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# Sample Report

Prepared for sample client on xx/xx/xx



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1. Sample Firm Overview
2. Your Team
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# Sample Firm Overview



# About Us

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### **Tailored Investment Solutions**

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### **Trusted Experts**

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### **Advanced Technology**

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### **Holistic Approach**

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# Your Team

## Meet the Team



**Jane Doe**  
Chief Investment Officer



**John Doe**  
Portfolio Manager



**Joan Doe**  
Director of Research



**James Doe**  
Senior Client Advisor

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# Investment Philosophy



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**2. Lorem ipsum dolor**



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**3. Lorem ipsum dolor**



**4. Lorem ipsum dolor**



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# Investment Committee Overview

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## Process

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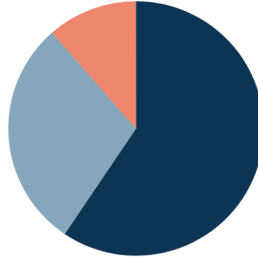
# Investment Proposal



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## Household Overview

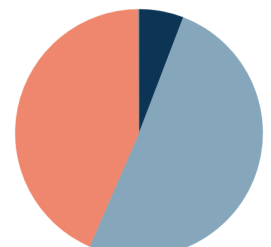
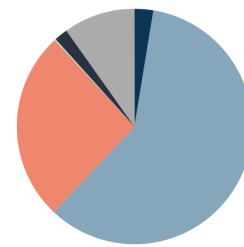
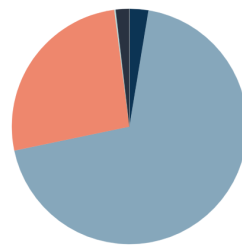
Data as of: Feb. 11, 2025



	Annualized 1 Year Total Returns (Daily)	Distribution Yield	Net Expense Ratio	Value
● Prospect IMAS	15.82%	2.46%	0.15%	\$3.091M
● Prospect Rev Trust	11.34%	2.61%	0.34%	\$1.516M
● Prospect 401k	10.18%	2.62%	0.17%	\$593,586.28
● Total	13.87%	2.52%	0.21%	\$5.200M

## Household Asset Allocation

Data as of: Feb. 12, 2025



	Prospect IMAS	Prospect Rev Trust	Prospect 401k
● Cash	\$80.39K	\$39.40K	\$34.55K
● Stock	\$2.136M	\$901.35K	\$301.05K
● Bond	\$810.22K	\$395.33K	\$257.80K
● Convertible	\$5.733K	\$2.797K	\$10.10
● Preferred	\$57.83K	\$28.22K	\$0.7242
● Other	\$41.07	\$148.84K	\$176.88

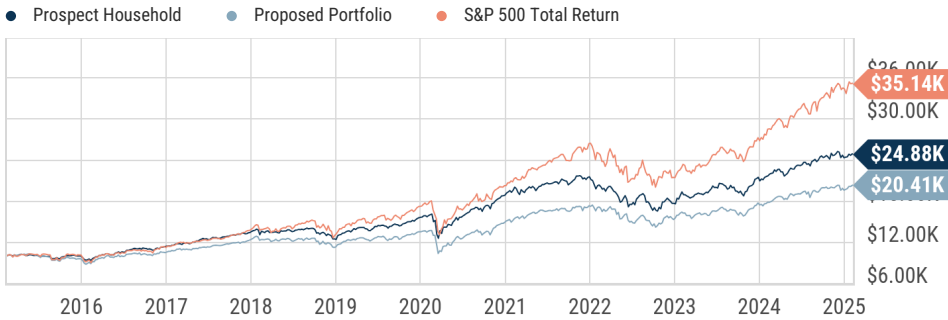
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# Prospect Household vs. Proposed Portfolio Comparison Report



## Cumulative Return

February 11, 2015 through February 11, 2025



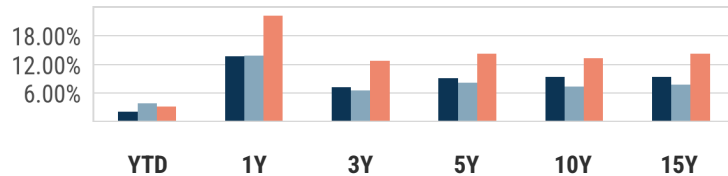
## Basic Info

Prospect Household	
Advisory Fee	--
Proposed Portfolio	
Advisory Fee	1.00%
Benchmark	
S&P 500 Total Return*	

\*Benchmark information defined in disclosure section.

