O'Donnell Wealth Management®

Composite Standard Report – Conservative Growth & Income

As of December 31st, 2025

Year	Composite Gross-of-Fees Return TWR (%)	Composite Net-of-Fees Return TWR (%)	Custom Benchmark Gross Return (%)	Composite Gross 3-Yr St Dev (%)	Custom Benchmark 3-Yr St Dev (%)	Number of Portfolios	Internal Dispersion (%)	Composite Assets ($M)	Firm Assets ($M)
2025	32.12	30.23	11.15	8.99	8.21	38	0.95	15.59m	130.08m
2024	16.87	15.08	8.82	9.21	10.75	31	2.07	11.40m	91.62m
2023	10.12	8.50	7.83	7.58	10.60	27	1.97	8.50m	70.50m
2022	2.20	0.24	-0.08	5.78	14.04	26	7.47	7.60m	55.90m
2021	13.07	11.32	14.93	3.71	12.62	25	8.85	6.17m	42.65m
2020	8.23	6.67	1.79	N/A	12.88	18	7.60	4.92m	30.00m
2019	5.13	3.52	19.50	N/A	7.52	15	7.51	4.33m	24.02m
2018	0.97	0.05	-3.10	N/A	6.73	3	N/A	0.37m	16.55m

*Partial period for May 8th 2018 thru December 31st, 2018

	1 Year Annualized (%)	3 Year Annualized (%)	5 Year Annualized (%)	10 Year Annualized (%)	Since Inception Annualized (%) (Less than 10 Years)
Net Returns	30.23	17.59	12.66	N/A	9.60
Benchmark Returns	11.15	9.25	8.41	N/A	7.78

Disclaimer

O'Donnell Wealth Management claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. O'Donnell Wealth Management has been independently verified for the period of January 1st, 2016 to December 31st, 2025. The performance results for the periods January 1st, 2016, through September 30th, 2022, which represent the firm's prior status as IAR are GIPS-compliant but have not been independently verified. The verification report is available upon request.

A firm that claims compliance with the GIPS standards must establish policies and procedures for complying with all the applicable requirements of the GIPS standards. Verification provides assurance on whether the firm's policies and procedures related to composite and pooled fund maintenance, as well as the calculation, presentation, and distribution of performance, have been designed in compliance with the GIPS standards and have been implemented on a firm-wide basis. Verification does not provide assurance on the accuracy of any specific performance report.

O'Donnell Wealth Management is an independent Registered Investment Adviser registered under the Investment Advisers Act of 1940 and was founded in October of 2022. As of January 22nd 2026, O'Donell Wealth Management has officially registered with the SEC. It maintains custody of assets under management with LPL Financial. Effective October 1st, 2022, O'Donnell Wealth Management reorganized as an RIA and began operating as an independent Registered Investment Advisor. Prior to October of 2022, the firm was affiliated with Saxony Securities as an IAR until it registered as an RIA. The investment decision-making process and investment professionals remain entirely the same. The firm has determined that it meets the portability requirements of the GIPS standards and has linked performance from the predecessor IAR. The performance record presented is for the composite is since its original inception on May 8th, 2018. A small number of accounts, representing an immaterial percentage of total firm assets, have been excluded from the composite due to the unavailability of historical performance data.

O'Donnell Wealth Management is an independently registered RIA (Registered Investment Advisor) that invests solely in U.S.-based securities. O'Donnell Wealth Management is defined as an independent investment management firm that custodies assets with LPL Financial. The data presented has not been reviewed or approved by the SEC and/or any State Securities Division.

ODWM Conservative Growth & Income is our most conservative balanced portfolio. The portfolio is a diversified mix of equities, fixed income and alternative assets. It consists of equity and fixed income securities. This portfolio differs from ODWM Growth and Income in that it maintains a higher allocation to value stocks and fixed income. While having a similar objective to ODWM Growth and Income, this portfolio seeks to maintain and even lower

the risk and volatility profile. This portfolio may be appropriate for a long-term investor with a conservative to moderate risk tolerance who desires a higher level of current income. The ODWM Conservative Growth & Income Composite includes all portfolios that invest in US Stocks, Non-US Stocks, Bonds, Alternatives (Gold), Cash, Options, and Structured Products that are considered to have growth in earnings prospects that are superior to that of the average company within the S&P 500. Key material risks include the risks that stock prices will decline and that the composite will underperform its benchmark. The account minimum for the composite is $10,000. An immaterial number of employee accounts included within the composite are non-fee-paying.

