BondBloxx Credit Income Model

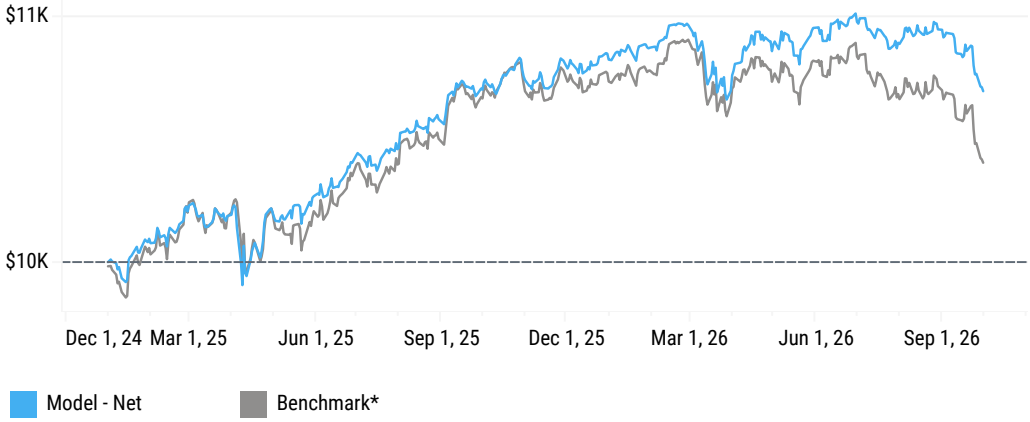
Model Fact Sheet

As of 9/30/2026

Portfolio Objective

The BondBloxx Credit Income Model aims to outperform the Bloomberg U.S. Corporate Bond Index over the long term by allocating to a select set of fixed-income ETFs. The strategy is built around three key components: duration positioning, credit allocation, and alternative income. To achieve its objectives, the strategy combines broad corporate bond ETFs with precision sector exposures. The current allocation targets lower duration and higher yield relative to the benchmark.

Growth of $10K Since Common Inception (Illustrative)



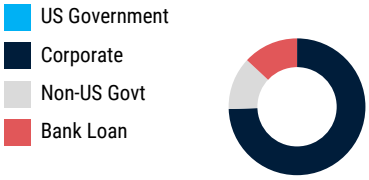
Portfolio Performance: Trailing Returns as of 9/30/2026*

		1 Month	3 Month	6 Month	YTD	1 Year	3 Years	5 Years	10 Years
Model - Net	Market	-2.35%	-2.71%	-0.73%	-1.32%	-0.18%			
	NAV	-2.30%	-2.59%	-0.61%	-1.19%	-0.06%			
Benchmark*	Index	-2.30%	-3.94%	-4.52%	-3.11%	-2.30%	4.98%	-0.46%	

Past performance is not indicative of future results. Model portfolio data and performance is based upon the aggregation of the underlying investments according to the given allocation and calculated using FactSet's data with ETF Action's software and methodologies. The historical returns presented include all items of dividends and interest net of management fees and aquired fund fees, unless otherwise stated. Model portfolio and blended model portfolio analysis utilizes position data provided by the model sponsor and/or the user back to the initial asset allocation date provided. There is no guarantee that these hypothetical returns could or would have been achieved had this asset allocation or model portfolio been used during the years presented. Results shown are provided for illustrative purposes only. Multi-year time horizon performance is annualized.

Benchmark*:
Bloomberg US Corporate Bond Index

Model Fixed Income Overview



	Model	Benchmark*
Bank Loan	13.02%	
Corporate	74.38%	99.63%
Non-US Govt	12.46%	
US Government	0.01%	0.25%

Portfolio Performance: Calendar Year Returns

	2025
Model - Net	8.30%
Benchmark*	7.77%

The calendar year returns presented are limited to the past ten years. For portfolios with a 10+ year track record, please reference the model marketplace on ETFAction.com for all calendar year returns for the portfolio and the benchmark. Model - Net performance figures are the gross returns less the Management Fees associated with the strategy.

Risk Statistics as of 9/30/2026

		Return	Std Dev
1Y	Model - Net	-0.06%	3.79%
	Benchmark*	-2.30%	4.31%
3Y	Benchmark*	4.98%	6.35%
SI	Model - Net	3.76%	3.37%
	Benchmark*	2.54%	7.72%

Fixed Income Fundamental Metrics

	Model	Benchmark*
Weighted Price	93.79	90.89
Effective Duration	4.15	6.38
Modified Duration	4.86	6.48
Effective Maturity	7.04	10.18
Coupon Rate	5.59	4.71
Yield to Maturity	6.80	6.03
Yield to Worst	6.69	6.01
Effective Convexity	0.38	0.77
OAS (bps)	187.70	81.00

*Benchmark performance represented by the Bloomberg US Corporate Bond Index. Comparison composition and fundamental data are based on the listed ETFs that attempt to replicate benchmark indices and is for informational purposes only. It is not intended as a recommendation. While these ETFs attempt to replicate the applicable index, there are differences between the ETFs used and the underlying index. For example, Indices are unmanaged, do not reflect fees or trading expenses and one cannot invest directly in an index.

