

## INVESTMENT PLANS METHODOLOGY DISCLOSURES

Open to the Public Investing, Inc. (“Public Investing”) offers Investment Plans (“Investment Plans” or “Plans”) to help you explore securities that align with your trading goals, allowing you to create a customized portfolio of assets based on your unique investment needs. To assist you in discovering assets that may align with your interests or goals, you can explore our marketplace of Plans and customize any Plan to meet your needs. Each Plan is created using defined, objective criteria based on generally accepted investment theory that is outlined in the related Investment Plan Methodology listed below. Investment Plans are solely for informational and educational purposes. Investment Plans are not a recommendation of an Investment Plan overall, or a recommendation of its individual holdings or default allocations. Learn more in our [Investment Plans Terms and Conditions](#).

The Plans in Public’s marketplace are grouped into the following categories: (1) Core, (2) Bonds, (3) Equities, (4) Geography, (5) Industry, (6) Institutional, (7) Public, and (8) Thematic.

Categories on the app will be ordered by popularity, calculated as total Plans held by Public members in each category. Ordering will be updated weekly.

Within each category except for Core, Plans will be ordered by popularity, calculated as the top Plans by count held by Public members. Popularity will be updated daily. Within Core, Plans will be ordered from conservative to aggressive.

If an Investment Plan is sponsored by an unaffiliated third party (“Sponsor”), then the Plan is denoted with “Presented by”. You can find more information about any conflicts of interest associated with Sponsored Investment Plans in our [Sponsored Content and Conflicts of Interest Disclosure](#).

Public Investing uses generally accepted investing principles and leverages best-in-class ETF providers, market research providers, such as Xignite, and indexes, such as MSCI, to create Investment Plans. You can find the specific methodology for each Plan described below. The Plans are organized alphabetically by category for your convenience.

Plans are limited to U.S. traded securities that are enabled fractionally on Public. Plans contain only whole percentages — allocations are rounded to the nearest percentage, and any over or under-allocation is adjusted to ensure a 100% total allocation.

Public Investing reserves the right to modify or terminate any of the Investment Plans at any time. New Investment Plans will be added to the Public Platform over time. All existing Investment Plans will be reviewed regularly to ensure relevancy.

| Plan Name | Category | Description |
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| <b>Core Income</b>                | Bonds | The Core Income Plan is derived using a Moderate Target Income ETF Model Portfolio with iShares by BlackRock Bond ETFs. Models are designed to generate a target level of income with an eye on managing risk. Allocations shown for model portfolios are targets and subject to change. The 'Cash' allocation in the underlying model is excluded. Weightings are rounded to the nearest percentage, and any over or under-allocation is adjusted to ensure a 100% total weighting. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated within the first five trading days of each calendar quarter*.    |
| <b>High Income</b>                | Bonds | The High Income Plan is derived using an Aggressive Target Income ETF Model Portfolio with iShares by BlackRock Bond ETFs. Models are designed to generate a target level of income with an eye on managing risk. Allocations shown for model portfolios are targets and subject to change. The 'Cash' allocation in the underlying model is excluded. Weightings are rounded to the nearest percentage, and any over or under-allocation is adjusted to ensure a 100% total weighting. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated within the first five trading days of each calendar quarter*. |
| <b>Inflation-Protected Bonds</b>  | Bonds | The Inflation-Protected Plan is derived using the top 5 ETFs with Xignite's inflation-protected bond ETF classifications by total assets under management. This list is screened to exclude OTC ("over-the-counter") securities and those not U.S.-listed. The resulting set of securities is then equally weighted. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated at the within the first five trading days of each calendar quarter*.   |
| <b>Mortgage-backed Securities</b> | Bonds | The Mortgage-backed Securities Plan is derived using the top 5 ETFs with Xignite's Agency Mortgage bond ETF classifications by total assets under management. This list is screened to exclude OTC ("over-the-counter") securities and those not U.S.-listed. The resulting set of securities is then equally weighted. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated at the within the first five trading days of each calendar quarter*.  |
| <b>Short-Term Bonds</b>           | Bonds | The Short-Term Bonds Plan is derived using a Core Target Income ETF Model Portfolio with iShares by BlackRock Bond ETFs. Models are designed to generate a target level of income with an eye on managing risk. Allocations shown for model portfolios are targets and subject to change. The 'Cash' allocation in the underlying model is excluded. Weightings are rounded to the nearest percentage, and any over or under-allocation is adjusted to ensure a 100% total weighting. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated within the first five trading days of each calendar quarter*.   |

