

# Overview Report V2 (without hypo perf)

Prepared for Test by Wendy Stein at YCharts  
January 8, 2025

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# Overview Report V2 (without hypo perf)

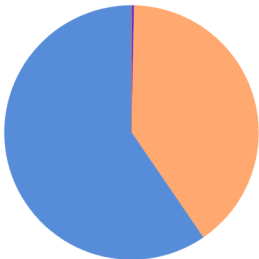
## Basic Info

<b>Security A</b> 40/60 Model Portfolio (P:1496844)	<b>Benchmark</b> 40/60 Benchmark* <small>*Benchmark information defined in disclosure section.</small>	<b>Advisory Fee</b> --
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This YCharts-owned public model portfolio has a 40% allocation to SPY and a 60% allocation to AGG

## Asset Allocation

Data as of: Jan. 8, 2025



	40/60 Model Portfolio	Bmark		40/60 Model Portfolio	Bmark
● Cash	0.34%	0.34%	● Convertible	0.00%	0.00%
● Stock	40.11%	40.12%	● Preferred	0.00%	0.00%
● Bond	59.55%	59.54%	● Other	0.00%	0.00%

## Region Exposure

Data as of: Jan. 8, 2025

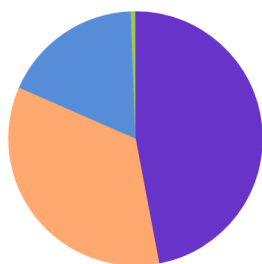


Market Classification	40/60 Model Portfolio	Bmark	Region	40/60 Model Portfolio	Bmark
● Developed Markets	98.89%	98.89%	● Americas	97.60%	97.60%
● Emerging Markets	1.11%	1.11%	● Greater Europe	1.65%	1.65%
			● Greater Asia	0.75%	0.75%

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## Market Capitalization

Data as of: Jan. 8, 2025



	40/60 Model Portfolio	Bmark
<span style="color: purple;">●</span> <b>Giant</b>	47.03%	47.03%
<span style="color: orange;">●</span> <b>Large</b>	34.51%	34.51%
<span style="color: blue;">●</span> <b>Med</b>	17.89%	17.89%

	40/60 Model Portfolio	Bmark
<span style="color: green;">●</span> <b>Small</b>	0.57%	0.57%
<span style="color: magenta;">●</span> <b>Micro</b>	0.00%	0.00%

## Stock Sector Exposure

Data as of: Jan. 8, 2025

	40/60 Model Portfolio	Bmark
<span style="color: purple;">●</span> <b>Cyclical</b>	<b>28.09%</b>	<b>28.09%</b>
Basic Materials	1.64%	1.64%
Consumer Cyclical	11.43%	11.43%
Financial Services	12.98%	12.98%
Real Estate	2.04%	2.04%
<span style="color: orange;">●</span> <b>Sensitive</b>	<b>54.00%</b>	<b>54.00%</b>
Comm. Services	9.56%	9.56%
Energy	3.16%	3.16%
Industrials	7.15%	7.15%
Technology	34.13%	34.13%
<span style="color: blue;">●</span> <b>Defensive</b>	<b>17.91%</b>	<b>17.91%</b>
Consumer Defensive	5.36%	5.36%
HealthCare	10.04%	10.04%
Utilities	2.51%	2.51%

## Stock Style Exposure

Data as of: Jan. 8, 2025

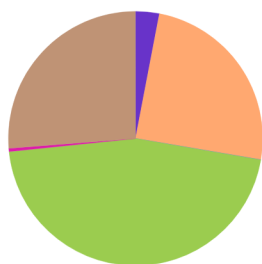


<span style="color: purple;">●</span> <b>Lg Cap Value</b>	21.00%	<span style="color: orange;">●</span> <b>Mid Cap Value</b>	5.71%	<span style="color: blue;">●</span> <b>Sm Cap Value</b>	0.32%
<span style="color: purple;">●</span> <b>Lg Cap Blend</b>	42.85%	<span style="color: orange;">●</span> <b>Mid Cap Blend</b>	8.53%	<span style="color: blue;">●</span> <b>Sm Cap Blend</b>	0.24%
<span style="color: purple;">●</span> <b>Lg Cap Growth</b>	17.84%	<span style="color: orange;">●</span> <b>Mid Cap Growth</b>	3.52%	<span style="color: blue;">●</span> <b>Sm Cap Growth</b>	0.00%

