

# Comparison Report: Current IRA vs Strategic Growth

Prepared for Jane Smith by Wendy Stein at YCharts  
October 17, 2024

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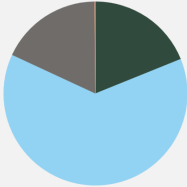
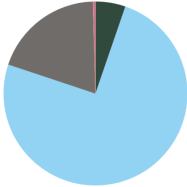
# Comparison Report: Current IRA vs Strategic Growth

## Basic Info

<b>Security A</b> Jane Smith IRA (P:1364566)  Fee-based Account	<b>Advisory Fee</b> 1.00%
<b>Security B</b> Strategic Growth (P:1364576)  Fee-based Model	<b>Advisory Fee</b> 1.00%
<b>Benchmark</b> 80/20 Asset Allocation Model (P:1418302)  80% S&P 500 and 20% Bloomberg US Aggregate	<b>Advisory Fee</b> --

## Asset Allocation

Data as of: Oct. 17, 2024

		<b>Jane Smith IRA</b>	<b>Bmark</b>		<b>Strategic Growth</b>	<b>Bmark</b>
● <b>Cash</b>		18.90%	0.77%		5.28%	0.77%
● <b>Stock</b>		63.02%	80.12%		74.84%	80.12%
● <b>Bond</b>		17.94%	19.11%		19.45%	19.11%
● <b>Convertible</b>		0.00%	0.00%		0.05%	0.00%
● <b>Preferred</b>		0.13%	0.00%		0.33%	0.00%
● <b>Other</b>		0.01%	0.00%		0.05%	0.00%

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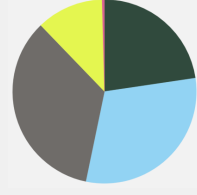
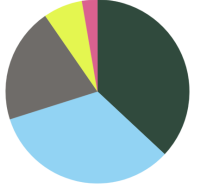
Region Exposure

Data as of: Oct. 17, 2024

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Market Classification	Jane Smith IRA	Bmark	Strategic Growth	Bmark
Developed Mkts	98.97%	99.64%	95.43%	99.64%
Emerging Mkts	1.03%	0.36%	4.57%	0.36%
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Region	Jane Smith IRA	Bmark	Strategic Growth	Bmark
Americas	92.43%	98.80%	71.11%	98.80%
Greater Europe	6.01%	0.92%	19.14%	0.92%
Greater Asia	1.56%	0.28%	9.76%	0.28%

Market Capitalization

Data as of: Oct. 17, 2024

				
	Jane Smith IRA	Bmark	Strategic Growth	Bmark
● Giant	22.65%	46.74%	36.95%	46.74%
● Large	30.61%	34.93%	33.17%	34.93%
● Med	34.54%	17.81%	20.26%	17.81%
● Small	11.77%	0.53%	6.91%	0.53%
● Micro	0.43%	0.00%	2.71%	0.00%

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## Stock Sector Exposure

Data as of: Oct. 17, 2024

		Jane Smith IRA	Bmark		Strategic Growth	Bmark
● <b>Cyclical</b>		36.05%	27.11%		31.86%	27.11%
Basic Materials		6.80%	1.99%		4.47%	1.99%
Consumer Cyclical		11.93%	10.05%		12.65%	10.05%
Financial Services		13.87%	12.78%		12.71%	12.78%
Real Estate		3.44%	2.30%		2.03%	2.30%
● <b>Sensitive</b>		43.91%	53.02%		44.42%	53.02%
Comm. Services		6.38%	8.83%		5.82%	8.83%
Energy		4.59%	3.36%		3.89%	3.36%
Industrials		14.68%	7.61%		15.58%	7.61%
Technology		18.27%	33.23%		19.14%	33.23%
● <b>Defensive</b>		20.04%	19.87%		23.72%	19.87%
Consumer Defensive		4.51%	5.80%		7.03%	5.80%
HealthCare		12.33%	11.42%		14.22%	11.42%
Utilities		3.19%	2.65%		2.47%	2.65%

