High Growth Portfolio

Fact Sheet

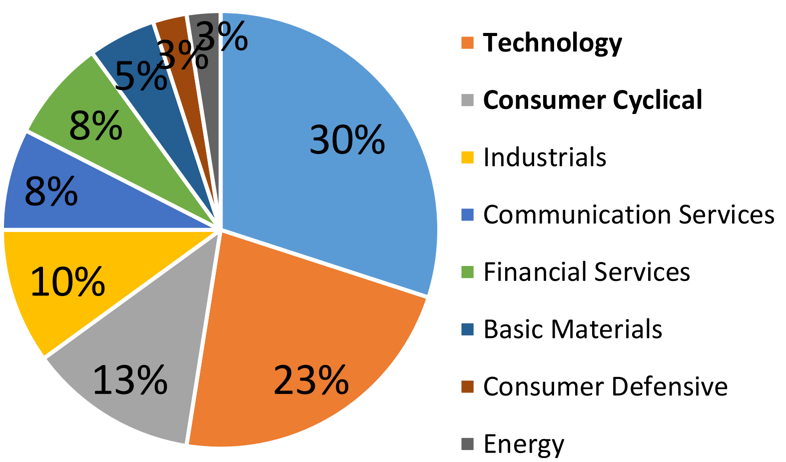
All Data as of Q1 2021

Investment Objective & Strategy

Astoria's High Growth Portfolio uses a quantitative and systematic approach.

- The starting universe is approximately 700 companies that have the potential for above average long-term growth.
- Target 40 stocks that are projected to have significantly greater earnings growth, sales, net margins, ROE, and ROA compared to the SPDR® S&P 500® ETF Trust (SPY).
- The constituents are equally weighted and rebalanced annually.
- Our Benchmark is 100% iShares Russell 1000 Growth ETF (IWF).

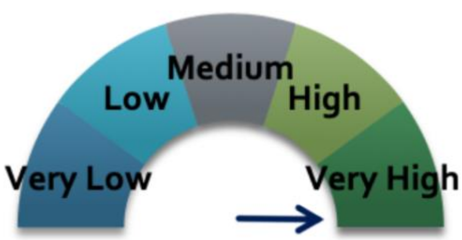
Equity Sectors



40 Total Number of US Stocks

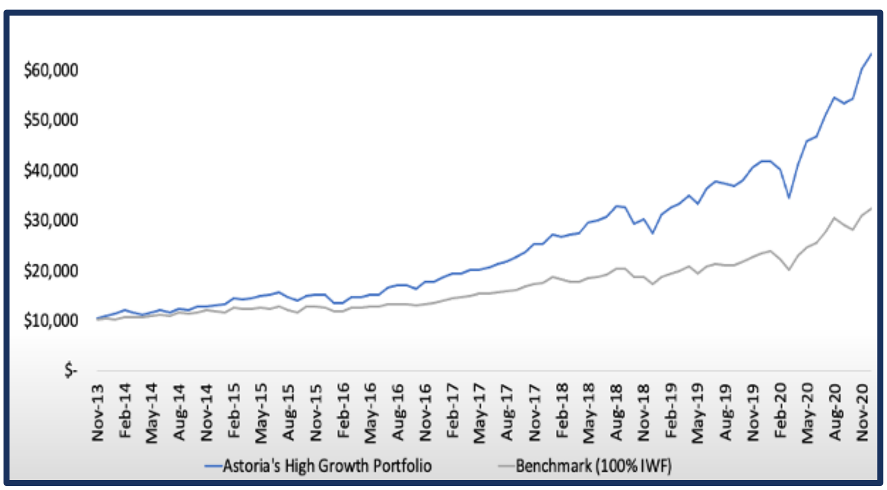
Risk Profile

On account of the nature of the portfolio, it is typically utilized by investors with a high risk tolerance that want long term growth & are able to sustain periods of high volatility.



Key Portfolio Statistics[1]			
18.06% Standard Deviation	1.12 Beta	0.54% Dividend Yield	1.51 Sharpe Ratio

Historical Backtested Net Returns[2]



Trailing Net Returns[3]

	Model	Benchmark	Difference
1-Year	51.76%	38.25%	13.51%
3-Year	34.80%	22.70%	12.10%
5-Year	31.31%	20.77%	10.54%
Since 2013	26.41%	17.77%	8.64%