## Periodic Return

Data as of: Feb. 11, 2025



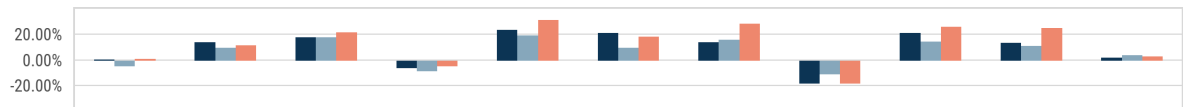
	YTD	1Y	3Y	5Y	10Y	15Y
Prospect Household	2.19%	13.87%	7.31%	9.27%	9.54%	9.50%
Proposed Portfolio	4.00%	13.98%	6.58%	8.32%	7.39%	7.90%
Benchmark	3.29%	22.38%	12.88%	14.34%	13.39%	14.36%

## Key Stats

	Sec. A	Sec. B
Net Expense Ratio	0.21%	0.38%
Cash Net Allocation	2.97%	0.87%
Alpha (5Y)	-2.078	2.004
Distribution Yield	2.52%	2.69%
Beta (5Y)	0.7346	1.088
YTD Total Returns	2.19%	4.00%

## Annual Return

Data as of: Feb. 11, 2025



	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD
Prospect Household	0.75%	14.13%	17.87%	-6.08%	23.57%	21.38%	13.92%	-18.20%	21.55%	13.78%	2.19%
Proposed Portfolio	-4.32%	9.98%	17.78%	-8.17%	19.50%	10.01%	15.87%	-10.84%	14.66%	11.10%	4.00%
Benchmark	1.38%	11.96%	21.83%	-4.38%	31.49%	18.40%	28.71%	-18.11%	26.29%	25.02%	3.29%

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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### 2022 Inflation Drawdown (12/31/2021 - 12/31/2022)