## Bond Sector Exposure













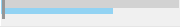
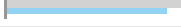








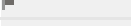
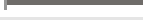








Data as of: Oct. 17, 2024

		Jane Smith IRA	Bmark		Strategic Growth	Bmark
● <b>Cash</b>		38.69%	3.30%		1.38%	3.30%
● <b>Corporate</b>		20.64%	24.91%		46.56%	24.91%
● <b>Derivative</b>		0.09%	0.00%		0.65%	0.00%
● <b>Government</b>		26.91%	45.09%		18.40%	45.09%
● <b>Municipal</b>		0.00%	0.46%		0.04%	0.46%
● <b>Securitized</b>		13.66%	26.24%		32.97%	26.24%

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## Bond Maturity Exposure

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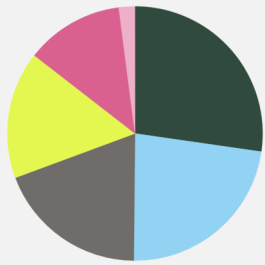
		Jane Smith IRA	Bmark		Strategic Growth	Bmark
● <b>Short Term</b>		<b>60.14%</b>	<b>0.11%</b>		<b>2.48%</b>	<b>0.11%</b>
1 to 7 Days		0.00%	<b>0.00%</b>		0.00%	<b>0.00%</b>
8 to 30 Days		0.00%	<b>0.00%</b>		0.05%	<b>0.00%</b>
31 to 90 Days		0.00%	<b>0.00%</b>		0.00%	<b>0.00%</b>
91 to 182 Days		34.60%	<b>0.00%</b>		2.17%	<b>0.00%</b>
183 to 364 Days		25.54%	<b>0.11%</b>		0.26%	<b>0.11%</b>
● <b>Intermediate</b>		<b>36.03%</b>	<b>57.09%</b>		<b>52.45%</b>	<b>57.09%</b>
1 to 3 Years		31.37%	<b>21.22%</b>		4.82%	<b>21.22%</b>
3 to 5 Years		2.14%	<b>16.18%</b>		16.94%	<b>16.18%</b>
5 to 7 Years		1.57%	<b>10.05%</b>		20.03%	<b>10.05%</b>
7 to 10 Years		0.94%	<b>9.64%</b>		10.66%	<b>9.64%</b>
● <b>Long Term</b>		<b>3.84%</b>	<b>42.80%</b>		<b>45.07%</b>	<b>42.80%</b>
10 to 15 Years		1.63%	<b>4.12%</b>		3.12%	<b>4.12%</b>
15 to 20 Years		0.23%	<b>5.99%</b>		6.56%	<b>5.99%</b>
20 to 30 Years		0.42%	<b>31.63%</b>		32.15%	<b>31.63%</b>
Over 30 Years		1.56%	<b>1.05%</b>		3.25%	<b>1.05%</b>

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Top 10 Holdings

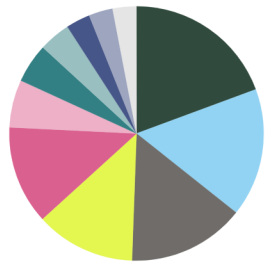
Data as of: Oct. 17, 2024

Jane Smith IRA



Symbol	Name	% Weight
GAFFX	American Funds Growth Fund of Amer F3	27.28%
VEVIX	Victory Sycamore Established Value I	22.86%
SPAXX	Fidelity Government MMkt	19.20%
MINT	PIMCO Enhanced Short Maturity Active ETF	16.18%
MEIIX	MFS Value I	12.45%
SILJ	Amplify Junior Silver Miners ETF	2.02%