6 Investment Committee Members

3 CFAs

1 PhD

Astoria Portfolio Advisors

Disruptive Growth Portfolio

ASTORIA PortfolioAdvisors

Fact Sheet

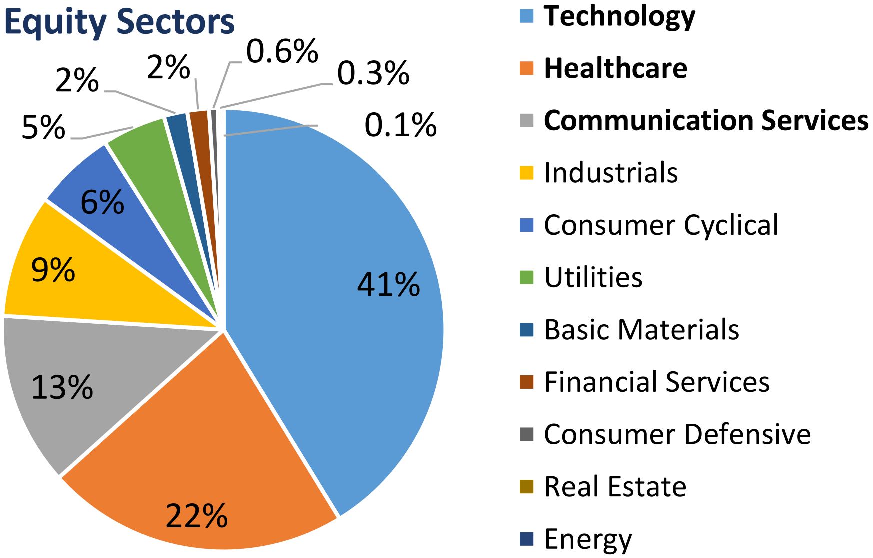
All Data as of Q1 2021

Investment Objective & Strategy

Astoria's Disruptive Growth Portfolio invests in Genomics / Biotech, Innovative Technology, Self-Driving Cars, Robots / AI / Machine Learning, Cloud / Internet of Things, Virtual Healthcare, Fintech, VR / Gaming, 3D Printing, and Renewable Energy.

The portfolio targets securities that are projected to have significantly greater earnings growth and sales compared to the SPDR® S&P 500® ETF Trust (SPY). Our Benchmark is 100% iShares S&P 500 Growth ETF (IVW).

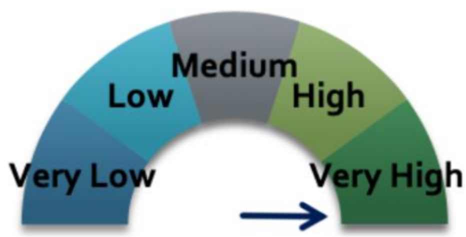
Equity Sectors



14 Total Number of ETFs

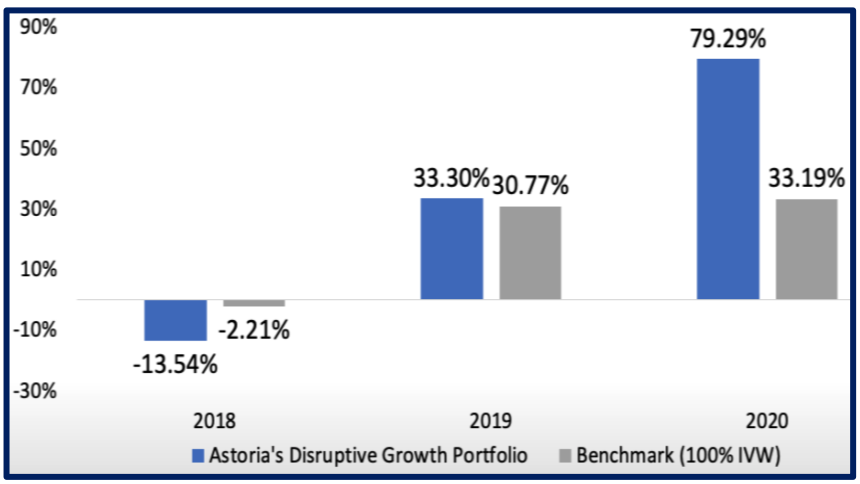
Risk Profile

On account of the nature of the portfolio, it is typically utilized by investors with a high risk tolerance that want long term growth & are able to sustain periods of high volatility.



Key Portfolio Statistics[4]			
26.66% Standard Deviation	1.22 Beta	0.25% Dividend Yield	1.11 Sharpe Ratio

Historical Backtested Net Returns[5]



Trailing Net Returns[6]

	Model	Benchmark	Difference
3-Month	30.54%	10.73%	19.81%
1-Year	79.29%	33.19%	46.10%
Since 2018	30.46%	22.10%	8.36%

6 Investment Committee Members

3 CFAs

1 PhD

Astoria Portfolio Advisors

High Dividend Yield Portfolio

Fact Sheet

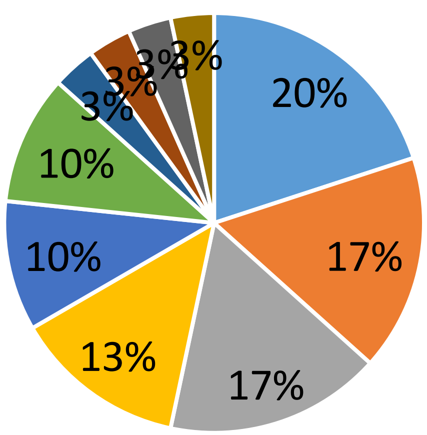
All Data as of Q1 2021

Investment Objective & Strategy

Astoria's High Dividend Yield Portfolio uses a quantitative and systematic approach.