### Coronavirus Crisis (2/20/2020 - 12/31/2020)



### Trade Crisis w/ China (1/26/2018 - 6/30/2019)



### Sustained Volatility (1/31/2018 - 1/2/2019)



### Oil Price Collapse (7/3/2014 - 2/16/2016)



### 2013 Interest Rate Hike (5/5/2013 - 9/5/2013)

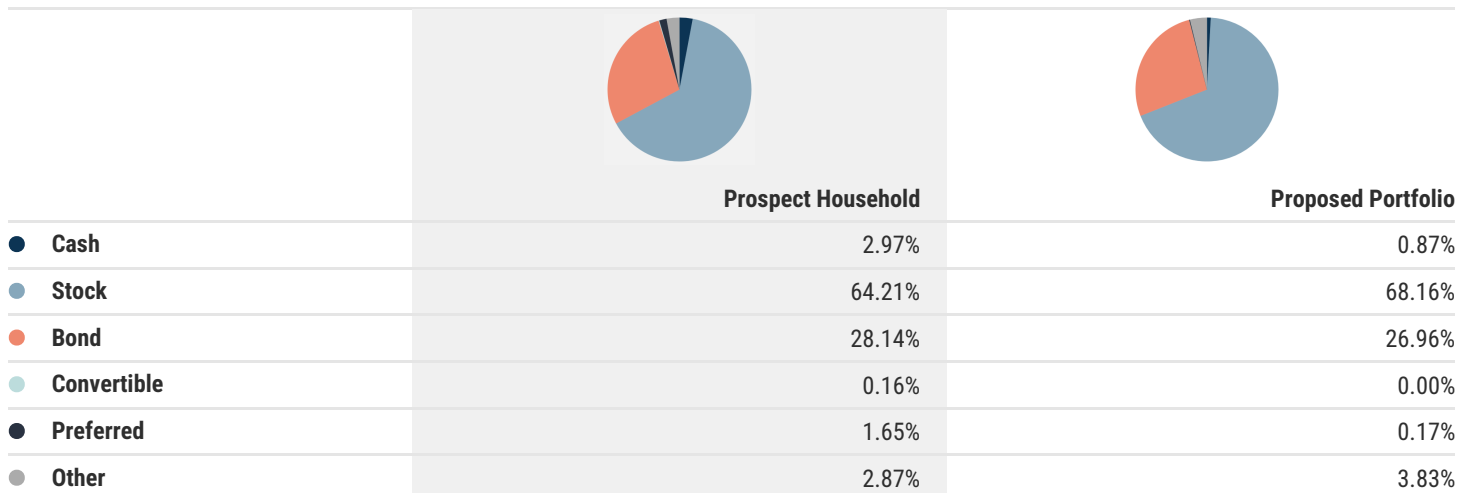


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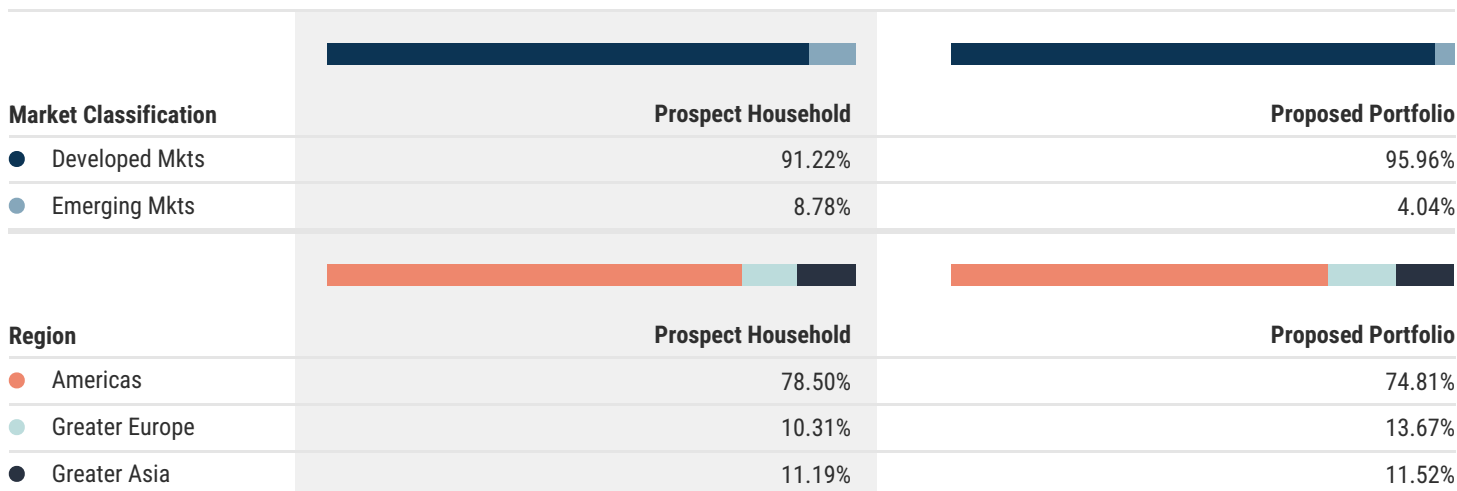
## Asset Allocation

