

Unlock smart outcomes



remi
by Allspring

remi

Remi is Allspring's technology-enabled, multi-asset platform for building tax-advantaged, customized separately managed accounts—designed to elevate the investor experience.

Remi combines our proven investment acumen with proprietary technology to deliver truly tailor-made, tax-optimized investment portfolios.



The **remi** difference



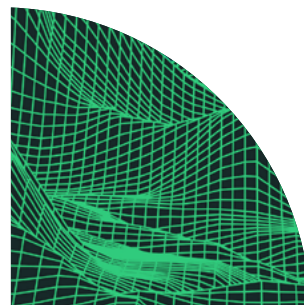
Remi **smart** possibilities

Remi works hand in hand with your advisor, offering flexibility to craft each portfolio with your goals and tax preferences in mind.



Remi **smart** technology

Remi's portfolio construction engine, backed by our Fundamental Research team, optimizes and simplifies both your transitions and ongoing tax management.



Remi **smart** portfolios

Purpose built around your values, Remi's ecosystem is designed to grow with you and deliver more outcomes that reflect you, the individual behind each portfolio.

Join the evolution of customized investing

\$75B

in total SMA assets under advisement[†]

Top 10

Allspring ranking for the largest independent SMA providers in the industry by assets*

50

SMA offerings that are distinct strategies on the Allspring investment platform

3rd

largest provider of model-delivery SMAs in the industry by assets*

Sources: Allspring and Cerulli Associates. Data as of 31-Mar-26, unless noted otherwise.

[†]Please note that the assets under advisement (AUA) figures provided include discretionary and non-discretionary assets and have been adjusted to eliminate any duplication of reporting among assets directed by multiple investment teams.

*Cerulli Edge 4Q25, among all firms providing managed account offerings. Ratings and awards are shown for illustrative purposes only and are not a guarantee of future performance. Ratings and awards should not be relied upon when making an investment decision. Independent is defined, in this case, as the exclusion of the largest SMA providers by assets that have an affiliated wealth management provider.

Past performance is no guarantee of future results.

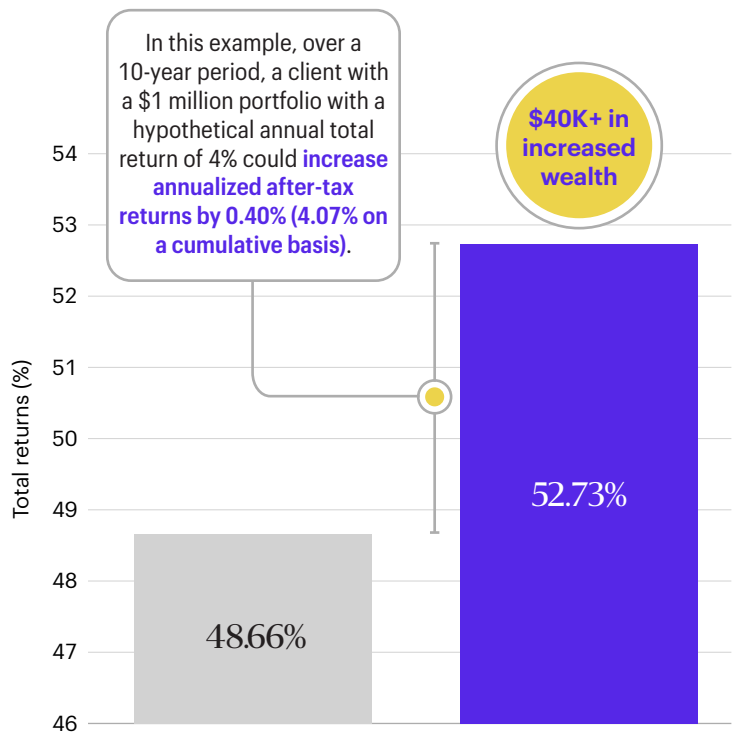
Tax management, optimized



Gain access to our proprietary optimization process that helps manage the full life cycle of the portfolio, including:

- Systematic tax-loss harvesting
- Tax liability management
- Deferring large gains until future periods
- Intelligent management of holding periods
- Tax-lot-level decision-making
- Systematic cash withdrawals
- Managing highly appreciated assets
- Avoiding violation of the wash-sale rule

PROJECTED TAX-AWARE RETURNS AFTER 10 YEARS



Tax and estate planning for today's evolving landscape



A key ingredient of direct indexing is to optimize tax management for each client's situation.