- The starting universe is approximately 250 companies that demonstrate dividend-paying and quality characteristics.
- Target 30 stocks that have significantly greater Dividend Yield, ROE, ROA, and Dividend Payout Ratios compared to the SPDR® S&P 500® ETF Trust (SPY).
- The constituents are equally weighted and rebalanced annually.
- Our Benchmark is 100% SPDR® S&P® Dividend ETF (SDY).

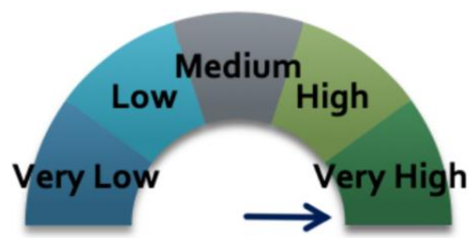
Equity Sectors



30 Total Number of US Stocks

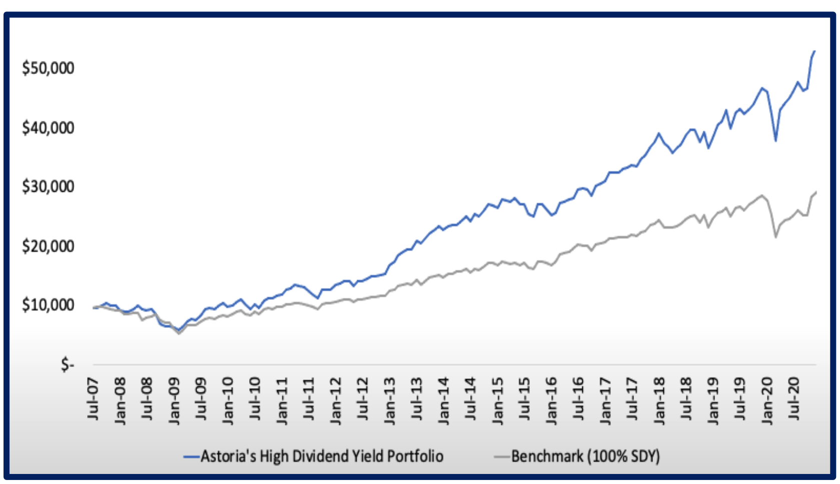
Risk Profile

On account of the nature of the portfolio, it is typically utilized by investors with a high risk tolerance that want long term growth & are able to sustain periods of high volatility.



Key Portfolio Statistics[7]			
16.74% Standard Deviation	0.97 Beta	2.82% Dividend Yield	0.82 Sharpe Ratio

Historical Backtested Net Returns[8]



Trailing Net Returns[9]

	Model	Benchmark	Difference
1-Year	15.45%	1.79%	13.66%
3-Year	11.80%	6.87%	4.93%
5-Year	13.55%	11.19%	2.36%
Since 2007	7.10%	8.24%	-1.14%

6 Investment Committee Members

3 CFAs

1 PhD

Astoria Portfolio Advisors

High Quality Portfolio

Fact Sheet

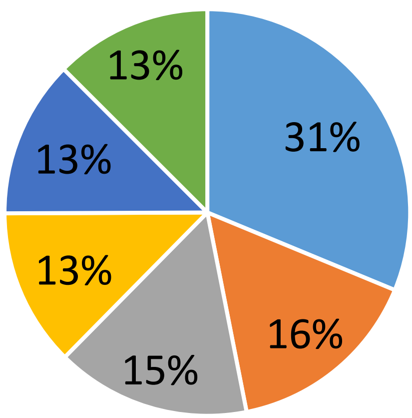
All Data as of Q1 2021

Investment Objective & Strategy

Astoria's High Quality Portfolio uses a quantitative and systematic approach.

- The starting universe is approximately 250 companies that demonstrate dividend-paying and quality characteristics.
- Target 30 stocks that have significantly greater ROE, ROA, and long-term growth estimates compared to the SPDR® S&P 500® ETF Trust (SPY).
- The constituents are equally weighted and rebalanced annually.
- Our Benchmark is 100% SPDR® S&P 500® ETF Trust (SPY).

