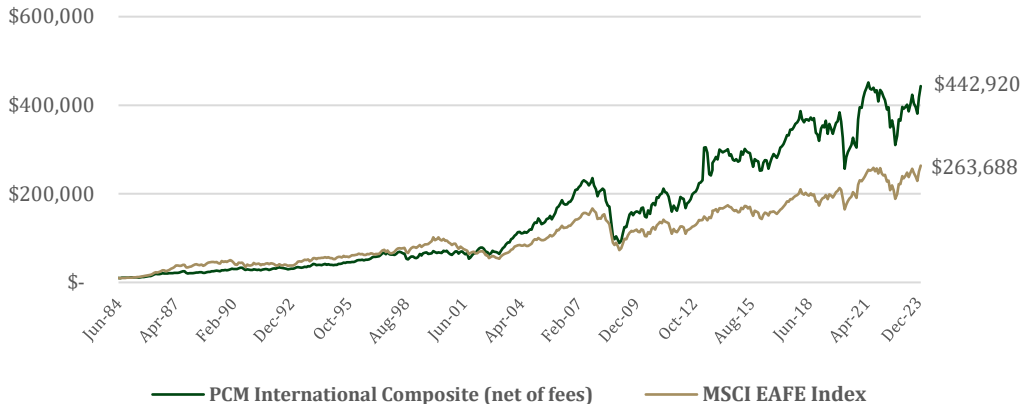


## HYPOTHETICAL GROWTH OF \$10K



Data as of 12/31/2023. Information presented is supplemental to the annual disclosure presentation. For composite performance and a fully compliant presentation, visit: <https://www.polariscapital.com/international-equity/> Past performance is not indicative of future results. July 1, 1984-March 31, 1995 represents the portfolio track record established by Portfolio Manager Bernard Horn while affiliated with a prior firm. The MSCI Europe, Australasia, Far East Index (EAFE) is an unmanaged capitalization-weighted index of publicly traded companies. The reported Index results include returns of securities which U.S. residents may not invest in and also include gross dividends, while Polaris results include dividends net of withholding taxes. One cannot invest directly in an index.