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| <b>Tax-Aware Bonds</b>       | Bonds | The Tax-Aware Plan is derived using the top 5 ETFs with Xignite's tax-free bond ETF classifications by total assets under management. This list is screened to exclude OTC ("over-the-counter") securities and those not U.S.-listed. The resulting set of securities is then equally weighted. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated at the within the first five trading days of each calendar quarter*.   |
| <b>Aggressive</b>            | Core  | The Aggressive Plan is derived using the diversified very aggressive 0/100 core modeled portfolio with iShares by BlackRock ETFs. Core models are built for investors across a full risk spectrum**. Allocations shown for model portfolios are targets and subject to change. Weightings are rounded to the nearest percentage, and any over or under-allocation is adjusted to ensure a 100% total weighting. Allocations to US Equity ETFs (e.g. IVV, IJH, and IJR) are combined into a single allocation into ITOT. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated within the first five trading days of each calendar quarter*.        |
| <b>Conservative</b>          | Core  | The Conservative Plan is derived using the diversified conservative 90/10 core modeled portfolio with iShares by BlackRock ETFs. Core models are built for investors across a full risk spectrum**. Allocations shown for model portfolios are targets and subject to change. Weightings are rounded to the nearest percentage, and any over or under-allocation is adjusted to ensure a 100% total weighting. Allocations to US Equity ETFs (e.g. IVV, IJH, and IJR) are combined into a single allocation into ITOT. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated within the first five trading days of each calendar quarter*.         |
| <b>Moderate</b>              | Core  | The Moderate Plan is derived using the diversified moderate 45/55 core modeled portfolio with iShares by BlackRock ETFs. Core models are built for investors across a full risk spectrum**. Allocations shown for model portfolios are targets and subject to change. Weightings are rounded to the nearest percentage, and any over or under-allocation is adjusted to ensure a 100% total weighting. Allocations to US Equity ETFs (e.g. IVV, IJH, and IJR) are combined into a single allocation into ITOT. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated within the first five trading days of each calendar quarter*.                 |
| <b>Moderately Aggressive</b> | Core  | The Moderately Aggressive Plan is derived using the diversified moderately aggressive 30/70 core modeled portfolio with iShares by BlackRock ETFs. Core models are built for investors across a full risk spectrum**. Allocations shown for model portfolios are targets and subject to change. Weightings are rounded to the nearest percentage, and any over or under-allocation is adjusted to ensure a 100% total weighting. Allocations to US Equity ETFs (e.g. IVV, IJH, and IJR) are combined into a single allocation into ITOT. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated within the first five trading days of each calendar |

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|  |          | quarter*.   |
| <b>Moderately Conservative</b>   | Core     | The Moderately Conservative Plan is derived using the diversified moderately conservative 60/40 core modeled portfolio with iShares by BlackRock ETFs. Core models are built for investors across a full risk spectrum**. Allocations shown for model portfolios are targets and subject to change. Weightings are rounded to the nearest percentage, and any over or under-allocation is adjusted to ensure a 100% total weighting. Allocations to US Equity ETFs (e.g. IVV, IJH, and IJR) are combined into a single allocation into ITOT. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated within the first five trading days of each calendar quarter*. |
| <b>Dividend Growth</b>   | Equities | The Dividend Growth Plan seeks to track the top 20 holdings by weight in the iShares Core Dividend Growth ETF (DGRO). The resulting set of securities is then equally weighted. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated within the first five trading days of each calendar quarter*.  |
| <b>High-Income Dividend-Paying</b>                                     | Equities | The High Income Dividend Paying Plan seeks to track the top 20 holdings by weight in the iShares Core High Dividend ETF (HDV). The resulting set of securities is then equally weighted. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated within the first five trading days of each calendar quarter*.   |
| <b>Large-Cap</b>   | Equities | The Large-Cap Plan seeks to track the top 20 holdings by weight in the iShares Core S&P 500 ETF (IVV). The resulting set of securities is then equally weighted. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated within the first five trading days of each calendar quarter*.   |
| <b>Large-Cap Shareholder Voice</b><br><i>Presented by Engine No. 1</i> | Equities | The Large-Cap Shareholder Voice Plan is derived using the Engine No.1 Transform 500 ETF ("VOTE"), and its top 5 holdings by market value. VOTE tracks a market-cap-weighted index consisting of large-cap US stocks. The fund intends to encourage transformational changes in companies through shareholder activism. The VOTE ETF is given a weighting of 25%, and the remaining set of securities is then equally weighted. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated within the first five trading days of each calendar quarter*.   |
| <b>Large-Cap Tech</b>  | Equities | The Large-Cap Tech Plan seeks to track the top 20 holdings by weight in the iShares U.S. Technology ETF (IYW). The resulting set of securities is then equally weighted. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated   |