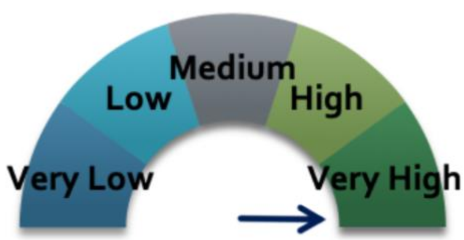
Equity Sectors



32 Total Number of US Stocks

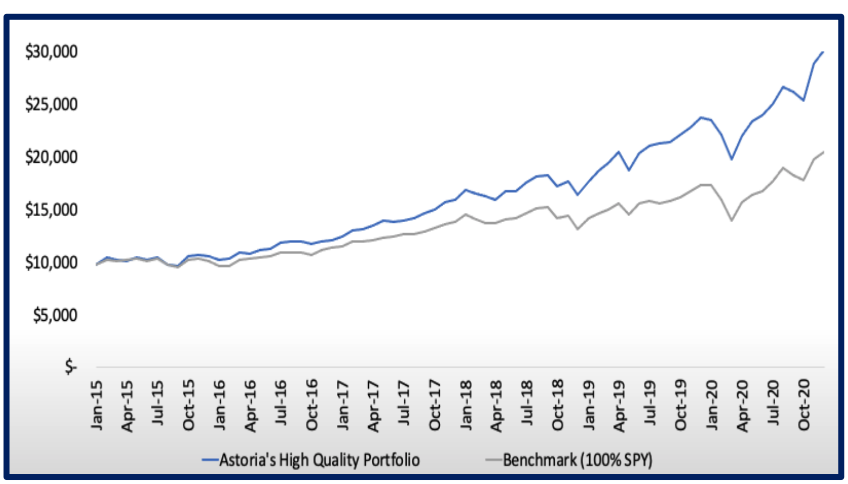
Risk Profile

On account of the nature of the portfolio, it is typically utilized by investors with a high risk tolerance that want long term growth & are able to sustain periods of high volatility.



Key Portfolio Statistics[10]			
15.27% Standard Deviation	0.93 Beta	1.75% Dividend Yield	1.26 Sharpe Ratio

Historical Backtested Net Returns[11]



Trailing Net Returns[12]

	Model	Benchmark	Difference
1-Year	27.07%	18.37%	8.70%
3-Year	22.71%	14.03%	8.68%
5-Year	21.44%	15.11%	6.33%
Since 2015	17.80%	12.67%	5.13%

6 Investment Committee Members

3 CFAs

1 PhD

Astoria Portfolio Advisors

Dividend Growers Portfolio

Fact Sheet

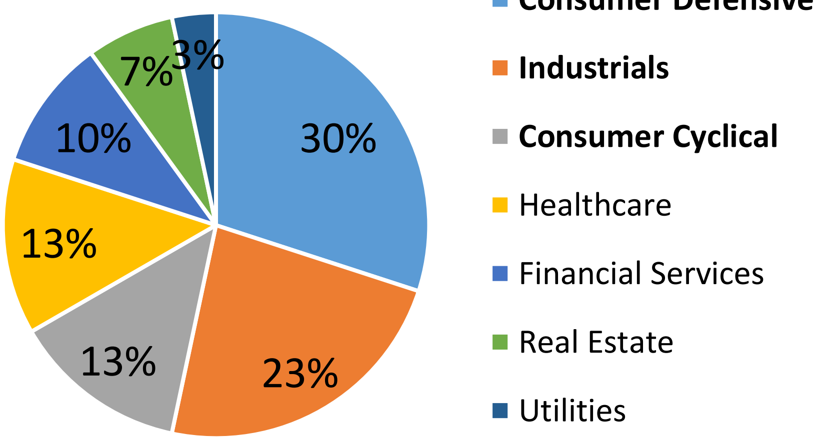
All Data as of Q1 2021

Investment Objective & Strategy

Astoria's Dividend Growers Portfolio uses a quantitative and systematic approach.

- The starting universe is approximately 100 companies that have consistently grown their dividends over time.
- Target 30 stocks that have significantly greater Dividend Yield, ROE, ROA, and Dividend Payout Ratios compared to the SPDR® S&P 500® ETF Trust (SPY).
- The constituents are equally weighted and rebalanced annually.
- Our Benchmark is 100% SPDR® S&P® Dividend ETF (SDY).

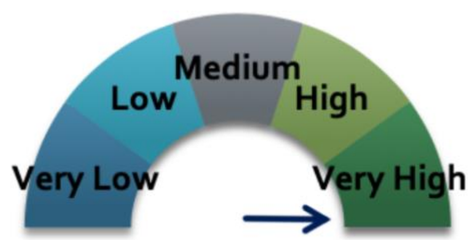
Equity Sectors



30 Total Number of US Stocks

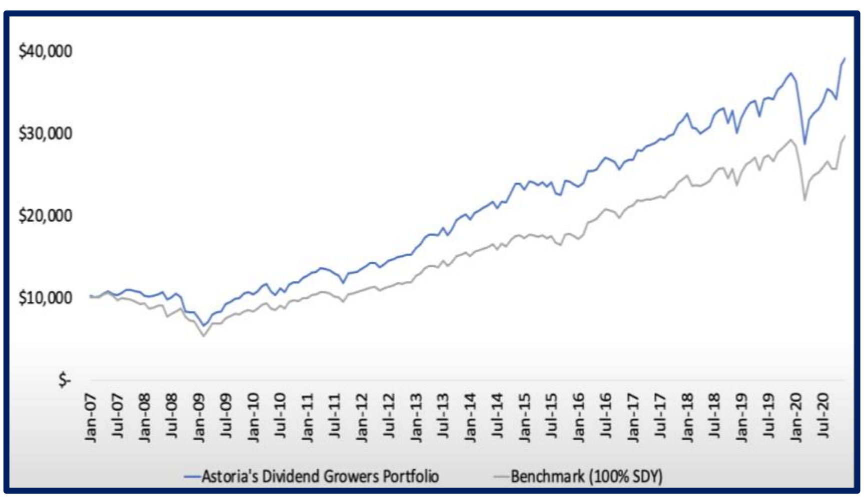
Risk Profile

On account of the nature of the portfolio, it is typically utilized by investors with a high risk tolerance that want long term growth & are able to sustain periods of high volatility.