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## Bond Sector Exposure

Data as of: Jan. 8, 2025

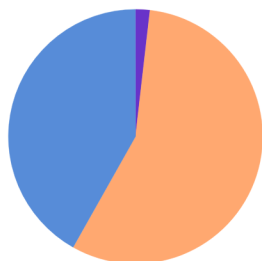


	40/60 Model Portfolio	Bmark
Cash	3.02%	3.02%
Corporate	24.67%	24.67%
Derivative	0.00%	0.00%

	40/60 Model Portfolio	Bmark
Government	45.66%	45.66%
Municipal	0.44%	0.44%
Securitized	26.21%	26.21%

## Bond Maturity Exposure

Data as of: Jan. 8, 2025



	40/60 Model Portfolio	Bmark
Short Term	1.83%	1.83%
1 to 7 Days	0.00%	0.00%
8 to 30 Days	1.45%	1.45%
31 to 90 Days	0.02%	0.02%
91 to 182 Days	0.02%	0.02%
183 to 364 Days	0.35%	0.35%
Intermediate	56.34%	56.34%
1 to 3 Years	20.99%	20.99%
3 to 5 Years	16.16%	16.16%
5 to 7 Years	9.92%	9.92%
7 to 10 Years	9.27%	9.27%

	40/60 Model Portfolio	Bmark
Long Term	41.83%	41.83%
10 to 15 Years	4.01%	4.01%
15 to 20 Years	5.66%	5.66%
20 to 30 Years	31.09%	31.09%
Over 30 Years	1.07%	1.07%

Top 10 Holdings

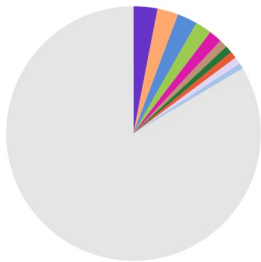
Data as of: Jan. 8, 2025



Symbol	Name	% Weight
AGG	iShares Core US Aggregate Bond ETF	59.76%
SPY	SPDR S&P 500 ETF Trust	40.24%

Top 10 Underlying Holdings

Data as of: Jan. 8, 2025



Symbol	Name	% Weight
AAPL	Apple Inc	3.06%
NVDA	NVIDIA Corp	2.66%
MSFT	Microsoft Corp	2.53%
BISXX	BlackRock Cash Funds Instl SL Agency	2.10%
AMZN	Amazon.com Inc	1.66%
META	Meta Platforms Inc	1.03%
TSLA	Tesla Inc	0.91%
GOOGL	Alphabet Inc	0.89%
AVGO	Broadcom Inc	0.87%
GOOG	Alphabet Inc	0.73%

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All Holdings Details - 40/60 Model Portfolio

Data as of: Jan. 8, 2025

Symbol	Name	Inception Date	% Weight	Weighte.	Stock Net Allocat.	Bond Net Allocat.	Cash Net Allocat.	America. Total Exp	Greater Eur Total Exp	Greater Asia Total Exp
				Avg Market Cap						
AGG	iShares Core US Aggregate Bond ETF	2003-09-22	59.76%	--	0.00%	99.64%	0.35%	94.03%	2.20%	1.54%
SPY	SPDR S&P 500 ETF Trust	1993-01-22	40.24%	368.96B	99.68%	0.00%	0.32%	97.23%	2.65%	0.04%

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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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.

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Benchmark Information

Data as of: December 31, 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
40/60 Model Portfolio	40/60 Benchmark

Security Name	Weight
40/60 Benchmark	--
Bloomberg US Aggregate	59.75%
S&P 500 Total Return	40.25%

Benchmark Components

Data as of: December 31, 2024

<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.
<b>^SPXTR</b> S&P 500 Total Return	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.

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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
40/60 Benchmark	Bloomberg US Aggregate (^BBUSATR)	iShares Core US Aggregate Bond ETF (AGG)
40/60 Benchmark	S&P 500 Total Return (^SPXTR)	SPDR S&P 500 ETF Trust (SPY)

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## Security Type Disclosures

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**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.

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## Investment Risks Explained

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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.

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## Investment Risks Explained

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**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.

**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.

## Definitions

**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.

**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

**Stock Style Exposure:** Stock Style Exposure shows how a portfolio's holdings are distributed across companies of different sizes (based on their market capitalization) and investment styles (value, blend or growth).

## Disclosures

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### IMPORTANT DISCLOSURES

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