Strategic Growth



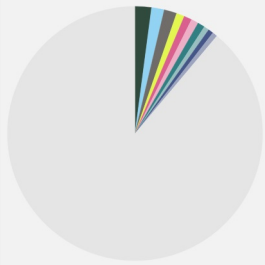
Symbol	Name	% Weight
PEIYX	Putnam Large Cap Value Y	19.36%
SEEGX	JPMorgan Large Cap Growth I	16.32%
JHBIX	JHancock Bond I	14.90%
LZIEX	Lazard International Equity Instl	12.68%
OIGYX	Invesco Oppenheimer International Gr Y	12.52%
WFMIX	Allspring Special Mid Cap Value Inst	6.05%
PHYZX	PGIM High Yield Z	5.01%
ODVYX	Invesco Developing Markets Y	4.01%
ARSIX	AMG River Road Small Cap Value I	3.08%
WSCGX	Allspring Small Company Growth Inst	3.06%

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Top 10 Underlying Holdings

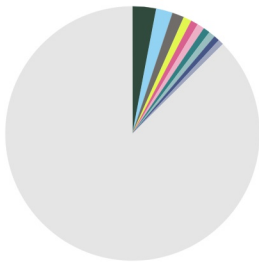
Data as of: Oct. 17, 2024

Jane Smith IRA



Symbol	Name	% Weight
● --	Fixed Income Clearing Corp Repo	2.09%
● META	Meta Platforms Inc	1.61%
● MSFT	Microsoft Corp	1.60%
● --	CAPITAL GROUP CENTRAL CASH FUND; CLASS M	1.03%
● AMZN	Amazon.com Inc	1.00%
● AVGO	Broadcom Inc	0.92%
● NVDA	NVIDIA Corp	0.90%
● AAPL	Apple Inc	0.65%
● --	BNP Paribas SA Repo	0.65%
● PGR	Progressive Corp	0.64%

Strategic Growth



Symbol	Name	% Weight
● \$:CASH	Cash	3.01%
● MSFT	Microsoft Corp	2.09%
● NVDA	NVIDIA Corp	1.52%
● AMZN	Amazon.com Inc	1.03%
● LLY	Eli Lilly and Co	0.93%
● META	Meta Platforms Inc	0.91%
● AAPL	Apple Inc	0.86%
● REGN	Regeneron Pharmaceuticals Inc	0.82%
● GOOG	Alphabet Inc	0.72%
● KO	Coca-Cola Co	0.70%

Overlap includes all stock and bond holdings that are held in the portfolio or fund that have a weight >0.001%.

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All Holdings - Jane Smith IRA

Data as of: Oct. 17, 2024

Symbol	Name	Inception Date	% Weight	Weighted Average Market Cap	Stock Net Allocat.	Bond Net Allocat.	Cash Net Allocat.	America. Total Exposur.	Greater Europe Total Exposur.	Greater Asia Total Exposur.
GAFFX	American Funds Growth Fund of Amer F3	2017-01-27	27.28%	256.21B	96.56%	0.00%	3.02%	88.96%	5.68%	2.11%
VEVIX	Victory Sycamore Established Value I	2010-03-01	22.86%	16.11B	97.61%	0.00%	2.39%	92.53%	4.28%	0.91%
SPAXX	Fidelity Government MMkt	1990-02-05	19.20%	--	0.00%	26.87%	73.13%	59.60%	0.00%	0.00%
MINT	PIMCO Enhanced Short Maturity...ive ETF	2009-11-16	16.18%	--	0.01%	79.01%	20.78%	74.76%	14.52%	3.95%
MEIIX	MFS Value I	1997-01-02	12.45%	119.53B	99.07%	0.00%	0.93%	87.47%	12.53%	0.00%
SILJ	Amplify Junior Silver Miners ETF	2012-11-28	2.02%	2.026B	99.66%	0.00%	0.34%	85.50%	12.91%	1.40%

The performance data quoted presents past performance; past performance does not guarantee future results; the investment return and principal value of an investment will fluctuate; an investor's shares, when redeemed, may be worth more or less than their original cost; current performance may be lower or higher than the performance data quoted. The most recent month end performance data can be accessed at [https://go.ycharts.com/fund\\_contact\\_info](https://go.ycharts.com/fund_contact_info). (See the Standardized Returns section of this report for standardized returns information).

