

DGI Balanced Fund – IRA or Non IRA Qualified Investment

Investment Objective

The Fund seeks long-term capital appreciation and current income through a diversified mix of equity and fixed income investments.

Investment Strategy

The Fund is managed as a balanced fund, aiming to offer both stability and appreciation by combining income-generating securities with assets that have the potential for capital appreciation.

Fund Highlights

- SEC-registered mutual fund with diversified stock and fixed income exposure
- Available as a Puerto Rico IRA (Deductible or Roth) or as a non IRA-qualified investment
- IRA version is limited to Puerto Rico residents; nonqualified has no contribution limits
- Capital gains taxed at 10% under PR tax law (vs. 20% standard)
- Not subject to Federal inheritance tax when held by PR residents
- Minimum IRA opening balance: \$250
- IRA account withdrawals after age 60 are penalty-free
- IRA contributions up to \$5,000 individual / \$10,000 joint
- Advised by Oriental Trust, a division of Oriental Bank
- Online IRA investment available at <https://orientalbank.com/en/for-you/ira-accounts/dgi-balanced-fund/>

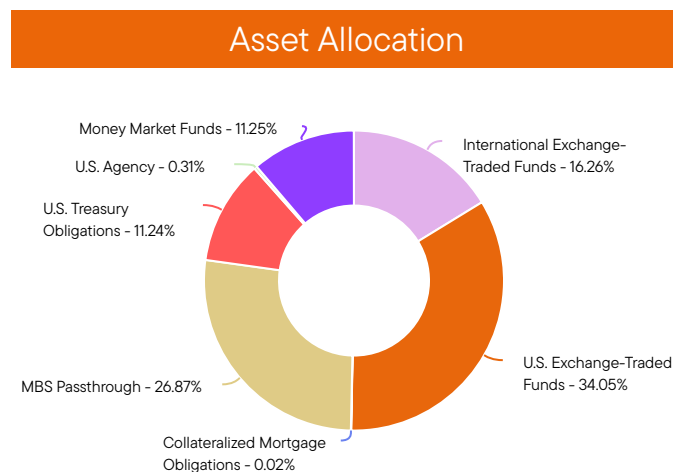
Performance as of 06/30/26

Share Classes	YTD	1Y	2Y	3Y	5Y	SI*	Inception Date
Class A	6.47%	13.79%	11.14%	–	–	11.93%	12/6/23
Class C	6.02%	12.93%	10.28%	–	–	11.10%	12/6/23
Class I	6.60%	14.14%	11.42%	–	–	12.23%	12/6/23
Class P, T NT	6.53%	14.06%	11.38%	11.41%	4.64%	4.64%	5/23/21
DGI Blend-50% S&P/50% BB Agg Bond	5.49%	12.90%	11.80%	–	–	13.59%	12/6/23
Bloomberg U.S. Aggregate Bond Index	0.62%	3.79%	4.93%	–	–	4.44%	12/6/23
DGI Blend-50% S&P/50% BB Agg Bond	5.49%	12.90%	11.80%	12.27%	6.77%	7.10%	5/23/21
Bloomberg U.S. Aggregate Bond Index	0.62%	3.79%	4.93%	4.16%	0.08%	0.29%	5/23/21

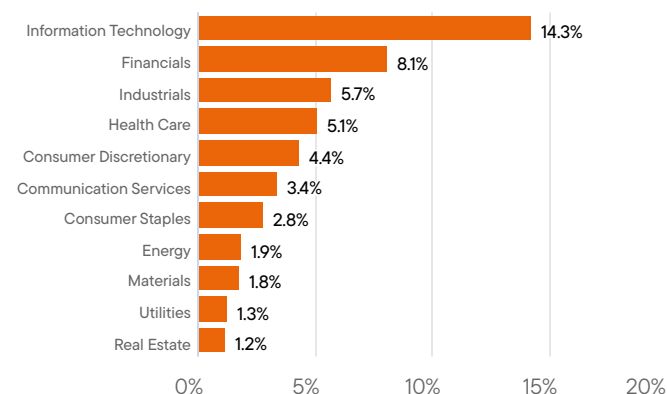
SI=Since Inception

The performance data quoted represents past performance. Current performance may be lower or higher than the performance data quoted above. Past performance is no guarantee of future results. The investment return and principal value of an investment will fluctuate so that investor's shares, when redeemed, may be worth more or less than their original cost. For performance information current to the most recent month-end, please call toll-free 787-474-1993.