Key Portfolio Statistics[13]			
14.72% Standard Deviation	0.85 Beta	2.91% Dividend Yield	0.71 Sharpe Ratio

Historical Backtested Net Returns[14]



Trailing Net Returns[15]

	Model	Benchmark	Difference
1-Year	5.10%	1.79%	3.31%
3-Year	6.45%	6.87%	-0.42%
5-Year	8.53%	11.19%	-2.66%
Since 2007	3.81%	8.12%	-4.31%

6 Investment Committee Members

3 CFAs

1 PhD

Astoria Portfolio Advisors

Inflation Sensitive Portfolio

Fact Sheet

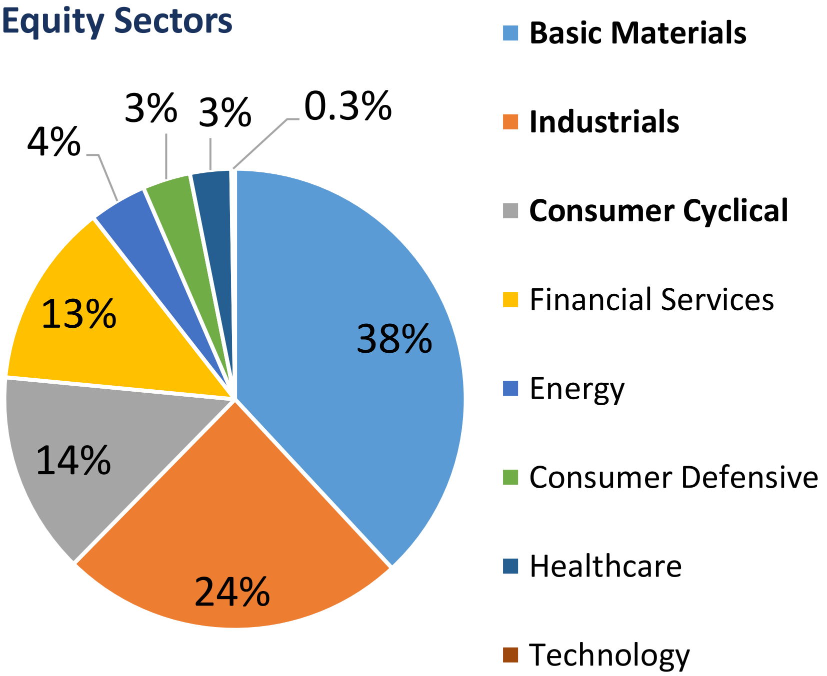
All Data as of Q1 2021

Investment Objective & Strategy

Astoria's Inflation Sensitive Portfolio targets securities that are sensitive to rising inflation.

Our Benchmark is 100% SPDR® S&P 500® ETF Trust (SPY).

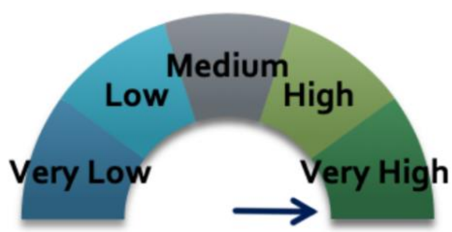
Equity Sectors



13 Total Number of ETFs

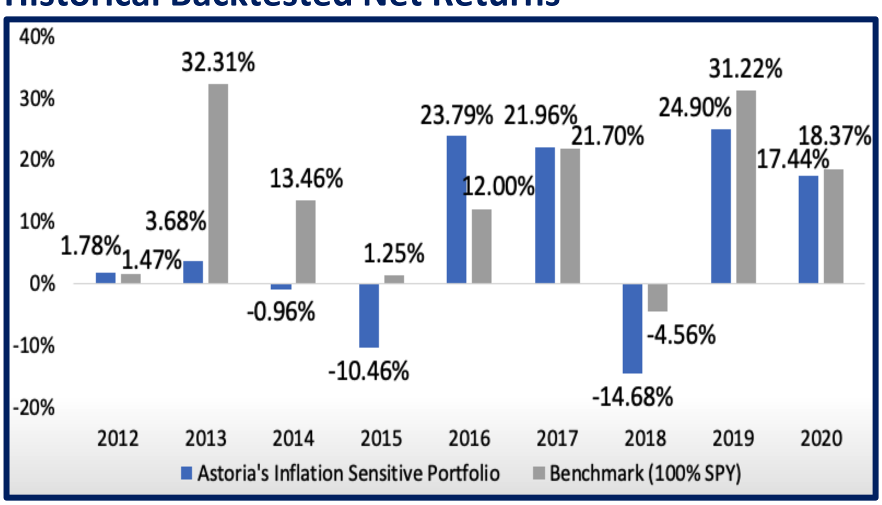
Risk Profile

On account of the nature of the portfolio, it is typically utilized by investors with a high risk tolerance that want long term growth & are able to sustain periods of high volatility.



