Investment Strategy

Third Quarter 2024

EASTOVER
CAPITAL MANAGEMENT

ECM Core Model Portfolio Metrics

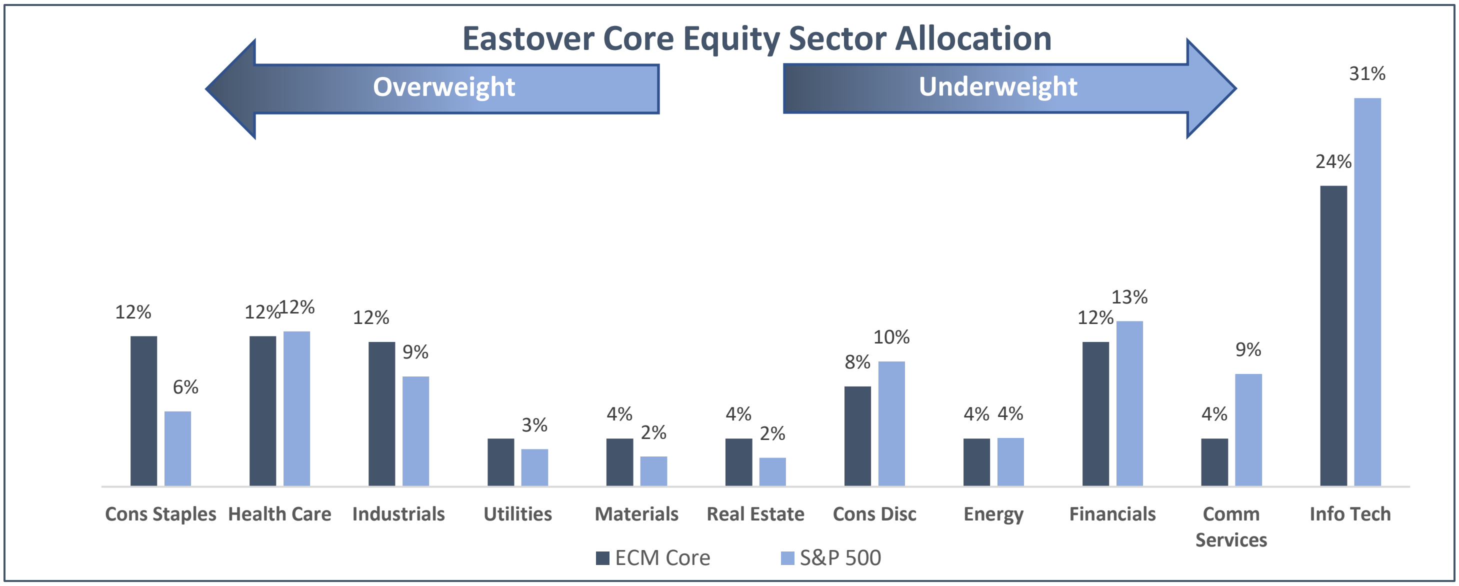
	Portfolio	S&P 500
Dividend Yield	2.19%	1.37%
P/E Ratio (Forward)	16.91	21.11
Beta (3Y) - Equities	0.96	1.00
Beta - Portfolio w/cash	0.84	N/A
Avg. Market Cap	$720B	$96B