Portfolio Allocation Overview



Equity Sector Weightings



Fixed Income Analytics by Asset Type

Asset type	% of Assets	Duration	WAM	WAL
MBS	26.9%	4.9	171	6.1
U.S. Treasuries & Agency	11.6%	1.3	1.5	1.5
Money Market Fund	11.3%	0.5	0.1	0.2
Total / W.Ave	49.7%	3.04	9.59	3.70

Fund Expenses

Total operating expenses

Class A	Class C	Class I	Class P	Class T	Class NT
1.70%	2.45%	1.45%	1.45%	1.45%	1.45%

Expense ratios reflect total Fund operating expenses for each share class.

Ten Largest Holdings

State Street SPDR S&P 500 ETF Trust	25.4%
Dreyfus Treasury Cash Management	11.3%
iShares Russell 2000 ETF	8.1%
iShares MSCI EAFE ETF	4.5%
Vanguard FTSE Europe ETF	4.3%
iShares MSCI Emerging Markets ETF	3.4%
Vanguard FTSE Emerging Markets ETF	3.2%
Government National Mortgage Association	2.0%
U.S. Treasury Bill 7/2/26	1.6%
U.S. Treasury Notes 9/30/26	1.6%

*Top holdings are subject to change and are based on net asset value as of June 30, 2026.

Definitions:

U.S. Aggregate Bond Index (U.S. Agg. Bond Index):

A broad-based benchmark that measures the performance of the U.S. investment-grade bond market, including government, corporate, mortgage-backed, and asset-backed securities.

Benchmark 50/50 Blend:

The Fund's blended benchmark, composed of 50% equity (S&P 500) and 50% fixed income indices (U.S. Aggregate Bond Index), is designed to reflect the Fund's balanced investment strategy. It serves as a comparative measure of the Fund's performance, aligning with its objective of long-term capital appreciation and current income through a diversified mix of asset classes.

Duration

A measure of the sensitivity of a bond's price to changes in interest rates. Duration estimates how much the value of a fixed income security or portfolio will change in response to a 1% change in interest rates. It is a key indicator of interest rate risk.

Weighted Average Maturity (WAM):

The average time until the maturities of all fixed income securities in the portfolio, weighted by the market value of each security. WAM is used to assess interest rate sensitivity and liquidity risk.

Weighted Average Life (WAL):

The average time until principal is repaid on fixed income securities, weighted by the market value of each security. WAL is particularly relevant for amortizing securities and helps evaluate credit and extension risk.

The DGI Balanced Fund is distributed by Northern Lights, LLC, member FINRA (<https://www.finra.org/>), and SIPC (<https://www.sipc.org/>). Oriental Bank is not affiliated with Northern Lights, LLC.

Investors should consider the investment objectives, risks and charges and expenses of the Fund(s) before investing. The Prospectus contains this and other information - about the Fund(s) and should be read carefully before investing. The Prospectus may be obtained at https://dgiinvest.com/assets/pdfs/DGI_Balanced_Prospectus.pdf.

Risk Disclosures

The FDIC does not insure investments in the DGI Balanced Fund. An investment in the Fund does not constitute a deposit or obligation of Oriental Bank, nor is it guaranteed by Oriental Bank, and is subject to investment risk, including possible loss of the principal amount invested. There is no guarantee that the stated investment strategy will achieve its objectives, generate profits or avoid losses.

You can lose money by investing in the Fund. The Fund may also underperform the broader markets or other investments. The principal risks of the Fund include small company risk, large capitalization securities risk, investment trust and ETF risk, mortgage-backed securities risk and other assets, debt risk US and corporate, emerging market risk and interest rate risk. Please read the Prospectus carefully before investing.

The Fund is intended to be an investment option for individual retirement accounts ("IRA") under the laws of the Commonwealth of Puerto Rico ("Puerto Rico" or the "Commonwealth"), as well as for direct investment by residents of Puerto Rico.