Oriental | DGI Family of Funds

Information as of June 30, 2026

DGI U.S Government Money Market Fund

Investment Objective

The Fund seeks to provide current income consistent with the preservation of capital and daily liquidity. It invests in high-quality, short-term U.S. Treasury securities and obligations of U.S. government agencies or instrumentalities. The Fund operates as a government money market fund in compliance with SEC Rule 2a-7 under the Investment Company Act of 1940.

Fund Highlights

- Maintains high daily and weekly liquidity levels as required by SEC regulations.
- Designed for conservative investors seeking stability and short-term income.
- Not subject to Federal estate tax for Puerto Rico investors.
- The Fund's portfolio is actively monitored to maintain a stable NAV and high credit quality.
- Yield, portfolio holdings, and liquidity metrics reported daily on fund website www.dgiinvest.com.

Performance as of 06/30/26

Share Classes	1 Month	3 Months	6 Months	1 Year	SI*
MFAXX	0.22%	0.66%	1.32%	2.92%	3.00%
MFEXX	0.22%	0.66%	1.32%	2.92%	3.00%
MFOXX	0.22%	0.66%	1.32%	2.92%	3.00%
MFUXX	0.22%	0.66%	1.32%	2.92%	3.00%

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.

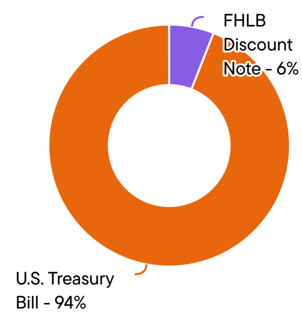
Fund Liquidity Positioning

Requirement	Minimum Requirement	Fund Value
Daily Liquid Assets	25%	99.81%
Weekly Liquid Assets	50%	99.81%
U.S. Government Assets	99.5%	99.81%

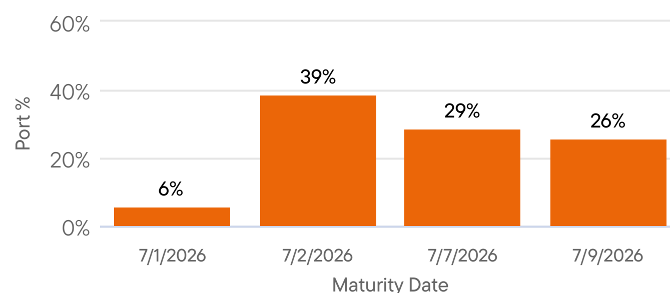
Liquidity metrics are calculated in accordance with Rule 2a-7 of the Investment Company Act of 1940. The Fund is classified as a U.S. Government Money Market Fund and is required to maintain at least 99.5% of its assets in U.S. government securities, cash, and/or repurchase agreements collateralized by government securities.

Portfolio Allocation Overview

Asset Allocation



Portfolio Maturity Schedule



Portfolio Characteristics

Metric	
NAV	1.00
7 Day Yield	2.64%
WAM	5.2
WAL	5.2
Duration	0.01

Fund Expenses

	MFAXX	MFEXX	MFOXX	MFUXX
Gross Expenses	21.52%	21.52%	21.27%	21.27%
Fee Waivers and/or Expense Reimbursements	(20.57%)	(20.57%)	(20.32%)	(20.32%)
Net Expenses	0.95%	0.95%	0.95%	0.95%

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

The Adviser has contractually agreed to waive fees and/or reimburse expenses to the extent that Fund's total annual fund operating expenses (including organizational and initial offering expenses, excluding interest, taxes, brokerage commissions and extraordinary expenses) exceed 0.95% of the average daily net assets of the Fund. The expense limitation may not be terminated until at least October 28, 2026, except by the Board.

Definitions

Net Asset Value (NAV):
The Net Asset Value represents the per-share value of a fund and is calculated by subtracting the fund's total liabilities from its total assets, then dividing the result by the number of outstanding shares. NAV is typically calculated at the end of each trading day and reflects the fair market value of the fund's holdings.

7-Day Yield:
is the average income return over the previous seven days, assuming a fixed rate for one year. It is the fund's total income net of expenses, divided by the total number of outstanding shares and includes any applicable waiver or reimbursement.

Weighted Average Maturity (WAM):
This is the weighted average of all the maturities of the securities held in a fund. It can be used to measure sensitivity to interest rate changes and markets changes.

Weighted Average Life (WAL):
is the weighted average of the life of the securities held in a fund or portfolio and can be used as a measure of sensitivity to changes in liquidity and/or credit risk.

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.

The DGI U.S. Government Money Market 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 (and, if available, the summary prospectus,) contains this and other information about the Fund(s) and should be read carefully before investing. The prospectus may be obtained at www.dgiinvest.com or by calling (787) 474-1993.

Risk Disclosures

The FDIC does not insure investments in the DGI U.S. Government Money Market 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 could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not a bank account and not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor is not required to reimburse the Fund for losses, and you should not expect that the sponsor will provide financial support to the Fund at any time, including during periods of market stress.