Meet **Holly Swan**, Allspring's expert on tax-aware investing. You can read Holly's tips on taxes in her "Income Insights" and "Swan Songs" series on Allspring's [web page for tax management and estate planning](#).

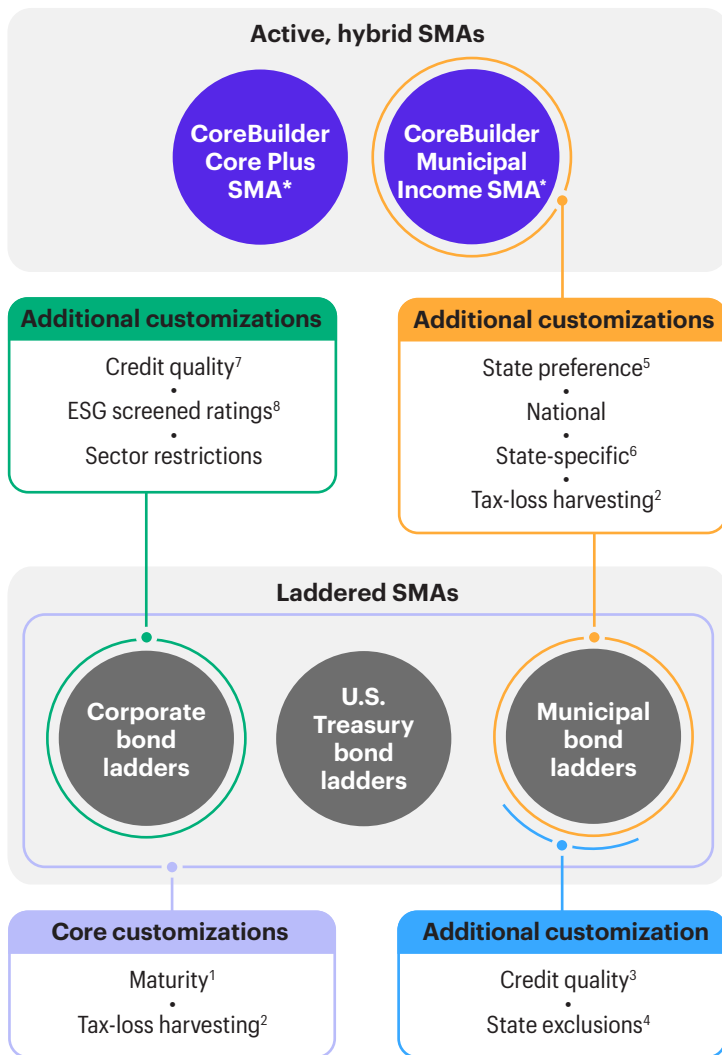
The chart and results shown are hypothetical and for illustrative purposes only and do not represent any product managed by Allspring Global Investments. The charts are intended to serve as a general example of a portfolio of municipal bonds with an initial investment of \$1,000,000, expected annual total return of 4.0%, annual turnover of 10%, coupon rate of 4.5%, short-term tax rate of 40.8%, and long-term tax rate of 23.8%. 4.07% represents the hypothetical cumulative increase in return of the tax-managed portfolio over a 10-year period. 0.40% represents the hypothetical annualized increase in return of the tax-managed portfolio, calculated as $(1 + 0.047)^{(1/10)} - 1$. Tax-managed portfolio values and returns reflect the deductions of tax loss. Non-tax-managed portfolio values and returns do not reflect the deduction of tax loss. The hypothetical model is not maintained as an actual portfolio. Hypothetical performance does not represent actual performance and should not be interpreted as an indication of such performance. Actual performance for an investment may be materially lower. Hypothetical performance results have certain inherent limitations. Such results do not represent the impact that material economic and market factors might have on an investment advisor's decision-making process if the advisor were actually managing the funds. Hypothetical performance results assume the reinvestment of dividends and capital gains and annual rebalancing at the beginning of each year. Hypothetical and past performance is no guarantee of future results. Past performance is not a reliable indicator of future results.

Fixed income investing, tailor-made

Build and design bond portfolios specific to your needs and goals.



FIXED INCOME SMAs AND CUSTOMIZATION TOOLS



Source: Allspring. For illustrative purposes only.

*CoreBuilder SMA structure: At least 50% of the portfolio is invested in a portfolio of high-credit-quality individual bond holdings with the rest in a fee-waived, diversified, tactically allocated mutual fund.