Top Holdings

Weighted-Average Aquired Fund Fees: 0.29%

			Weight	30 Day SEC Yield	Gross Expense Ratio	YTD Return	One Year Return	Three Year Return	Five Year Return	Ten Year Return
LQD	iShares iBoxx $ Investment Grade Corporate Bond ETF	Mkt	30%	5.99%	0.14%	-4.35%	-4.03%	4.64%	-1.27%	1.70%
		NAV	30%	5.99%	0.14%	-4.41%	-3.97%	4.62%	-1.30%	1.74%
BBBS	BondBloxx BBB Rated 1-5 Year Corporate Bond ETF	Mkt	20%	5.28%	0.19%	-0.23%	0.92%			
		NAV	20%	5.28%	0.19%	-0.18%	1.09%			
XEMD	BondBloxx JP Morgan USD Emerging Markets 1-10 Year Bond ETF	Mkt	13%	6.06%	0.29%	0.06%	4.04%	9.99%		
		NAV	13%	6.06%	0.29%	0.48%	4.38%	10.05%		
PCMM	BondBloxx Private Credit CLO ETF	Mkt	12%	5.77%	0.68%	3.95%	5.30%			
		NAV	12%	5.77%	0.68%	3.93%	5.10%			
XBB	BondBloxx BB-Rated USD High Yield Corporate Bond ETF	Mkt	12%	6.43%	0.20%	-0.41%	0.90%	7.26%		
		NAV	12%	6.43%	0.20%	-0.26%	1.31%	7.28%		
HYG	iShares iBoxx $ High Yield Corporate Bond ETF	Mkt	10%	7.06%	0.49%	-0.34%	0.89%	7.75%	3.17%	4.16%
		NAV	10%	7.06%	0.49%	-0.28%	1.08%	7.70%	3.17%	4.24%
XCCC	BondBloxx CCC-Rated USD High Yield Corporate Bond ETF	Mkt	3%	14.36%	0.40%	-4.39%	-4.42%	7.50%		
		NAV	3%	14.36%	0.40%	-3.89%	-3.68%	7.70%		

Past performance is not indicative of future results. Current performance data may be higher or lower than actual data quoted. Investment return and principal value of an investment will fluctuate so that an investor's shares, when sold or redeemed, may be worth more or less than the original cost. Time-periods greater than one year are annualized figures. Performance data is calculated using FactSet's data with ETF Action's software and methodologies. The historical returns presented include all items of dividends and interest net of fees unless otherwise stated. Results shown are provided for illustrative purposes only. Multi-year time horizons show annualized performance. For the most recent month-end performance of BondBloxx funds, please call 800.896.5089 or visit the Fund's website at www.bondbloxxetf.com; for iShares funds, please visit www.ishares.com.

Market price return is calculated using closing prices as of 4:00 PM ET (when NAV is normally determined for most funds).

Benchmark Definitions:

The **Bloomberg U.S. Corporate Bond Index** is a broad-based flagship benchmark that measures the investment grade, US-dollar denominated, fixed-rate, taxable corporate bond market. The ETF that attempts to replicate this index that is used for comparison composition and fundamental data within this report is the Vanguard Total Corporate Bond ETF.

For more information, please refer to the Funds' prospectus, which can be accessed through the links below. For non-BondBloxx funds, please visit the respective product pages.

U.S. Treasury ETFs: https://bondbloxxetf.com/prospectus-u-s-treasuries/
U.S. Investment Grade ETFs: https://bondbloxxetf.com/prospectus-u-s-investment-grade-corporates/
U.S. High Yield Credit Rating ETFs: https://bondbloxxetf.com/prospectus-u-s-high-yield-credit-ratings/
Emerging Markets ETF: https://bondbloxxetf.com/prospectus-emerging-markets/
Private Credit CLO ETF: https://bondbloxxetf.com/bondbloxx-private-credit-clo-etf/

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The historical returns presented include all items of dividends and interest net of fees unless otherwise stated. Model portfolio and blended model portfolio analysis utilizes position data provided by the model sponsor and/or the user back to the initial asset allocation date provided. There is no guarantee that these hypothetical returns could or would have been achieved had this asset allocation or model portfolio been used during the years presented. Results shown are provided for illustrative purposes only. Past performance is not indicative of future results.