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|                              |           | within the first five trading days of each calendar quarter*.  |
| <b>Mid-Cap</b>               | Equities  | The Mid-Cap Plan seeks to track the top 20 holdings by weight in the iShares Core S&P Mid-Cap ETF (IJH). The resulting set of securities is then equally weighted. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated within the first five trading days of each calendar quarter*.  |
| <b>Small-Cap</b>             | Equities  | The Small-Cap Plan seeks to track the top 20 equities holdings by weight in the iShares Core S&P Small-Cap ETF (IJR). The resulting set of securities is then equally weighted. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated within the first five trading days of each calendar quarter*.   |
| <b>The Magnificent Seven</b> | Equities  | The Magnificent Seven Plan seeks to track the top 7 holdings with the largest gains by market cap year-to-date. The resulting set of securities is then equally weighted. Weightings are rounded to the nearest percentage, and any over or under-allocation is adjusted to ensure a 100% total weighting. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated within the first five trading days of each calendar quarter*.  |
| <b>Asia Pacific</b>          | Geography | The Asia Pacific Plan is derived from the MSCI AC Asia Pacific USD ("Index") using iShares by Blackrock MSCI country-specific ETFs to represent the top five countries in the Index. Each ETF weighting matches the country weights in the Index. The 'Other' geography in the Index is excluded. Weightings are rounded to the nearest percentage, and any over or under-allocation is adjusted to ensure a 100% total weighting. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated within the first five trading days of each calendar quarter*.                |
| <b>Emerging Markets EMEA</b> | Geography | The Emerging Markets EMEA Plan is derived from the MSCI Emerging Markets EMEA USD ("Index") using iShares by Blackrock MSCI country-specific ETFs to represent the top five countries in the Index. Each ETF weighting matches the country weights in the Index. The 'Other' geography in the Index is excluded. Weightings are rounded to the nearest percentage, and any over or under-allocation is adjusted to ensure a 100% total weighting. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated within the first five trading days of each calendar quarter*. |
| <b>Europe</b>                | Geography | The Europe Plan is derived from the MSCI Europe USD ("Index") using iShares by Blackrock MSCI country-specific ETFs to represent the top five countries in the Index. Each ETF weighting matches the country weights in the Index. The 'Other' geography in the Index is excluded. Weightings are rounded to the nearest percentage, and any over or under-allocation is adjusted to ensure a 100% total   |