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## All Holdings - Strategic Growth

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Symbol	Name	Inception Date	% Weight	Weighted Average Market Cap	Stock Net Allocat.	Bond Net Allocat.	Cash Net Allocat.	America. Total Exposur.	Greater Europe Total Exposur.	Greater Asia Total Exposur.
PEIYX	Putnam Large Cap Value Y	1998-10-01	19.36%	120.40B	97.03%	0.01%	2.97%	88.57%	8.87%	0.04%
SEEGX	JPMorgan Large Cap ...rowth I	1992-02-28	16.32%	541.98B	95.91%	0.00%	4.09%	92.56%	4.25%	1.28%
JHBIX	JHancock Bond I	2001-09-04	14.90%	--	0.01%	97.62%	0.93%	93.26%	4.19%	0.20%
LZIEY	Lazard International Equity Instl	1991-10-29	12.68%	42.36B	97.60%	1.43%	0.97%	6.30%	64.23%	28.14%
OIGYX	Invesco Oppenheimer International Gr Y	2005-09-07	12.52%	56.36B	100.2%	0.00%	-0.15%	13.99%	66.46%	19.55%
WFMIX	Allspring Special Mid Cap Value Inst	2005-04-08	6.05%	20.35B	95.34%	0.00%	4.66%	90.69%	6.19%	0.71%
PHYZX	PGIM High Yield Z	1996-03-01	5.01%	--	2.14%	94.13%	0.78%	83.97%	5.81%	0.62%
ODVYX	Invesco Developing Markets Y	2005-09-07	4.01%	70.25B	95.39%	0.24%	2.62%	19.61%	16.53%	62.20%
ARSIX	AMG River Road Small Cap Value I	2006-12-13	3.08%	2.757B	90.16%	0.00%	9.84%	86.06%	4.10%	0.00%
WSCGX	Allspring Small Company Growth Inst	2008-03-31	3.06%	5.174B	98.15%	0.00%	1.85%	91.34%	7.42%	0.00%
\$:CASH	Cash	--	3.01%	--	--	--	--	--	--	--

*The performance data quoted presents past performance; past performance does not guarantee future results; the investment return and principal value of an investment will fluctuate; an investor's shares, when redeemed, may be worth more or less than their original cost; current performance may be lower or higher than the performance data quoted. The most recent month end performance data can be accessed at [https://go.ycharts.com/fund\\_contact\\_info](https://go.ycharts.com/fund_contact_info). (See the Standardized Returns section of this report for standardized returns information).*

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## Important Information About This Report

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This report is supplemental material, and when applicable, must be accompanied by a prospectus or equivalent document. These disclosures contain important information for an investor and their financial professional. They cover key terms, criteria, methodology, assumptions, risks, and limitations outlined in this report.

**Investors should carefully consider an investment's objectives, risks, charges and expenses. This and other important information is contained in the prospectus or equivalent document which can be obtained from their financial professional and should be read carefully before investing.**

This report should not be solely relied upon for making investment decisions. Investing carries inherent risks, including the potential for financial loss. It is advisable to seek guidance from legal, tax, or other advisors, including your financial professional, before making any investment decisions. This report is not an official account statement or other official document of a financial professional or any other party, and it does not constitute legal or tax advice; investors should consult with their legal and tax advisors for such advice.

The data contained or used in generating this report has not been audited or verified by your financial professional or any other party, and any use of this report should be made with this understanding. All data included in this report is based on the latest data available to YCharts as of the indicated release date, may not be an accurate reflection of current data for the report securities or any portfolios included and is subject to change without notice.

