



Trade Rationale

AUGUST 2025

Active² & Active²+ Equity Style Element



ACTIVE 2

The Active 2 Equity strategy updated its allocation at the end of July. Based on the latest market analysis, the forecast for International Blend has significantly deteriorated, prompting a reduction in its allocation. Conversely, Large Cap Blend and Mid Cap Blend have seen improved forecasts and increasingly favorable outlooks with relatively attractive risk characteristics, leading to increased allocations. Allocations to Large Cap Growth, Large Cap Value, Small Cap Blend, and Emerging Markets remain unchanged, reflecting stable outlooks consistent with prior assessments.

ACTIVE 2+

Following the latest adjustments to Active 2 Equity, the Active 2+ Equity core allocations have been updated accordingly: exposure to Large Cap Blend and Mid Cap Blend has increased, driven by improved forecasts and attractive risk profiles. Conversely, International Blend has been reduced significantly, reflecting a weaker short-term outlook. Within sector allocations, Consumer Discretionary exposure has been replaced by Industrials, aligning with the model's positive short-term expectations for stronger performance in the sector. Within country allocations, Japan has replaced Italy, reflecting the model's favorable outlook and stronger trend indicators for Japanese equities.

Source: Helios Quantitative Research, Bloomberg

Helios Quantitative Research LLC ("Helios") is associated with, and under the supervision of, Clear Creek Financial Management, LLC ("Clear Creek"), a Registered Investment Adviser. Advisory services are only offered to clients or prospective clients where Clear Creek, and its representatives are properly licensed or exempt from licensure. This document is solely for informational purposes. Past performance is no guarantee of future returns. Investing involves risk and possible loss of principal capital. No advice may be rendered by Clear Creek or its representatives unless a client service agreement is in place.

Active² & Active²+ Fixed Income Style Element



ACTIVE 2

The Active 2 Fixed Income strategy evaluates asset classes using a multi-dimensional process that includes model outlooks, trend scores, and other performance indicators. This month, the only allocation change was a shift from US Treasuries to Bank Loans, reflecting the model's reassessment of negative outlooks and weaker trend strength in international exposures versus stronger trend signals and mean-reverting potential in Bank Loans. All other asset class allocations remain unchanged, with continued support for US Aggregate, US LT Aggregate, US Corporate, High Yield, and Convertibles, as the model maintains confidence in their positive profiles across both trend and outlook dimensions.

ACTIVE 2+

The Active 2+ Fixed Income strategy evaluates asset classes using a multi-dimensional process that includes model outlooks, trend scores, and other performance indicators. This month, the only allocation change was a shift from US Treasuries to Bank Loans, reflecting the model's reassessment of negative outlooks and weaker trend strength in international exposures versus stronger trend signals and mean-reverting potential in Bank Loans. All other asset class allocations remain unchanged, with continued support for US LT Aggregate, US Corporate, High Yield, and Convertibles, as the model maintains confidence in their positive profiles across both trend and outlook dimensions.

Source: Helios Quantitative Research, Bloomberg

Helios Quantitative Research LLC ("Helios") is associated with, and under the supervision of, Clear Creek Financial Management, LLC ("Clear Creek"), a Registered Investment Adviser. Advisory services are only offered to clients or prospective clients where Clear Creek, and its representatives are properly licensed or exempt from licensure. This document is solely for informational purposes. Past performance is no guarantee of future returns. Investing involves risk and possible loss of principal capital. No advice may be rendered by Clear Creek or its representatives unless a client service agreement is in place.

Model Changes



Revo Turnkey

Equity: Increase Lg Cap Blend, increase Mid Cap Blend, and reduce Int'l Blend.

Fixed Income: Swap US Treasury for Bank Loans.

Revo Blend/Spectrum

Equity: Increase Lg Cap Blend, add Mid Cap Blend, reduce Int'l Blend, swap Consumer Discretionary for Industrials and swap Italy for Japan.

Fixed Income: Swap US Treasury for Bank Loans.

Source: Helios Quantitative Research, Bloomberg

Helios Quantitative Research LLC ("Helios") is associated with, and under the supervision of, Clear Creek Financial Management, LLC ("Clear Creek"), a Registered Investment Adviser. Advisory services are only offered to clients or prospective clients where Clear Creek, and its representatives are properly licensed or exempt from licensure. This document is solely for informational purposes. Past performance is no guarantee of future returns. Investing involves risk and possible loss of principal capital. No advice may be rendered by Clear Creek or its representatives unless a client service agreement is in place.



Definitions & Disclosures

METHODS, DEFINITIONS, AND MORE

Definitions & Disclosures

Investment Advisory Services offered through Revo Financial, LLC. Revo Financial, LLC is a state Registered Investment Advisor.

This commentary is produced by Helios Quantitative Research LLC ("Helios") and is for informational purposes only. Helios Quantitative Research LLC ("Helios") is associated with, and under the supervision of, Clear Creek Financial Management, LLC ("Clear Creek"), a Registered Investment Advisor. Helios provides research services to financial advisors who have executed a written agreement with Clear Creek or its representatives. The research, analysis, and views reflected in this commentary are subject to change at any time without notice.

Nothing in this commentary constitutes investment advice, performance data, or any recommendation of a particular security, portfolio of securities, or investment strategy as suitable for any specific person and is intended for use only by a third-party financial advisor, with other information, as an input in the development of investment advice for its own clients. Financial advisors are responsible for providing customized investment advice for each of their clients based on their unique risk tolerance and financial circumstances. Helios is not responsible for determining whether this commentary is applicable or suitable for financial advisor's clients or for providing customized recommendations for any of financial advisor's clients. Such financial advisors are responsible for making their own independent judgment as to how to use this information. Financial advisors must determine whether or not the securities are appropriate for their clients as Clear Creek and its representatives do not consider investor suitability when determining investment opinions. Only an investor and their financial advisor know enough about their circumstances to make an investment decision. Neither Clear Creek nor its representatives have investment discretion over or place trade orders for any portfolios or accounts derived from this information. Any mention of a particular security and related performance data is not a recommendation to buy or sell that security. There is no guarantee that any security illustrated will be successful or achieve any particular level of results.

Any presentation of back-tested performance are hypothetical, were compiled after the end of the period advertised, and do not represent decisions made by Helios during the period described. Advisory services are only offered to clients or prospective clients where Clear Creek and its representatives are properly licensed or exempt from licensure.

Past performance is no guarantee of future returns. Investing involves risk and possible loss of principal capital.

Helios Adaptive Index, Helios Alpha Index, Helios Equity Index, Helios Dynamic Risk 5% Index, Helios Dynamic Risk 7% Index, Helios Dynamic Risk 10% Index, Helios Dynamic Risk 13% Index, Helios Dynamic Risk 16% Index, Helios Turnkey 10 Index, Helios Turnkey 30 Index, Helios Turnkey 50 Index, Helios Turnkey 70 Index, Helios Turnkey 90 Index, Helios Fixed Income Index, and Helios Strategic Income Index (collectively the "Helios Indices") is the property of Helios Quantitative Research LLC, which has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) to calculate and maintain the Helios Indices. The Helios Indices are not sponsored by S&P Dow Jones Indices or its affiliates or its third-party licensors (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices will not be liable for any errors or omissions in calculating the Helios Indices. "Calculated by S&P Dow Jones Indices" and the related stylized mark(s) are service marks of S&P Dow Jones Indices and have been licensed for use by Helios Quantitative Research LLC. S&P® is a registered trademark of Standard & Poor's Financial Services LLC ("SPFS"), and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones").

© 2022 Helios Quantitative Research LLC. All rights reserved.