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|                                |           | weighting. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated within the first five trading days of each calendar quarter*.   |
| <b>Global Emerging Markets</b> | Geography | The Global Emerging Markets Plan is derived from the MSCI Emerging Markets USD ("Index") using iShares by Blackrock MSCI country-specific ETFs to represent the top five countries in the Index. Each ETF weighting matches the country weights in the Index. The 'Other' geography in the Index is excluded. Weightings are rounded to the nearest percentage, and any over or under-allocation is adjusted to ensure a 100% total weighting. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated within the first five trading days of each calendar quarter*.   |
| <b>Latin America</b>           | Geography | The Latin America Plan is derived from the MSCI Emerging Markets Latin America USD ("Index") using iShares by Blackrock MSCI country-specific ETFs to represent the top five countries in the Index. Each ETF weighting matches the country weights in the Index. The 'Other' geography in the Index is excluded. Weightings are rounded to the nearest percentage, and any over or under-allocation is adjusted to ensure a 100% total weighting. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated within the first five trading days of each calendar quarter*.   |
| <b>Consumer</b>                | Industry  | The Consumer Plan is derived using the top 10 companies by total market capitalization using Xignite's Consumer Durables, Consumer Non Durables, and Consumer Services (excl. Cable or Satellite TV) classifications. This list is screened to exclude OTC ("over-the-counter") securities and those not U.S.-listed. Securities are weighted based on their market capitalization. Weightings are rounded to the nearest percentage, and any over or under-allocation is adjusted to ensure a 100% total weighting. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated within the first five trading days of each calendar quarter*. |
| <b>Energy</b>                  | Industry  | The Energy Plan is derived using the top 10 companies by total market capitalization using Xignite's Energy Minerals and Utilities classifications. This list is screened to exclude OTC ("over-the-counter") securities and those not U.S.-listed. Securities are weighted based on their market capitalization. Weightings are rounded to the nearest percentage, and any over or under-allocation is adjusted to ensure a 100% total weighting. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated within the first five trading days of each calendar quarter*.   |

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| <b>Financial Services</b>       | Industry | The Financial Services Plan is derived using the top 10 companies by total market capitalization using Xignite's Finance classification. This list is screened to exclude OTC ("over-the-counter") securities and those not U.S.-listed. Securities are weighted based on their market capitalization. Weightings are rounded to the nearest percentage, and any over or under-allocation is adjusted to ensure a 100% total weighting. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated within the first five trading days of each calendar quarter*.   |
| <b>Healthcare</b>               | Industry | The Healthcare Plan is derived using the top 10 companies by total market capitalization using Xignite's Health Services classification. This list is screened to exclude OTC ("over-the-counter") securities and those not U.S.-listed. Securities are weighted based on their market capitalization. Weightings are rounded to the nearest percentage, and any over or under-allocation is adjusted to ensure a 100% total weighting. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated within the first five trading days of each calendar quarter*.   |
| <b>Healthtech</b>               | Industry | The Healthtech Plan is derived using the top 10 companies by total market capitalization using Xignite's Health Technology classification. This list is screened to exclude OTC ("over-the-counter") securities and those not U.S.-listed. Securities are weighted based on their market capitalization. Weightings are rounded to the nearest percentage, and any over or under-allocation is adjusted to ensure a 100% total weighting. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated within the first five trading days of each calendar quarter*.                                       |
| <b>Media and Communications</b> | Industry | The Media and Communications Plan is derived using the top 10 companies by total market capitalization using Xignite's Communications and Cable or Satellite TV classifications. This list is screened to exclude OTC ("over-the-counter") securities and those not U.S.-listed. Securities are weighted based on their market capitalization. Weightings are rounded to the nearest percentage, and any over or under-allocation is adjusted to ensure a 100% total weighting. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated within the first five trading days of each calendar quarter*. |
| <b>Real Estate</b>              | Industry | The Real Estate Plan is derived using the top 10 companies by total market capitalization using Xignite's Real Estate Investment Trusts classification. This list is screened to exclude OTC ("over-the-counter") securities and those not U.S.-listed. Securities are weighted based on their market capitalization. Weightings are rounded to the nearest percentage, and any over or under-allocation is adjusted to ensure a 100% total weighting. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated within the first five trading days of each calendar quarter*.                          |