Benchmark Information

Data as of: September 30, 2024

If included, the benchmark used in this report is based on the primary security being used and is provided as a comparison tool for informational purposes only. If the primary security is a portfolio, the benchmark was chosen by the creator of the portfolio. Portfolio benchmarks can comprise market indexes, mutual funds or exchange-traded funds. For all other securities, either the YCharts categorized benchmark or the broad asset class benchmark is displayed, depending on what the creator of the report selected within YCharts. Market indexes are unmanaged, and investors cannot actually invest directly into them. Unlike investments, market indexes do not incur management fees, charges, or expenses.

Benchmarks can vary widely, and it is important to choose an index that has similar characteristics to the security it is being used to represent. Category benchmarks may or may not be the same benchmark identified in a fund’s prospectus. In no way should the performance of a benchmark be considered indicative or a guarantee of the future performance of an actual security, be considered indicative of the actual performance achieved by a security or viewed as a substitute for the actual security in your portfolio. Actual results of a security may differ substantially from the historical performance shown for a benchmark and may include an individual client incurring a loss. Past performance is no guarantee of future results. Market indexes are unmanaged, and investors cannot invest directly in them. Unlike investments, market indexes do not incur management fees, charges or expenses.

Security Name	Benchmark Name
Jane Smith IRA	80/20 Asset Allocation Model

Security Name	Weight
80/20 Asset Allocation Model	--
S&P 500	80.38%
Bloomberg US Aggregate	19.62%

Benchmark Components

Data as of: September 30, 2024

<b>^SPX</b> S&P 500	The S&P 500 index covers the 500 largest companies that are in the United States. These companies can vary across various sectors. The S&P 500 is one of the most important indices in the world as it widely tracks how the United States stock market is performing. The S&P 500 has had several major drawdowns that have been greater than 40% during recessionary periods including in 1974, 2002, and 2009.
<b>^BBUSATR</b> Bloomberg US Aggregate	The Bloomberg US Aggregate Bond Index (^BBUSATR) is used as a benchmark for investment grade bonds within the United States. This index is important as a benchmark for someone wanting to track their fixed income asset allocation.

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This report includes a benchmark whose constituent components use one or more exposure proxies. An exposure proxy uses the underlying data of another security to calculate statistics such as asset allocation, sector and geographic exposures. A proxy is generally a publicly traded security, such as an exchange-traded fund (ETF), designed to replicate the performance and characteristics of a specific benchmark constituent. Proxies are commonly utilized when the actual data of a benchmark constituent is unavailable, enabling more robust and comprehensive portfolio analysis.

It's important to remember that proxy data cannot perfectly replicate a benchmark constituent. Differences in tracking methodologies, market volatility, trading activity, and the timeliness of the proxy's holdings data can lead to deviations between the proxy and the actual benchmark constituent. These discrepancies can affect the accuracy of exposure statistics and, in turn, influence portfolio analysis. Therefore, exposure proxies should be viewed as illustrative tools rather than precise representations. For more detailed information on the objectives, holdings, and tracking methodologies of the exposure proxies listed in the table below, please consult your financial professional for a copy of the prospectus or visit the fund sponsor's website.

Security Name	Constituent	Exposure Proxy
80/20 Asset Allocation Model	Bloomberg US Aggregate (^BBUSATR)	iShares Core US Aggregate Bond ETF (AGG)
80/20 Asset Allocation Model	S&P 500 (^SPX)	SPDR® S&P 500® ETF Trust (SPY)

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## Security Type Disclosures

**Portfolios:** All portfolios in YCharts represent hypothetical blended investments of weighted securities as designated by the creator of this report based on the expected financial situation of the intended audience.

## Investment Risks Explained

Investments in securities involve investment risks, including possible loss of principal and fluctuation in value.

The investment return and principal value of securities and other financial instruments will fluctuate so that an investor's investments, when sold or redeemed, may be worth more or less than the original cost. Investment results are not guaranteed. No investment strategy (including asset allocation and diversification strategies) can guarantee a profit or protect against a loss of principal.

**International/Emerging Market Equities:** Investing in securities from global and emerging markets carries heightened risks. These encompass currency fluctuations, political instability, and the challenges tied to diverse accounting standards. Emerging markets can exacerbate these risks.