Key Portfolio Statistics[16]			
14.84% Standard Deviation	0.92 Beta	1.58% Dividend Yield	0.53 Sharpe Ratio

Historical Backtested Net Returns[17]



Trailing Net Returns[18]

	Model	Benchmark	Difference
1-Year	17.44%	18.37%	-0.93%
3-Year	6.77%	14.03%	-7.26%
5-Year	11.58%	15.11%	-3.53%
Since 2012	3.65%	14.94%	-11.29%

Cyclicals Portfolio

ASTORIA PortfolioAdvisors

Fact Sheet

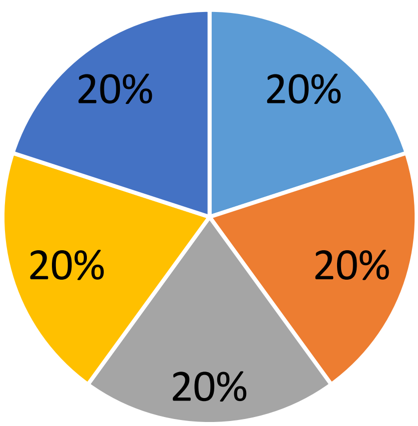
All Data as of Q1 2021

Investment Objective & Strategy

Astoria's Cyclicals Portfolio uses a quantitative and systematic approach.

- The starting universe is approximately 200 companies exposed to the following sectors: Consumer Cyclical, Industrial, Financial Services, Basic Materials, and Energy.
- Target 30 stocks that have significantly greater earnings growth, ROE, and ROA compared to the SPDR® S&P 500® ETF Trust (SPY).
- The constituents are equally weighted and rebalanced annually.
- Our Benchmark is 100% SPDR® S&P 500® ETF Trust (SPY).

Equity Sectors



Consumer Cyclical

Industrials

Financial Services

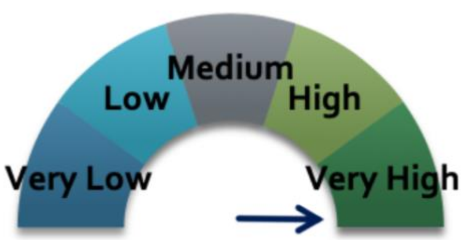
Basic Materials

Energy

30 Total Number of US Stocks

Risk Profile

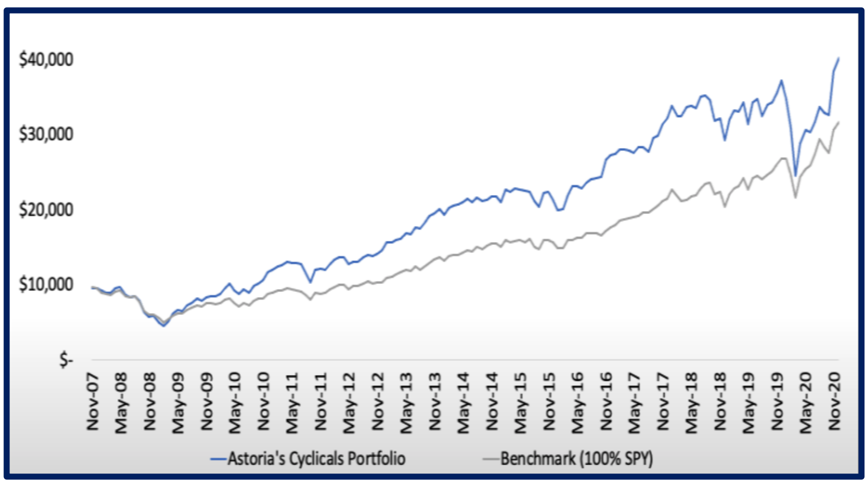
On account of the nature of the portfolio, it is typically utilized by investors with a high risk tolerance that want long term growth & are able to sustain periods of high volatility.



Key Portfolio Statistics[19]

21.25%	1.21	2.67%	0.60
Standard Deviation	Beta	Dividend Yield	Sharpe Ratio

Historical Backtested Net Returns[20]



Trailing Net Returns[21]

	Model	Benchmark	Difference
1-Year	8.08%	18.37%	-10.29%
3-Year	6.69%	14.03%	-7.34%
5-Year	11.54%	15.11%	-3.57%
Since 2007	5.11%	9.16%	-4.05%

6 Investment Committee Members

3 CFAs

1 PhD

Astoria Portfolio Advisors

1. Key Portfolio Statistics are calculated by PortfolioVisualizer.com and BlackRock.com. Standard Deviation, Beta, and Sharpe Ratio are calculated using data from October 31, 2013 to December 31, 2020 using the constituents selected as of August 25, 2020. The US stock market is used as a reference data set for the calculation of Beta. The Standard Deviation and Sharpe Ratio statistics over the prevailing time period for our benchmark are 14.89% and 1.12 respectively. The Dividend Yield is based on data as of November 30, 2020.

2-3. Data Source: PortfolioVisualizer.com. The historical backtest is calculated from October 31, 2013 to December 31, 2020 using the constituents selected as of August 25, 2020. In order to extend the historical backtest, the following stocks were replaced with the iShares Russell 1000 Growth ETF (IWF) as an approximation: NGVT, SEDG, and PAYC. All numbers are annualized. Net Returns incorporate 50bps annualized management fee. The weight of each stock was rebalanced back to equal weight on a quarterly basis. The benchmark for the High Growth Portfolio is 100% iShares Russell 1000 Growth ETF (IWF). Since 2013 refers to November 2013.