1. Maturity: Customizable within each strategy account. Not available on the CoreBuilder SMAs. 2. Client-direct tax-loss harvesting is available. Systematic tax-loss harvesting is not available on all platforms. Please check with your Allspring representative to confirm availability. Not available on CoreBuilder Core Plus SMA. 3. Municipal credit quality: Municipal bond ladder customization is limited to national strategies with the ability to specify A or AA and higher. 4. State exclusions are limited to municipal bond ladder, national strategies. State exclusions are limited to national municipal bond ladder strategies and allow for the exclusion of up to 10 states, provided the combined excluded state weight does not exceed 20% of the applicable index. Not available on CoreBuilder Municipal Income SMA or state preference/specific municipal bond ladders. 5. Municipal bond ladder state preference targets a minimum of 50% of total portfolio in-state. CoreBuilder Municipal Income SMA state preference targets a minimum of 50% of the portfolio's individual bond holdings to be in-state. 6. Municipal bond ladder state-specific targets 100% of total portfolio ex-cash. CoreBuilder Municipal Income SMA state preference targets 100% of the portfolio's individual bond holdings to be in-state (ex-cash). 7. Corporate bond ladder credit customization is limited so that strategies may have ratings preferences of: (1) A and higher, (2) BBB and higher, and (3) BBB and A only. The limit on BBB ratings is 40% of the portfolio. Not available on the CoreBuilder SMAs or Treasury bond ladders. 8. The investment team categorizes companies into three buckets based on their ESG rating: leaders (AAA-AA: a company leading its industry in managing the most significant ESG risk and opportunities), average (A-BB: a company with a mixed or unexceptional track record of managing the most significant ESG risk and opportunities relative to industry peers), and laggards (B-CCC: a company lagging its industry biased on high exposure and managing the most significant ESG risk and opportunities). There are three ESG preferences currently offered (from strictest to least restrictive): (1) A or better (highest emphasis with exclusion of all "laggards"), (2) BBB or better (moderate emphasis with exclusion of "laggards"), and (3) BB or better (exclusion of most egregious "laggards", i.e., those B and below). Not available on CoreBuilder Core Plus SMA.

Tax-managed fixed income SMA solutions

Bond ladder:

- Corporate Ladder (1–5 Years)
 - Corporate Ladder (1–10 Years)
-
- Municipal Ladder (1–7 Years)
 - Municipal Ladder (1–10 Years)
 - Municipal Ladder (1–20 Years)
-
- Treasury Ladder (0–6M)
 - Treasury Ladder (0–1 Year)
 - Treasury Ladder (0–2 years)
 - Treasury Ladder (1–5 years)
 - Treasury Ladder (1–10 years)

Hybrid structure:

- CoreBuilder Core Plus
- CoreBuilder Municipal Income

Equity investing, personalized

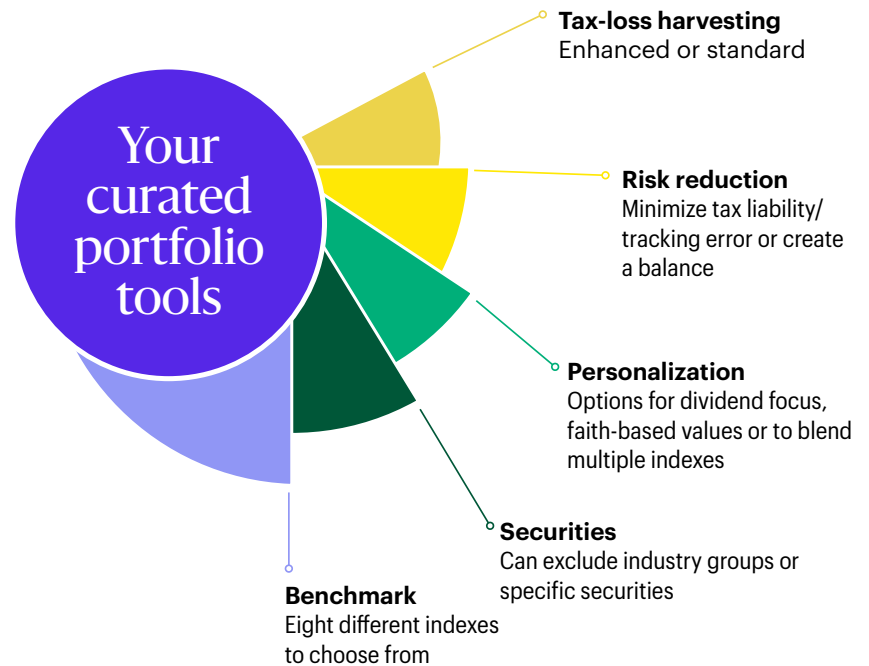
Unlock the power of personalized index-based and actively managed stock portfolios.