**Sector Strategies:** Portfolios concentrating solely on one industry or sector entail added risks. The lack of diversity in industries exposes investors to amplified industry-specific vulnerabilities.

**Non-Diversified Strategies:** Portfolios heavily invested in a single issuer come with extra risks, including heightened share price oscillations due to the concentrated nature of investments.

**Small-Cap Equities:** Investing in small-company stocks introduces extra risks due to their greater likelihood of failure and relative lack of establishment compared to larger, established companies. Such stocks have historically displayed more pronounced market volatility.

**Mid-Cap Equities:** Portfolios involving companies with market capitalization below \$10 billion come with additional risks. Securities from these companies can be less stable and less easily tradable than those of larger corporations.

**High-Yield Bonds:** Investing in lower-rated debt securities brings additional risks because of the lower credit quality of these securities. Be prepared for heightened volatility and an increased risk of default.

**Tax-Free Municipal Bonds:** Income from tax-free municipal bond funds might still be subject to state, local, and Alternative Minimum Taxation.

**Bonds:** Bonds are susceptible to interest rate fluctuations. Rising bond interest rates lead to declines in the value of existing bonds in a portfolio. Bond portfolios can undergo value shifts due to general interest rate changes.

**Hedge Funds:** Hedge fund investing comes with specialized risks dependent on the strategies undertaken by the fund manager. These may include distressed or event-driven approaches, long/short strategies, arbitrage, international exposure, and the use of leverage, options, and derivatives. Hedge funds can involve substantial risk and are suitable only for financially capable investors willing to bear potential losses.

**Bank Loan/Senior Debt:** Bank loans and senior debt share the risks associated with fixed income, such as interest rate and default risks. Often falling below investment-grade, these securities hold a high default risk. They can also be less tradable. Funds investing in these assets are often highly leveraged, heightening the risk of return volatility.

**Exchange Traded Notes (ETNs):** ETNs are unsecured debt obligations, and their repayment hinges on the issuer's ability to fulfill obligations. ETNs typically do not provide interest payments.

**Leveraged ETFs:** Leveraged investments aim to achieve multiples of an index's return but can lead to returns greater or less than the index's performance, compounded over a specific period. Leverage introduces amplified risk.

**Short Positions:** Holding short positions brings theoretically unlimited losses if the position moves unfavorably. Brokers might demand additional collateral, and managers might need to close out short positions at unfavorable times to limit losses.

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## Investment Risks Explained

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**Long-Short:** Long-short funds, utilizing strategies like leverage, short selling, and derivatives, can carry higher risk, volatility, and expenses compared to traditional investment-focused funds.

**Liquidity Risk:** Closed-end fund and ETF trading can halt due to market conditions, impacting an investor's ability to sell.

**Market Price Risk:** The market price of ETFs and closed-end funds, traded on the secondary market, is influenced by supply and demand, independent of NAV. This leads to trading at a premium or discount, affecting investor value.

**Market Risk:** Fluctuations in ETFs' market prices stem from factors like specific securities or general investor sentiment. Be mindful of potential market fluctuations and their impact.

**Target-Date Funds:** These funds invest in other mutual funds, designed for investors planning to retire around a target date. The fund's strategy becomes more conservative over time. Principal value isn't guaranteed, even at the target date.

**Money Market Funds:** An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC), the National Credit Union Association (NCUA), or any other governmental agency; although money market funds seek to preserve the value of the investment at \$1 per share, it is possible to lose money. Non-bank deposit investments are not FDIC- or NCUA-insured, are not guaranteed by the bank/financial institution, and are subject to risk, including loss of principal invested.

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## Definitions

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**Americas Total Exposure:** Reflects the exposure of a fund or portfolio to an economic region that includes the US, Canada, and the countries of Latin America.