4. Key Portfolio Statistics are calculated by PortfolioVisualizer.com and BlackRock.com. Standard Deviation, Beta, and Sharpe Ratio are calculated using data from April 30, 2018 to December 31, 2020 using the constituents selected as of January 4, 2021. The US stock market is used as a reference data set for the calculation of Beta. The Standard Deviation and Sharpe Ratio statistics over the prevailing time period for our benchmark are 19.27% and 1.06 respectively. The Dividend Yield is based on data as of November 30, 2020.

5-6. Data Source: PortfolioVisualizer.com. The historical backtest is calculated from April 30, 2018 to December 31, 2020 using the constituents selected as of January 4, 2021. In order to extend the historical backtest, WCLD was replaced with SKYY, HERO was replaced with GAMR, ARKF was replaced with FINX, and EDOC was removed due to its limited history. 3-Month numbers are not annualized. All other numbers are annualized. Net Returns incorporate 50bps annualized management fee. The benchmark for the Disruptive Growth Portfolio is 100% iShares S&P 500 Growth ETF (IVW). Since 2018 refers to May 2018.

7. Key Portfolio Statistics are calculated by PortfolioVisualizer.com and BlackRock.com. Standard Deviation, Beta, and Sharpe Ratio are calculated using data from June 30, 2007 to December 31, 2020 using the constituents selected as of August 25, 2020. The US stock market is used as a reference data set for the calculation of Beta. The Standard Deviation and Sharpe Ratio statistics over the prevailing time period for our benchmark are 15.69% and 0.54 respectively. The Dividend Yield is based on data as of November 30, 2020.

8-9. Data Source: PortfolioVisualizer.com. The historical backtest is calculated from June 30, 2007 to December 31, 2020 using the constituents selected as of August 25, 2020. All numbers are annualized. Net Returns incorporate 50bps annualized management fee. The weight of each stock was rebalanced back to equal weight on a quarterly basis. The benchmark for the High Dividend Yield Portfolio is 100% SPDR® S&P® Dividend ETF (SDY). Since 2007 refers to July 2007.

10. Key Portfolio Statistics are calculated by PortfolioVisualizer.com and BlackRock.com. Standard Deviation, Beta, and Sharpe Ratio are calculated using data from December 31, 2014 to December 31, 2020 using the constituents selected as of March 25, 2020. The US stock market is used as a reference data set in the calculation of Beta. The Standard Deviation and Sharpe Ratio statistics over the prevailing time period for our benchmark are 14.90% and 0.81 respectively. The Dividend Yield is based on data as of November 30, 2020.

11-12. Data Source: PortfolioVisualizer.com. The historical backtest is calculated from December 31, 2014 to December 31, 2020 using the constituents selected as of March 25, 2020. All numbers are annualized. Net Returns incorporate 50bps annualized management fee. The weight of each stock was rebalanced back to equal weight on a quarterly basis. The benchmark for the High Quality Portfolio is 100% SPDR® S&P 500® ETF Trust (SPY). Since 2015 refers to January 2015.

13. Key Portfolio Statistics are calculated by PortfolioVisualizer.com and BlackRock.com. Standard Deviation, Beta, and Sharpe Ratio are calculated using data from December 31, 2006 to December 31, 2020 using the constituents selected as of August 25, 2020. The US stock market is used as a reference data set for the calculation of Beta. The Standard Deviation and Sharpe Ratio statistics over the prevailing time period for our benchmark are 15.47% and 0.53 respectively. The Dividend Yield is based on data as of November 30, 2020.

14-15. Data Source: PortfolioVisualizer.com. The historical backtest is calculated from December 31, 2006 to December 31, 2020 using the constituents selected as of August 25, 2020. In order to extend the historical backtest, the following stocks were removed: AMCR and ABBV. All numbers are annualized. Net Returns incorporate 50bps annualized management fee. The weight of each stock was rebalanced back to equal weight on a quarterly basis. The benchmark for the Dividend Growers Portfolio is 100% SPDR® S&P® Dividend ETF (SDY). Since 2007 refers to January 2007.

16. Key Portfolio Statistics are calculated by PortfolioVisualizer.com and BlackRock.com. Standard Deviation, Beta, and Sharpe Ratio are calculated using data from October 31, 2012 to December 31, 2020 using the constituents selected as of January 8, 2021. The US stock market is used as a reference data set for the calculation of Beta. The Standard Deviation and Sharpe Ratio statistics over the prevailing time period for our benchmark are 13.45% and 1.05 respectively. The Dividend Yield is based on data as of November 30, 2020.

17-18. Data Source: PortfolioVisualizer.com. The historical backtest is calculated from October 31, 2012 to December 31, 2020 using the constituents selected as of January 8, 2021. In order to extend the historical backtest, GLDM was replaced with GLD. All numbers are annualized. Net Returns incorporate 50bps annualized management fee. The benchmark for the Inflation Sensitive Portfolio is 100% SPDR® S&P 500® ETF Trust (SPY). Since 2012 refers to November 2012.