The benchmark is a varying composition based on three percentages of the Morningstar US Value TR USD, Morningstar US Treasury Bond TR USD, and the Morningstar US Gold Commodity ER USD (ie. 65% of the US Value TR, 25% of the US Trsy Bd TR, and 10% Gold Commodity). For details of time-period adjustments to the blended benchmark, please contact O'Donnell Wealth Management. The benchmark is provided for comparative purposes only to represent the investment environment during the time periods shown. The benchmark is unmanaged and reflects no fees or expenses. Individuals cannot invest directly in an index. The composite strategy portfolio differs from the index content and asset allocation of the S&P 500, an unmanaged index.

Returns presented are time-weighted returns. Valuations are computed and performance is reported in US dollars. Gross-of-fees returns are presented before management and custodial fees but after all trading expenses. Composite and benchmark returns are presented gross of non-reclaimable withholding taxes. Net-of-fees returns are calculated by deducting an actual management fee based on the total household's assets under management, 1/12th of the highest management fee of the account's designated percent, from the monthly gross composite return. The management fee schedule for separate accounts in this strategy is as follows: Cycle 2 (February, May, August, November). By agreement, Client authorizes the Custodian to deduct fees from Client's Account and pay them to Adviser. The custodian will send Client a quarterly statement showing all amounts paid from the Account including all management fees paid by Custodian to Adviser. Billing is as follows:

Annual Advisory Fee Straight Tier Schedule:

Household Assets Under Management	Annual Fee
Under $500,000*	2.00%
$500,000 – $999,999	1.75%
$1,000,000 – $1,999,999	1.25%
$2,000,000 – $4,999,999	1.00%
$5,000,000+	0.80%

*Executive Approval Required, Exceptions Only

The fees for portfolio management are based on an annual percentage of assets under management and are applied to the account asset value on a pro-rata basis and billed quarterly in advance on a three-month billing cycle. The quarterly billing is calculated by the value of the account, on the last business day of the previous quarter. The calculation is as follows:

[(Last business day of the prior, three-month billing period x Advisory Fee) / 365] x 90 days = Advance Billing

O'Donnell Wealth Management will never receive prepayment of more than $500 in fees per Client, six (6) or more months in advance of providing any services.

Policies for valuing investments, calculating performance, and preparing GIPS reports are available upon request. A list of composite descriptions is available upon request. The composite was created in November 1st 2022, and the inception date is June 1st 2018.

Internal dispersion is calculated using the equal-weighted standard deviation of annual gross returns of those portfolios that were included in the composite for the entire year.

The three-year annualized standard deviation measures the variability of the composite gross returns and the benchmark returns over the preceding 36-month period.

Portfolios are removed from the composite if they have a significant cash flow. A significant cash flow is defined as a contribution or withdrawal greater than 25% of the beginning market value of a portfolio. The portfolio is removed from the composite for the month in which the significant cash flow occurred.

Returns include the reinvestment of dividends and other earnings. Securities are subject to general market risks due to factors that affect the overall market, which may include, but are not limited to, government actions, investor behavior, and economic conditions. Economic conditions may be influenced by liquidity risk, geopolitical risks, monetary and fiscal policy, interest rate risk, and inflation, among others. Investing in securities always carries the risk of potential loss of investment principal. Account returns are calculated using a time-weighted return (TWR) methodology, which is a method of calculating period-by-period returns that reflect the change in value and negates the effect of external cash flows. The monthly composite return is the asset-weighted performance of all portfolios in the composite. Monthly composite returns are geometrically linked to form year-to-date and annual returns.

Investing in securities always carries the risk of potential loss of investment principal. Actual account returns may be higher or lower than the Composite returns due to differences in portfolio holdings, timing of security transactions, and account inception date. Please see Form ADV Part II for a complete description of the investment advisory fees. Returns of less than one year are not annualized. You can obtain an O'Donnell Wealth Management Investment Policy Statement, firm and investment strategy information, as well as fee information by contacting O'Donnell Wealth Management.

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