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| <b>Technology</b>    | Industry      | <p>The Technology Plan is derived using the top 10 companies by total market capitalization using Xignite's Technology Services and Electronic Technology classifications. This list is screened to exclude OTC ("over-the-counter") securities and those not U.S.-listed. Securities are weighted based on their market capitalization. Weightings are rounded to the nearest percentage, and any over or under-allocation is adjusted to ensure a 100% total weighting. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated within the first five trading days of each calendar quarter*.</p>   |
| <b>AQR 13F</b>       | Institutional | <p>The AQR 13F Plan is derived using the top 10 equities by assets under management (AUM) of AQR Capital Management, one of the largest US hedge funds. The securities list is screened to exclude OTC ("over-the-counter") securities and those not U.S.-listed. Securities are weighted based on the fund's respective AUM in each security, leveraging the most recent 13F-HR SEC filings. Weightings are rounded to the nearest percentage, and any over or under-allocation is adjusted to ensure a 100% total weighting. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated on the 15th-20th of the second month of each quarter, in connection with updated 13F-HR filings.</p>   |
| <b>Berkshire 13F</b> | Institutional | <p>The Berkshire 13F Plan is derived using the top 10 equities by assets under management (AUM) of Berkshire Hathaway, one of the largest US hedge funds. The securities list is screened to exclude OTC ("over-the-counter") securities and those not U.S.-listed. Securities are weighted based on the fund's respective AUM in each security, leveraging the most recent 13F-HR SEC filings. Weightings are rounded to the nearest percentage, and any over or under-allocation is adjusted to ensure a 100% total weighting. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated on the 15th-20th of the second month of each quarter, in connection with updated 13F-HR filings.</p> |
| <b>Citadel 13F</b>   | Institutional | <p>The Citadel 13F Plan is derived using the top 10 equities by assets under management (AUM) of Citadel Advisors, one of the largest US hedge funds. The securities list is screened to exclude OTC ("over-the-counter") securities and those not U.S.-listed. Securities are weighted based on the fund's respective AUM in each security, leveraging the most recent 13F-HR SEC filings. Weightings are rounded to the nearest percentage, and any over or under-allocation is adjusted to ensure a 100% total weighting. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated on the 15th-20th of the second month of each quarter, in connection with updated 13F-HR filings.</p>     |



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| <b>D. E. Shaw 13F</b>                                       | Institutional | The D.E. Shaw 13F Plan is derived using the top 10 equities by assets under management (AUM) of D.E. Shaw, one of the largest US hedge funds. The securities list is screened to exclude OTC ("over-the-counter") securities and those not U.S.-listed. Securities are weighted based on the fund's respective AUM in each security, leveraging the most recent 13F-HR SEC filings. Weightings are rounded to the nearest percentage, and any over or under-allocation is adjusted to ensure a 100% total weighting. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated on the 15th-20th of the second month of each quarter, in connection with updated 13F-HR filings.                      |
| <b>Renaissance 13F</b>                                      | Institutional | The Renaissance 13F Plan is derived using the top 10 equities by assets under management (AUM) of Renaissance Technologies LLC, one of the largest US hedge funds. The securities list is screened to exclude OTC ("over-the-counter") securities and those not U.S.-listed. Securities are weighted based on the fund's respective AUM in each security, leveraging the most recent 13F-HR SEC filings. Weightings are rounded to the nearest percentage, and any over or under-allocation is adjusted to ensure a 100% total weighting. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated on the 15th-20th of the second month of each quarter, in connection with updated 13F-HR filings. |
| <b>Top ETFs on Public</b>                                   | Public        | The Top ETFs on Public Plan is derived using the top 10 exchanged-traded funds held on Public by total assets under management. The securities list is screened to exclude securities with a safety flag. The resulting set of securities is then equally weighted. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated at the within the first five trading days of each calendar quarter*.   |
| <b>Top Stocks on Public</b>                                 | Public        | The Top Stocks on Public Plan is derived using the top 10 stocks held on Public by total assets under management. The resulting set of securities is then equally weighted. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated at the within the first five trading days of each calendar quarter*.   |
| <b>Active Ownership</b><br><i>Presented by Engine No. 1</i> | Thematic      | The Active Ownership Plan is derived using Engine No.1's three ETFs: Engine No.1 Transform Climate ETF ("NETZ"), Engine No. 1 Transform Supply Chain ETF ("SUPP"), and Engine No.1 Transform 500 ETF ("VOTE"). Each ETF is given an equal weighting. Weightings are rounded to the nearest percentage, and any over or under-allocation is adjusted to ensure a 100% total weighting. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated within the first five trading days of each calendar quarter*.  |
| <b>Artificial Intelligence</b>                              | Thematic      | The Artificial Intelligence Plan seeks to track the Nasdaq CTA Artificial Intelligence Index's top 5 holdings by market value. Each symbol is given an equal weighting. Weightings are rounded to the   |