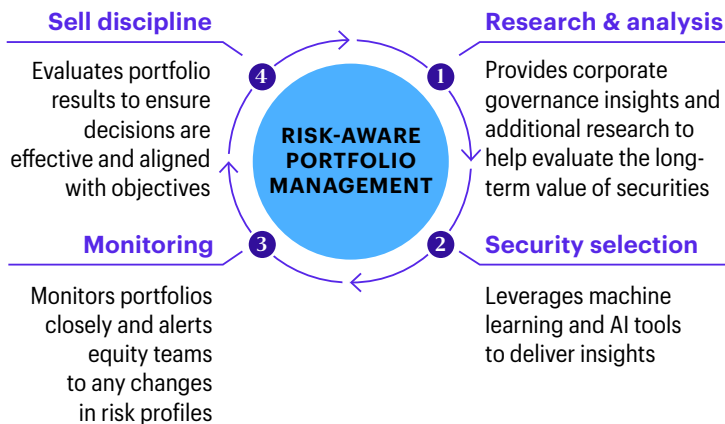
Index-based, customizable, tax-smart SMA solutions

- SMArt All Cap 3000
- SMArt Large Blend 1000
- SMArt Large Growth 1000
- SMArt Large Value 1000
- SMArt Large Core 500
- SMArt Large Core 500 ESG Screened
- SMArt International Core
- SMArt Emerging Markets

DIRECT INDEXING CAPABILITIES



OUR INVESTMENT ANALYTICS TEAM* IS WITH OUR ACTIVE MANAGERS EVERY STEP OF THE WAY



Actively managed, tax-smart SMA solutions

- LT Large Cap Fundamental Dividend Strategy
- Large Cap Core Equity Strategy
- SMID Cap Core Equity Strategy
- LT Large Cap Fundamental Equity Strategy
- LT Large Cap Growth Equity Strategy

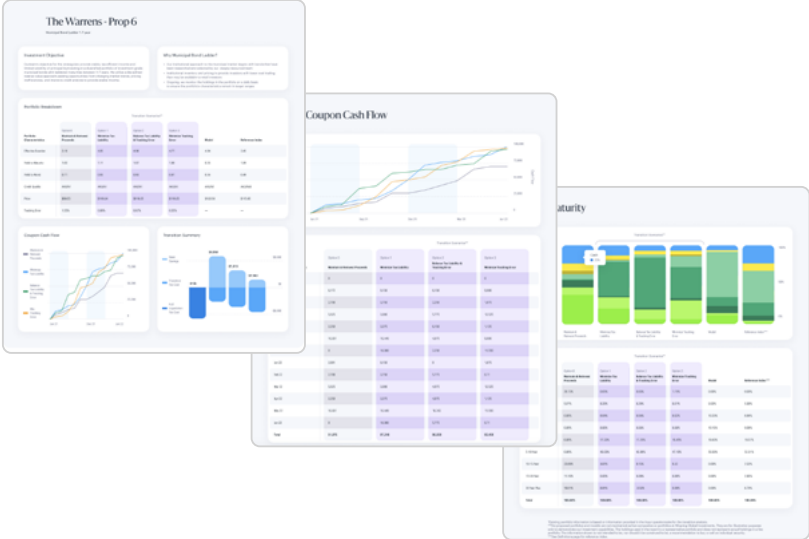
*The independent Investment Analytics team—consisting of approximately 40 specialists—quantifies, decomposes, evaluates, and communicates portfolio risk and return relative to the benchmark.

Transition planning, simplified



Leverage flexibility

Accounts can be funded with cash, securities, and/or ETFs in any combination. Remi also accommodates the in-kind transfer of securities, which can defer capital gains and resulting tax consequences. Remi helps make the transition process seamless, helping legacy portfolios move to customized solutions in a risk-aware, tax-efficient manner.

