markets (EM) countries. With 2,163 constituents, the index covers approximately 85% of the global equity opportunity set outside the US. The MSCI Emerging Markets Index captures large and mid cap representation across 24 Emerging Markets (EM) countries. With 1,151 constituents, the index covers approximately 85% of the free float-adjusted market capitalization in each country. The US Broad Investment-Grade Bond Index (USBIG) tracks the performance of US Dollar-denominated bonds issued in the US investment-grade bond market. Introduced in 1985, the index includes US Treasury, government-sponsored, collateralized, and corporate debt and provides a reliable representation of the US investment-grade bond market. The HFRI FOF: Conservative Index exhibits one or more of the following characteristics: seek consistent returns by primarily investing in funds that generally engage in more 'conservative' strategies such as Equity Market Neutral, Fixed Income Arbitrage, and Convertible Arbitrage; exhibits a lower historical annual standard deviation than the HFRI Fund of Funds Composite Index. A fund in the HFRI FOF Conservative Index shows generally consistent performance regardless of market conditions. The Bloomberg Barclays US Aggregate Bond is a broad-based benchmark that measures the investment grade, U.S. dollar-denominated, fixed rate taxable bond market, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM pass-throughs), ABS, and CMBS. The U.S. Aggregate rolls up into other Barclays Capital Flagship indices such as the multi-currency Global Aggregate Index and the U.S. Universal Index, which includes high yield and emerging markets debt. The Bloomberg Barclays Global Aggregate measures the performance of global investment grade fixed-rate debt markets, including the U.S. Aggregate, the Pan-European Aggregate, the Asian-Pacific Aggregate, Global Treasury, Eurodollar, Euro-Yen, Canadian, and Investment Grade 144A index-eligible securities. The Russell 2000 Index measures the performance of the 2,000 smallest companies in the Russell 3000 Index. The Russell 3000 index measures the performance of the 3,000 largest U.S. companies based on total market capitalization, which represents approximately 98% of the investable U.S. equity market. The S&P 500 represents the 500 leading U.S. companies, approximately 80% of the total U.S. market capitalization.

Long/short investment strategies utilize short selling, which involves selling a security not owned in anticipation that the security's price will decline. This strategy could result in losses if the value of the securities held long decrease and the value of the securities sold short increase.

Investing in commodities is often through futures trading, where the risk of loss in these contracts can be substantial. You and your advisor should carefully consider whether such trading is suitable depending on your financial situation.

Investments in commodities may have greater volatility than investments in traditional securities, particularly if the instruments involve leverage. The value of commodity-linked derivative instruments may be affected by charges in overall market movements, commodity index volatility, changes in interest rates, or factors affecting a particular industry or commodity, such as drought, floods, weather, livestock disease, embargoes, tariffs and international economic, political and regulatory developments. Use of leveraged commodity-linked derivatives creates the possibility for greater loss.

Derivatives may be riskier than other types of investments because they may be more sensitive to changes in economic or market conditions than other types of investments and could result in losses that significantly exceed the original investment. The use of derivatives may not be successful, resulting in the investment losses, and the cost of such strategies may reduce investment returns.

Symmetry Panoramic Portfolio Returns Disclosure (FOR FINANCIAL PROFESSIONAL USE ONLY)

MSCI ACWI IMI: The MSCI ACWI Investable Market Index (IMI) captures large, mid and small cap representation across 23 Developed Markets (DM) and 23 Emerging Markets (EM) countries*. With 8,575 constituents, the index is comprehensive, covering approximately 99% of the global equity investment opportunity set.

Bloomberg Barclays Global Aggregate Index (USD Hedged): The Bloomberg Barclays Global Aggregate Index is a flagship measure of global investment grade debt from twenty-four local currency markets. This multi-currency benchmark includes treasury, government-related, corporate and securitized fixed-rate bonds from both developed and emerging market issuers. Index is hedged to USD.

Bloomberg US Govt/Credit 1-5 Yr TR Index: The index measures the performance of the non-securitized component of the U.S. Aggregate Index including treasuries, government-related issues and corporates with maturities of one to five years. It is a subset of the U.S. Aggregate Index.

FTSE USBIG Government/Credit 1-5 Year Index: The broad investment grade index is market capitalization weighted and includes US Treasury, government-sponsored, and investment grade issues with a maturity between one and five years.

Bloomberg Barclays 1-3 Year Govt/Credit Index: This index includes all medium and larger issues of U.S. government, investment-grade corporate, and investment-grade international dollar-denominated bonds that have maturities of between 1 and 3 years and are publicly issued

HFRI FOF: Conservative Index: FOFs classified as 'Conservative' exhibit one or more of the following characteristics: seek consistent returns by primarily investing in funds that generally engage in more 'conservative' strategies such as Equity Market Neutral, Fixed Income Arbitrage, and Convertible Arbitrage; exhibits a lower historical annual standard deviation than the HFRI Fund of Funds Composite Index. A fund in the HFI FOF Conservative Index shows generally consistent performance regardless of market conditions.

Standard deviation is a measure of the risk of an investment that measures the dispersion of returns around the average return. The higher the standard deviation, the more volatile, or "risky" the investment has been based on historical returns.

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The performance information above is past performance. Past performance does not guarantee future results. The investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted.

Investors will not receive the exact allocations due to a variety of implementation factors, including but not limited to: the custodian or trading platform's own trading algorithm, any changes in price that take place from the time the positions are calculated to the time they are actually traded. In some cases for certain custodians, positions, will small allocations may be eliminated altogether. Calculation of expense ratios does not include cash position. The holdings comprising the strategies and the allocations to those holdings have changed over time and may change in the future.

The funds are distributed by SEI Investment Distribution Company (SIDCO). SIDCO is not affiliated with Symmetry Partners or any other fund provided mentioned in this material.

There are risks involved in investing, including loss of principal. Asset allocation may not protect against market risk. Investment in the fund(s) is subject to the risks of the underlying funds

Investors should consider the investment objectives, risks, and charges and expenses of the investment companies carefully before investing. The prospectus contains this and other information about the investment company. Prospectuses may be obtained from your advisor or from Symmetry Partners: www.panoramicfunds.com, Dimensional Fund Advisors: www.dfaus.com, AQR: www.aqr.com, and Vanguard: www.vanguard.com. Please read the prospectus carefully before investing or sending money. Expense ratios as of the end of most recent prospectus date.

CAREFULLY CONSIDER THE FUNDS' INVESTMENT OBJECTIVE, RISK, AND CHARGES AND EXPENSES. THIS AND OTHER INFORMATION CAN BE FOUND IN THE FUNDS' PROSPECTUS AND SUMMARY PROSPECTUS WHICH CAN BE OBTAINED BY VISITING WWW.PANORAMICFUNDS.COM OR BY CALLING 1-844-SYM-FUND (844-796-3863). PLEASE READ THE PROSPECTUS CAREFULLY BEFORE INVESTING.