19. Key Portfolio Statistics are calculated by PortfolioVisualizer.com and BlackRock.com. Standard Deviation, Beta, and Sharpe Ratio are calculated using data from October 31, 2007 to December 31, 2020 using the constituents selected as of August 25, 2020. The US stock market is used as a reference data set for the calculation of Beta. The Standard Deviation and Sharpe Ratio statistics over the prevailing time period for our benchmark are 15.87% and 0.59 respectively. The Dividend Yield is based on data as of November 30, 2020.

20-21. Data Source: PortfolioVisualizer.com. The historical backtest is calculated from October 31, 2007 to December 31, 2020 using the constituents selected as of August 25, 2020. In order to extend the historical backtest, the following stocks were replaced with their approximate ETF equivalent: APTV with XLY; LYB with XLB; CFG with XLF; MPC with XLE. All numbers are annualized. Net Returns incorporate 50bps annualized management fee. The weight of each stock was rebalanced back to equal weight on a quarterly basis. The benchmark for the Cyclicals Portfolio is 100% SPDR® S&P 500® ETF Trust (SPY). Since 2007 refers to November 2007.

Warranties & Disclaimers

There are no warranties implied. Astoria Portfolio Advisors LLC is a registered investment adviser located in New York. Astoria Portfolio Advisors LLC may only transact business in those states in which it is registered or qualifies for an exemption or exclusion from registration requirements.

Information presented herein is for educational purposes only and does not intend to make an offer or solicitation for the sale or purchase of any specific securities, investments, or investment strategies. Investments involve risk and unless otherwise stated, are not guaranteed. Readers of the information contained on this Performance Summary, should be aware that any action taken by the viewer/reader based on this information is taken at their own risk. This information does not address individual situations and should not be construed or viewed as any typed of individual or group recommendation. The model delivery performance shown represents only the results of Astoria Portfolio Advisors model portfolios for the relevant time period and do not represent the results of actual trading of investor assets unless otherwise indicated. Model portfolio performance is the result of the application of the Astoria Portfolio Advisors proprietary investment process. Model performance has inherent limitations. The results are theoretical and do not reflect any investor's actual experience with owning, trading or managing an actual investment account. Thus, the performance shown does not reflect the impact that material economic and market factors had or might have had on decision making if actual investor money had been managed. Indices are typically not available for direct investment, are unmanaged, and do not incur fees or expenses.

Model portfolio performance for the Dynamic Aggressive Model, Dynamic Growth Model, Dynamic Growth & Income Model, Dynamic Conservative Model, and Risk Managed Dynamic Income Model is shown net of the model advisory fee of 0.15% charged by Astoria Portfolio Advisors and does not include trading costs. The Company's track record for the Multi-Asset Risk Strategy prior to June 9, 2017 includes the performance record established by the Portfolio Manager while affiliated with a prior firm. Astoria's Multi-Asset Risk Strategy performance is shown net of advisory fee of 0.50% charged by Astoria Portfolio Advisors and reflects the deduction of trading costs. The model delivery performance results are net of Astoria Portfolio Advisors' fee and does not include any additional advisory fees charged by advisors employing Astoria's models. Any additional fees charged by an advisor will reduce an investor's return. Performance results shown include the reinvestment of dividends and interest on cash balances where applicable. The data used to calculate the model performance was obtained from sources deemed reliable and then organized and presented by Astoria Portfolio Advisors. The performance calculations have not been audited by any third party. Actual performance of client portfolios may differ materially due to the timing related to additional client deposits or withdrawals and the actual deployment and investment of a client portfolio, the reinvestment of dividends, the length of time various positions are held, the client's objectives and restrictions, and fees and expenses incurred by any specific individual portfolio.

Benchmarks: : The ESG Aggressive Model performance results shown are compared to the performance of 80% iShares MSCI ACWI ETF (ACWI) / 20% iShares Core U.S. Aggregate Bond ETF (AGG). The ESG Growth Model performance results shown are compared to the performance of 70% iShares MSCI ACWI ETF (ACWI) / 30% iShares Core U.S. Aggregate Bond ETF (AGG). The ESG Growth & Income Model performance results shown are compared to the performance of 60% iShares MSCI ACWI ETF (ACWI) / 40% iShares Core U.S. Aggregate Bond ETF (AGG). The ESG Conservative Model performance results shown are compared to the performance of 40% iShares MSCI ACWI ETF (ACWI) / 60% iShares Core U.S. Aggregate Bond ETF (AGG). The ESG Income Model performance results shown are compared to the performance of 20% iShares MSCI ACWI ETF (ACWI) / 80% iShares Core U.S. Aggregate Bond ETF (AGG).
Return Comparison: The iShares MSCI ACWI ETF (ACWI) and the iShares Core U.S. Aggregate Bond ETF (AGG) were chosen as they are generally well recognized as an indicator or representation of the stock and bond market and include a cross section of holdings.