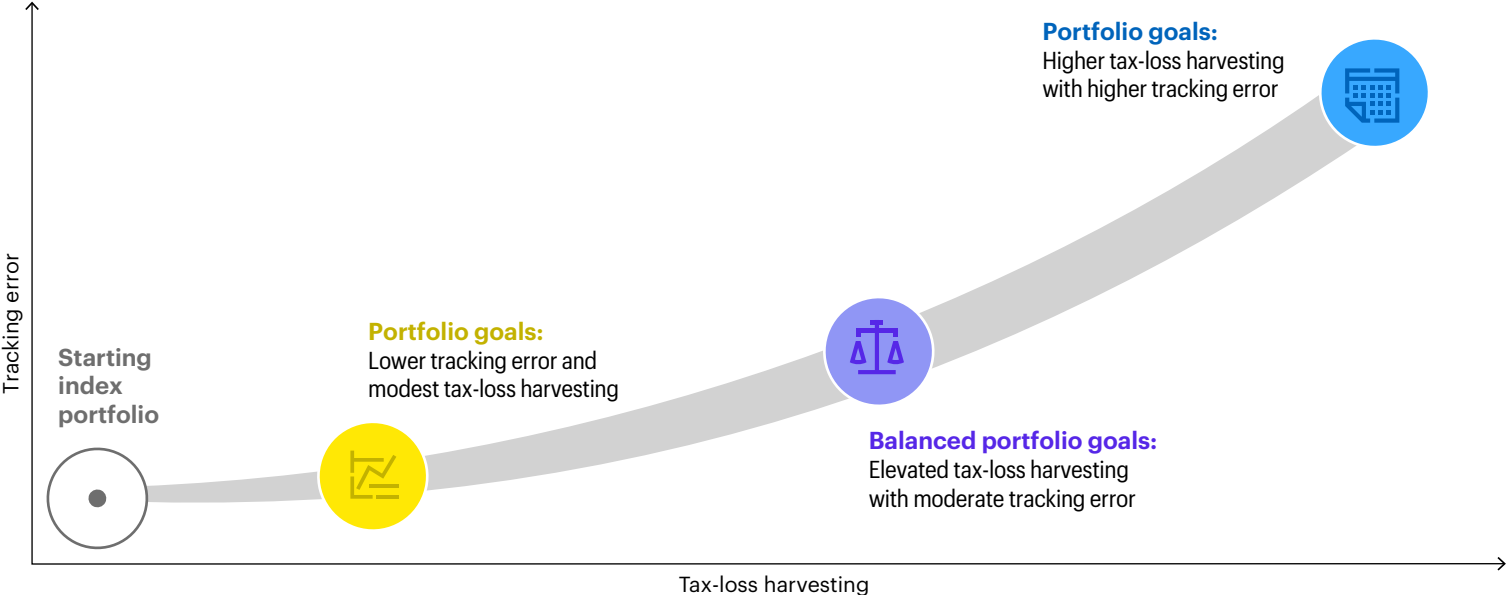


For illustrative purposes only.

Emphasize tax efficiency or tracking error, or balance both

You are in control with Remi. Choose to minimize tax liabilities or the impact of tracking error, or take a balanced approach. The choice is yours.

CHOOSE THE BEST OPTION FOR YOU



A brochure can only say so much.

See for yourself what differentiates Remi.

Remi offers investors access to Allspring's technology-enabled, multi-asset platform designed to build tax-advantaged, customized separately managed accounts.

Interested in learning more? Visit: www.allspringglobal.com/remi

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Market risk: Security markets are volatile and may decline significantly in response to adverse issuer, regulatory, political, or economic developments with different sectors of the market and different security types reacting differently to such developments.

Equity securities risk: Equity securities fluctuate in value and price in response to factors specific to the issuer of the security, such as management performance, financial condition, and market demand for the issuer's products or services, as well as factors unrelated to the fundamental condition of the issuer, including general market, economic, and political conditions.

Small-cap securities risk: If a strategy invests in the securities of smaller-capitalization companies, these securities tend to be more volatile and less liquid than those of larger companies.

Foreign securities risk: If a strategy invests in the securities of non-U.S. issuers, these investments may be subject to lower liquidity, greater price volatility, and risks related to adverse political, regulatory, market, or economic developments and may be affected by changes in foreign currency exchange rates.

Investors should know that this strategy deployed may be subject to additional investment risks. For important information about the investment manager, please refer to the investment manager's Form ADV Part 2, which is available upon request.