Simulated performance results have inherent limitations. The results for model portfolio and blended model portfolio illustration(s) are based on actual returns of the investment strategies and securities in the portfolio and are provided for illustrative purposes only. Model portfolio data and performance is based upon the aggregation of the underlying investments according to the given allocation and calculated using FactSet's data with ETF Action's software and methodologies. ETF Action utilizes long exposure and rescales the portfolio to equal 100%. Some holdings may contain derivative positions, which may alter model portfolio characteristics. Data and performance may be limited due to lack of published performance data either by the issuer or investment manager, or the availability of such data sources to FactSet. Illustrations include only investments provided by the model sponsor and/or the user of the tools.

Past performance is not an indicator of future performance. The model portfolio and blended model portfolio returns presented are calculated based on historical investment position data provided by the model sponsor and/or user. The returns do not reflect the actual trading of any account or group of accounts and are thereby hypothetical in nature. Model position changes are implemented using closing prices on position date provided unless otherwise stated and the returns reflect the reinvestment of dividends and interest. The impact of fund fees held in the model portfolios is reflected in the returns for all periods presented. Model portfolio returns shown are net of fees provided by model sponsor and/or user and are prominently displayed in each model portfolio.

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There is no guarantee that any of the model portfolios and blended model portfolios will be successful, and investors should be aware that they can lose money investing assets in accordance with the model portfolios and blended model portfolios.

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DEFINITIONS:

Weighted Price: The average market price of the portfolio's holdings, weighted by each holding's market value, generally expressed as a percentage of par.

Effective duration is a measure of a fund's interest-rate sensitivity; the longer a fund's duration, the more sensitive the fund is to shifts in interest rates. Duration is determined by a formula that includes coupon rates and bond maturities. Small coupons tend to increase duration, while shorter maturities and higher coupons shorten duration. The relationship between funds with different durations is straightforward: A fund with a duration of 10 years is twice as volatile as a fund with a five-year duration. Calculated using weighted average.

Modified Duration: An estimate of the percentage change in a bond's price for a one-percentage-point change in yield, assuming the bond's cash flows do not change.

Effective Maturity: The weighted average expected time until principal is repaid, based on expected cash flow timing rather than only the securities' final stated maturity dates.

Coupon Rate: The annual interest rate paid by a bond's issuer, generally applied to the bond's par value.

Yield to Maturity: The discount rate that equates the present value of a bond's cash flows with its market price (including accrued interest). The Fund Average Yield to Maturity is the weighted average of the fund's individual bond holding yields based on Net Asset Value ('NAV'). The measure does not include fees and expenses. For callable bonds, this yield is the yield-to-worst.

Yield to Worst: Theyield of bond calculated on all possible call dates. It is assumed that prepayment occurs if the bond has call or put provisions and the issuer can offer a lower coupon rate based on current market rates. If market rates are higher than the current yield of a bond, the yield to worst calculation will assume no prepayments are made, and yield to worst will equal yield to maturity.

The **30-Day SEC Yield** represents net investment income earned by the fund over the 30-Day period, expressed as an annual percent age rate based on the fund's share price at the end of the 30-Day period.

Effective Convexity: A measure of how a bond's or portfolio's interest-rate sensitivity changes as interest rates change, incorporating potential changes in expected cash flows from embedded options.

Option-Adjusted Spread (OAS): OAS is the yield spread between a bond or portfolio and a risk-free benchmark, typically US government securities, adjusted for the effects of embedded options. It reflects compensation for credit, liquidity, and other risks, excluding interest rate volatility.

Basis Points (bps): One basis point equals 0.01 percentage point.

ASSET CLASS DEFINITIONS & RISK DISCLOSURES:

Investment grade fixed income securities include broad fixed income, corporate securities, municipal bonds, treasuries, and mortgage backed securities (MBS). Investment grade securities are believed to be at less risk of default and rated higher by the credit rating agencies. In general, the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa). This effect is usually more pronounced for longer-term securities.

Fixed income securities also carry inflation risk, liquidity risk, call risk and credit and default risks for both issuers and counterparties. The municipal market can be affected by adverse tax, legislative, or political changes, and by the financial condition of the issuers of municipal securities. MBS are subject to prepayment and extension risk; as such, they react differently to changes in interest rates than other bonds. Small movements in interest rates may quickly and significantly reduce the value of certain MBS.

Alternative fixed income asset class includes high yield, preferreds, bank loans, currency funds, developed non-US debt, emerging market debt, TIPS, and floaters. Lower-quality fixed income securities found in this category involve greater risk of default or price changes due to potential changes in the credit quality of the issuer. Any fixed-income security sold or redeemed prior to maturity may be subject to loss. Additionally, non-US/emerging market debt assumes the same risks as international investing.

Cash & Equivalents include direct cash positions and underlying cash positions within fund positions within a model. This also includes money market funds that may be held by the model or underlying positions.

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Source Data & ETF Issuer Information
FactSet Research Systems, Bloomberg, BondBloxx Investment Management

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