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|  |          | nearest percentage, and any over or under-allocation is adjusted to ensure a 100% total weighting. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated within the first five trading days of each calendar quarter*.  |
| <b>Climate Change</b><br><i>Presented by Engine No. 1</i>              | Thematic | The Climate Transformation Plan is derived using the Engine No.1 Transform Climate ETF ("NETZ"), and its top 5 holdings by market value. NETZ is an actively managed fund that aims to invest in companies that will drive and benefit from the energy transition. The NETZ ETF is given a weighting of 25%, and the remaining set of securities is then equally weighted. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated within the first five trading days of each calendar quarter*.  |
| <b>Cybersecurity</b>   | Thematic | The Cybersecurity Plan seeks to track the top 5 holdings by weight in the iShares Cybersecurity and Tech ETF (IHAK). This list is screened to exclude OTC ("over-the-counter") securities and those not U.S.-listed. The resulting set of securities is then equally weighted. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated within the first five trading days of each calendar quarter*.  |
| <b>Genomics and Immunology</b>   | Thematic | The Genomics and Immunology Plan seeks to track the top 5 holdings by weight in the iShares Genomics Immunology and Healthcare ETF (IDNA). The resulting set of securities is then equally weighted. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated within the first five trading days of each calendar quarter*.  |
| <b>Supply Chain Transformation</b><br><i>Presented by Engine No. 1</i> | Thematic | The Supply Chain Transformation Plan is derived using the Engine No.1 Transform Supply Chain ETF ("SUPP"), and its top 5 holdings by market value. SUPP is an actively managed, high-conviction portfolio of US equities that are considered to be driving and benefiting from the supply chain transformation. The SUPP ETF is given a weighting of 25%, and the remaining set of securities is then equally weighted. Allocations are reassessed for compliance with the stated plan criteria and, as necessary, updated within the first five trading days of each calendar quarter*. |

\*An Investment Plan, and any additional information provided about it, should not be considered a recommendation of a Plan overall, or a recommendation of its individual holdings or default allocations. By building a Plan, you acknowledge that neither Public Investing nor any Sponsor (as applicable) is advising you as to your investments, and any criteria for your initial and ongoing investments should not be considered investment advice, an offer to buy or sell, or a recommendation for any security or group of securities. You can edit all Plans as you see fit. Plans will not be rebalanced and allocations will not be updated in any way, except for Corporate Actions. You are solely responsible for establishing and maintaining allocations among holdings within your Plan. Periodic reassessment for compliance with stated Plan criteria impacts new discovery journeys within Investment Plans - plans already established are not reassessed by Public Investing. Plans involve continuous investments, regardless of market conditions.

When you purchase an Investment Plan for your personal non-business purposes, you accept all responsibility for its use and implementation, and for appropriate ongoing follow-up to ensure that you are meeting your individualized interests and goals. As with other investments through Public Investing, you must decide for yourself if an investment in an asset is consistent with your evaluation of the assets, your investment objectives, your risk tolerance, your investment time frame, and your broader financial situation. By making Investment Plans available to its members, Public Investing is not recommending or endorsing it. Further, Public Investing assumes no responsibility for the accuracy, completeness or timeliness of any point-in-time Investment Plan allocation or for updating such allocation, which is subject to change without notice at any time. Public Investing does not provide investment, tax or legal advice.

Diversification and asset allocation do not guarantee future results or returns or eliminate the risk of loss. Investment Plans are not intended to ensure adequate diversification. You should conduct your own research and make your own determinations as to whether a particular investment aligns with your investment objectives, risk tolerance and financial situation. If you choose to purchase a Plan from our marketplace, keep in mind that specific industry and thematic Plans that are narrower in focus may be more volatile than investments that diversify holdings across multiple industries and themes.

\*\*Additional portfolios may be available