**Asset Allocation:** Asset Allocation reflects the asset class weightings of the portfolio. The Other category includes security types that are not neatly classified in the other asset classes or cannot be classified by YCharts as a result of missing data. Allocations may not sum to 100% due to rounding.

**Average Market Cap:** Market capitalization represents the total value of a company as determined by multiplying its share price by the total number of shares outstanding. It is commonly used to classify companies by size, such as large-cap, mid-cap, or small-cap. Weighted average market capitalization reflects the average market cap of the securities in a fund or portfolio, weighted by their respective proportions. It provides insight into a fund or portfolio's exposure to different market-cap segments, helping to assess its overall size profile and risk characteristics.

**Bond Maturity Exposure:** Bond Maturity Exposure provides a breakdown of the fixed income securities held within a portfolio based on their bond maturity dates. It highlights the allocation of investments across various maturity periods, indicating the distribution of bonds that are due to mature within specific time frames. Fixed income securities are grouped into three categories - short-term, intermediate-term, and long-term maturities. Short-term bonds generally have maturities of one to three years, intermediate-term bonds range from four to ten years, and long-term bonds have maturities beyond ten years.

## Definitions

**Bond Sector Exposure:** Bond sector exposure shows the percentage of a portfolio's long fixed income assets invested in each of six sectors - Government, Municipal, Corporate, Securitized, Cash & Equivalents, and Derivatives. The Government Sector comprises all standard government-issued debt, bonds from a Central Bank or Treasury, and bonds issued by local governments, cantons, regions, and provinces. The Municipal Sector consists of taxable and tax-exempt debt obligations issued by states, cities, counties, provinces, and other non-federal government entities. The Corporate Sector encompasses bank loans, convertible bonds, traditional corporate debt securities, and preferred stock. The Securitized Sector covers all types of mortgage-backed securities, covered bonds, and asset-backed securities. The Cash & Equivalents Sector includes bank cash, certificates of deposit, currency, and money market holdings. It also includes any fixed-income securities maturing within short time frames, commercial paper, and repurchase agreements. The Derivatives Sector encompasses common types of fixed-income derivative contracts such as futures and forwards, options, and swaps.

**Developed Markets Exposure:** The percent of developed markets exposure of a portfolio reflects the allocation of investments to stable and well-established economies with mature financial systems

**Emerging Markets Exposure:** The percent of emerging markets exposure of a portfolio reflects the allocation of investments to economies that are in the process of rapid industrialization and are experiencing higher growth potential

**Greater Asia Total Exposure:** Reflects the exposure of a fund or portfolio's investments to the economic region that includes Japan, Australasia, Asia (Developed) and Asia (Emerging).

**Greater Europe Total Exposure:** Reflects the exposure of a fund or portfolio's investments to the economic region that includes the United Kingdom, Europe (Developed), Europe (Emerging) and Africa/Middle East

**Market Cap Exposure:** Market capitalization exposure shows how a portfolio's stock holdings are distributed across companies of different sizes, based on their market capitalization. Giant-cap companies are the largest in the market and are usually industry leaders with a significant global presence. Large-cap companies are also well-established and widely recognized but are generally smaller than giant-cap firms. Medium-cap companies are larger and more established than small-cap companies but have more growth potential compared to large-cap companies. Small-cap companies are considered riskier but have the potential for significant growth. Micro-cap companies are the smallest publicly traded companies, and usually have limited financial resources and less liquidity in their stocks.

**Stock Sector Exposure:** Shows the breakdown of a portfolio's long equity assets across eleven major industry groups and how they roll up to three broad sectors - cyclical, sensitive and defensive: - Cyclical includes four industry groups - Basic Materials, Consumer Cyclical, Financial Services and Real Estate. This sector includes industries that can be significantly impacted by economic shifts - Defensive includes three industry groups - Consumer Defensive, Healthcare and Utilities. This sector includes industries that are less sensitive to economic cycles - Sensitive includes four industry groups: Communication Services, Energy, Industrials and Technology. This sector includes industries that tend to move with the overall economy, but not in a significant way