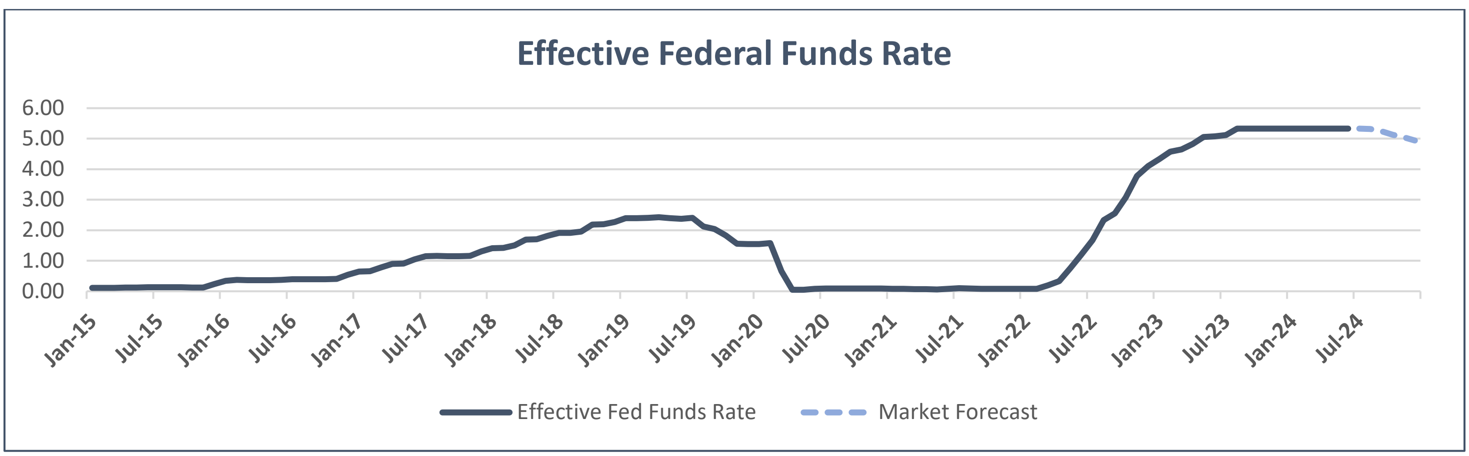
ECM Core Model Analysis

	Value	Blend	Growth
Large	32	20	28
Mid	12	4	4
Small	0	0	0

ECM Core Model Top Holdings

Alphabet
amazon
Apple
BROADCOM
Microsoft
NVIDIA





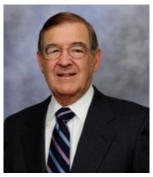
DISCLOSURES: Holdings and Asset Allocation are as of June 30, 2024, and subject to change. Fed Fund Rate forecasts are from CME Fed Fund Futures Contracts. The specific securities identified and described within this document do not represent all the securities purchased, sold or recommended for client accounts. The reader should not assume that an investment in the securities identified was or will be profitable.

Will Mackey – Chief Executive Officer

Will serves as Chief Executive Officer and Client Advisor for Eastover. Prior to joining Eastover, Will served multiple national and regional firms in his over 27 years in the investment industry. He started out as a Financial Advisor, and since then has held multiple leadership roles, including National Sales Manager, Director of Business Development, and founder and CEO of a FINRA member firm. He received a bachelor's degree from the University of South Carolina.

Outside of Eastover, Will spends his time with his family and is a member of New City Church. He enjoys a friendly/competitive round of golf with his friends and cooking on his Big Green Egg.

Donn Toney – Co-Founder & Economic Advisor



Donn cofounded Eastover in 1988. Prior to Eastover, he founded Interstate Asset Management, a subsidiary of Interstate Securities, now a part of Wells Fargo. Donn serves as our Economic Advisor and is a member of our Investment Policy Committee. He brings over forty-five years of industry experience to the table. He received a bachelor's degree from Indiana University and an MBA from the University of Hartford.

When he isn't working, he spends time with his wife of 50 years, Dottie; his two daughters; and five granddaughters — taking trips and watching or playing sports. Donn is also involved at his church and at the Charlotte City Club.

David Doerflinger – Chief Financial Officer

David joined the Eastover team in January of 2021. He is responsible for overseeing the daily activities of the firm, including trading, research, and portfolio management. With 30 years of experience in the financial industry, his background includes co-founding a broker dealer for a large correspondent bank and most recently serving as interim CFO for a nationally chartered trust company.

Outside of the office David enjoys spending time with his wife and four children. A self-declared "foodie", he enjoys cooking, golf and building furniture.

Anna Maria Jackson, CFP® – Director of Financial Planning

Anna serves as the Office Manager for Eastover. Since joining Eastover in 2013, she has completed the Financial Planner graduate course of study at Queens University, obtained the CERTIFIED FINANCIAL PLANNER™ marks from the CFP Board of Standards, holds a Series 65 license, and is Insurance Licensed in NC, SC & FL. Prior to joining Eastover, Anna was an Administrative Assistant at Cranfill, Sumner and Hartzog LLP. She received a bachelor's degree in Psychology and Public Health from the University of North Carolina Charlotte.

Outside of Eastover, Anna and her husband enjoy golfing and boating. Anna is an active member of her church, St. Nektarios Greek Orthodox Church.

Trey Griffin, CFA – Portfolio Analyst

Trey was a Belk Scholar at UNC Charlotte, graduating with an undergraduate degree in Finance and a minor in Mathematics. He earned a master's degree in Mathematical Finance from UNC Charlotte and is a CFA® charterholder. Trey will assist our Investment Policy Committee in continuing to oversee the portfolios we manage for you.

In his spare time, Trey enjoys spending time with his family, playing and watching sports, and traveling.

David Morgan – Client Advisor

David joined Eastover in 2009 and brings over twenty-five years of experience in the investment, trust, and private banking industries. As a Private Client Advisor, he worked with high-net-worth clients in all facets of family wealth management and planning. David also is a member of our Investment Policy Committee. A Charlotte native, he graduated with a Bachelor of Science from Appalachian State University.

He has been in involved with the Mint Museum of Craft and Design, has fundraised for the United Way & The Arts and Science Council, & is currently assisting with Loaves and Fishes. He is President of the Park Crossing Recreation Club in South Charlotte & President of the Delta Zeta Chapter of Pi Kappa Phi Alumni Association.

Jon Nee – Client Advisor

Jon joined Eastover in 2019 with thirty years of experience in the financial planning, investment, private banking and trust arenas. In Jon's various roles, he assisted affluent families to simplify all their financial priorities. Jon graduated with a Bachelor of Science degree from West Virginia Wesleyan College.

Jon has been a member of the Children's Theater of Charlotte Board as well as a member of the Charlotte Arts and Science Grant Board. During his free time, Jon devotes his time to his wife and the various activities that involve his son or daughter. He also enjoys playing a tennis match or a round of golf with his friends.