Systematic tax-loss harvesting is a year-round approach to harvesting losses in portfolios by selling certain investments at a loss so that losses can be used to offset gains on the sale of other investments, thereby reducing capital gains tax owed. It aims to capture losses while maintaining a portfolio's risk profile and relevant diversification parameters. The thresholds for and frequency of systematic tax-loss harvesting depend on market conditions and other factors.

Tax-loss harvesting is the selling of investments at a loss so that losses can be used to offset gains on the sale of other investments—thereby reducing capital gains tax owed. Proceeds from the sale may be used to purchase similar securities to maintain the general composition of the investment portfolio.

Credit-quality ratings apply to underlying holdings of the fund and not the fund itself. Standard & Poor's, Fitch Ratings, and Kroll Bond Rating Agency rate the creditworthiness of bonds from AAA (highest) to D (lowest). Ratings from AA to CCC may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the rating categories. Moody's rates the creditworthiness of bonds from Aaa (highest) to C (lowest). Ratings Aa to Caa may be modified by the addition of a number 1 (highest) to 3 (lowest) to show relative standing within the ratings categories. Credit quality and credit-quality ratings are subject to change.

The investment strategies described herein are those of Allspring Global Investments. These materials are being provided for illustrative and informational purposes only. The information contained herein is obtained from multiple sources that are believed to be reliable. However, such information has not been verified, and may be different from the information included in documents and materials created by the sponsor firm in whose investment program a client participates. Some sponsor firms may require that these Allspring Global Investments materials are preceded or accompanied by investment profiles or other documents or materials prepared by such sponsor firms, which will be provided upon request. For additional information, documents, and/or materials, please contact sponsor firm.

Advisory products are not designed for excessively traded or inactive accounts and are not appropriate for all clients. During periods of lower trading activity, client costs might be lower if our compensation was based on commissions. You must have a reasonable basis to believe that the specific program, investment manager, or strategy you recommend is appropriate for the particular client based on that client's investment profile, which takes into account, among other things, the client's investment objectives, investment experience, time horizon, liquidity needs, and risk tolerance. You and your client should carefully review the Advisory Disclosure Document associated with the program for a full description of our services, including fees and expenses and those fees or expenses that may be excluded. If the program involves mutual funds or exchange-traded funds, your clients should consider that product's investment objectives, risks, charges, and expenses carefully before investing. Prior to recommending and opening advisory program accounts, financial advisors must be properly registered in their state of business.

All investing involves risks, including the possible loss of principal. Stock values fluctuate in response to the activities of individual companies and general market and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. Changes in market conditions and government policies may lead to periods of heightened volatility in the bond market and reduced liquidity for certain bonds held in the portfolio. In general, when interest rates rise, bond values fall and investors may lose principal value. Interest rate changes and their impact on the portfolio can be sudden and unpredictable. A portion of the strategy's income may be subject to federal, state, and/or local income taxes or the alternative minimum tax. Any capital gains distributions may be taxable. Bond laddering does not ensure a profit or protect against loss in a declining market. Foreign investments may be subject to lower liquidity; greater price volatility; and risks related to adverse political, regulatory, market, or economic developments and may be affected by changes in foreign currency exchange rates. The use of derivatives may reduce returns and/or increase volatility. Style factor exposure, including but not limited to beta, growth, value, liquidity, etc., can perform differently and shift in and out of favor through a market cycle.

Bond laddering does not ensure a profit or protect against loss in a declining market.

Investment strategies that are not ESG-focused strategies may consider ESG-related factors when evaluating a security for purchase but are not prohibited from purchasing or continuing to hold securities that do not meet specified ESG criteria. Allspring Managed Account Services (the firm) is a unit within Allspring Global Investments and is responsible for the management and administration of the Allspring Funds Management, LLC, retail separately managed account portfolios (wrap portfolios).

Subadvisory services are provided by Allspring Global Investments, LLC, a registered investment adviser and wholly owned subsidiary of Allspring Global Investments Holdings, LLC.

Allspring Global Investments does not provide accounting, legal, or tax advice or investment recommendations. Any tax or legal information in this brochure is merely a summary of our understanding and interpretations of some of the current income tax regulations and is not exhaustive. Investors should consult their tax advisor or legal counsel for advice and information concerning their particular situation.

Remi is a solution for personalizing separately managed account portfolios, powered by technology, research, and human insights. Remi's portfolio construction engine, backed by our Fundamental Research team, simplifies transitions and tax management. Remi is a service of Allspring Funds Management, LLC.

Allspring ETFs are not available for distribution outside of the United States.

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