Data as of: Feb. 12, 2025



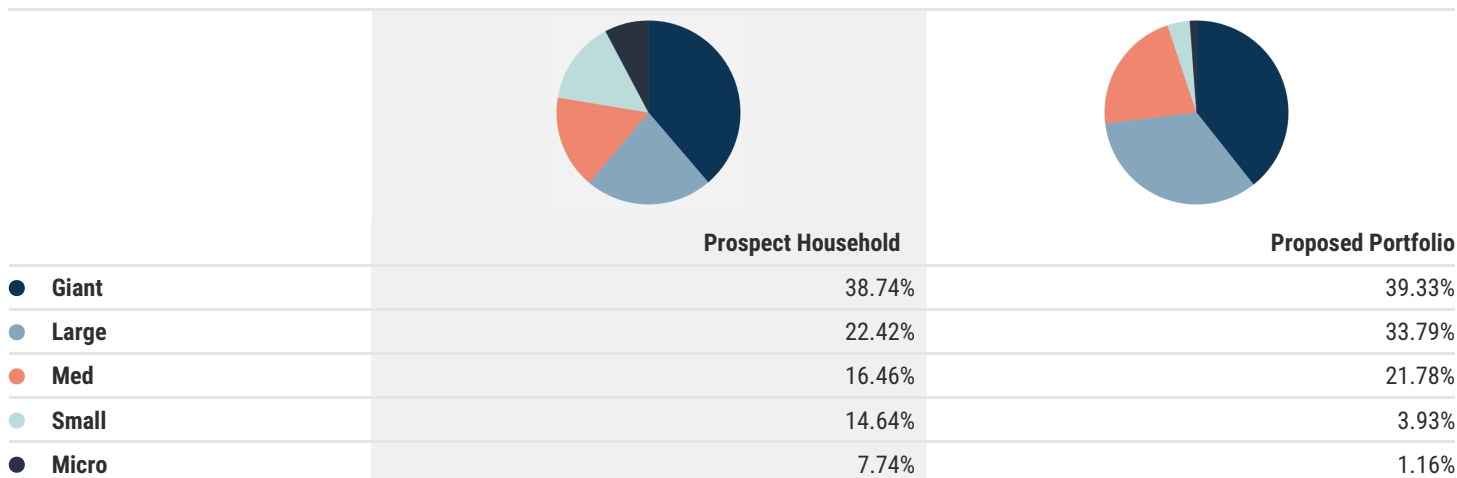
## Region Exposure

Data as of: Feb. 12, 2025



## Market Capitalization

Data as of: Feb. 12, 2025



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## Stock Style Exposure

Data as of: Feb. 12, 2025

Style	Lg Cap Value	Lg Cap Blend	Lg Cap Growth	Mid Cap Value	Mid Cap Blend	Mid Cap Growth	Sm Cap Value	Sm Cap Blend	Sm Cap Growth
Prospect Household	11.70%	29.51%	20.00%	3.44%	7.68%	5.41%	6.99%	8.01%	7.26%
Proposed Portfolio	21.63%	33.32%	18.22%	7.19%	10.04%	4.54%	1.91%	1.99%	1.17%

## Stock Sector Exposure

Data as of: Feb. 12, 2025

	Prospect Household	Proposed Portfolio
<b>Cyclical</b>	26.53%	39.24%
Basic Materials	3.21%	9.39%
Consumer Cyclical	8.51%	8.72%
Financial Services	12.77%	19.19%
Real Estate	2.04%	1.94%
<b>Sensitive</b>	53.98%	46.04%
Comm. Services	4.97%	6.19%
Energy	2.83%	5.36%
Industrials	12.50%	14.58%
Technology	33.68%	19.93%
<b>Defensive</b>	19.49%	14.71%
Consumer Defensive	6.40%	4.69%
HealthCare	11.40%	7.84%
Utilities	1.68%	2.18%

## Bond Credit Quality Exposure

Data as of: Feb. 12, 2025

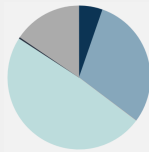
Rating	AAA	AA	A	BBB	BB	B	Below B	Not Rated
Prospect Household	25.91%	28.56%	12.73%	17.85%	4.18%	9.99%	0.46%	0.31%
Proposed Portfolio	13.55%	25.88%	23.03%	12.62%	8.21%	4.20%	1.28%	11.23%

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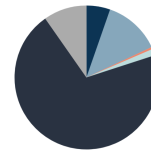


## Bond Sector Exposure

Data as of: Feb. 12, 2025



Prospect Household



Proposed Portfolio

	Prospect Household	Proposed Portfolio
● Cash	5.34%	5.34%
● Corporate	29.89%	12.72%
● Derivative	0.00%	0.48%
● Government	48.89%	1.46%
● Municipal	0.34%	70.29%
● Securitized	15.54%	9.71%

## Bond Maturity Exposure

Data as of: Feb. 12, 2025

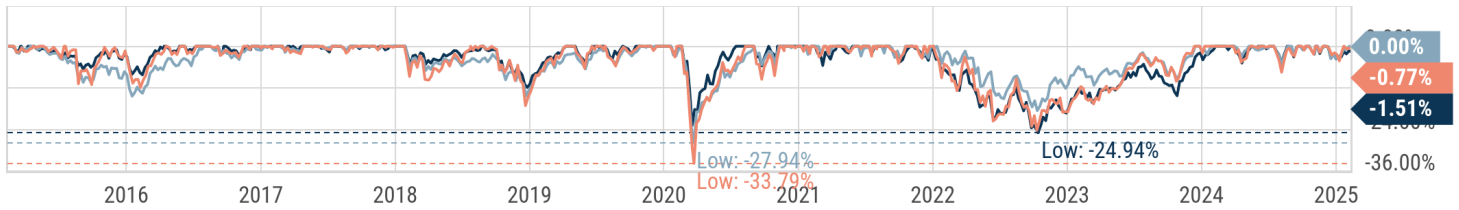
	Prospect Household	Proposed Portfolio
● Short Term	9.62%	4.25%
1 to 7 Days	0.00%	0.00%
8 to 30 Days	0.46%	0.00%
31 to 90 Days	0.17%	0.00%
91 to 182 Days	7.10%	2.70%
183 to 364 Days	1.90%	1.55%
● Intermediate	52.52%	46.48%
1 to 3 Years	14.51%	10.17%
3 to 5 Years	15.57%	13.71%
5 to 7 Years	13.26%	10.13%
7 to 10 Years	9.18%	12.47%
● Long Term	37.86%	49.27%
10 to 15 Years	4.72%	17.62%
15 to 20 Years	5.50%	14.80%
20 to 30 Years	24.07%	13.97%
Over 30 Years	3.56%	2.88%

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# Drawdown Info

Data as of: Jan. 31, 2025

● Prospect Household Total Return % Off High ● Proposed Portfolio Total Return % Off High ● S&P 500 Total Return % Off High

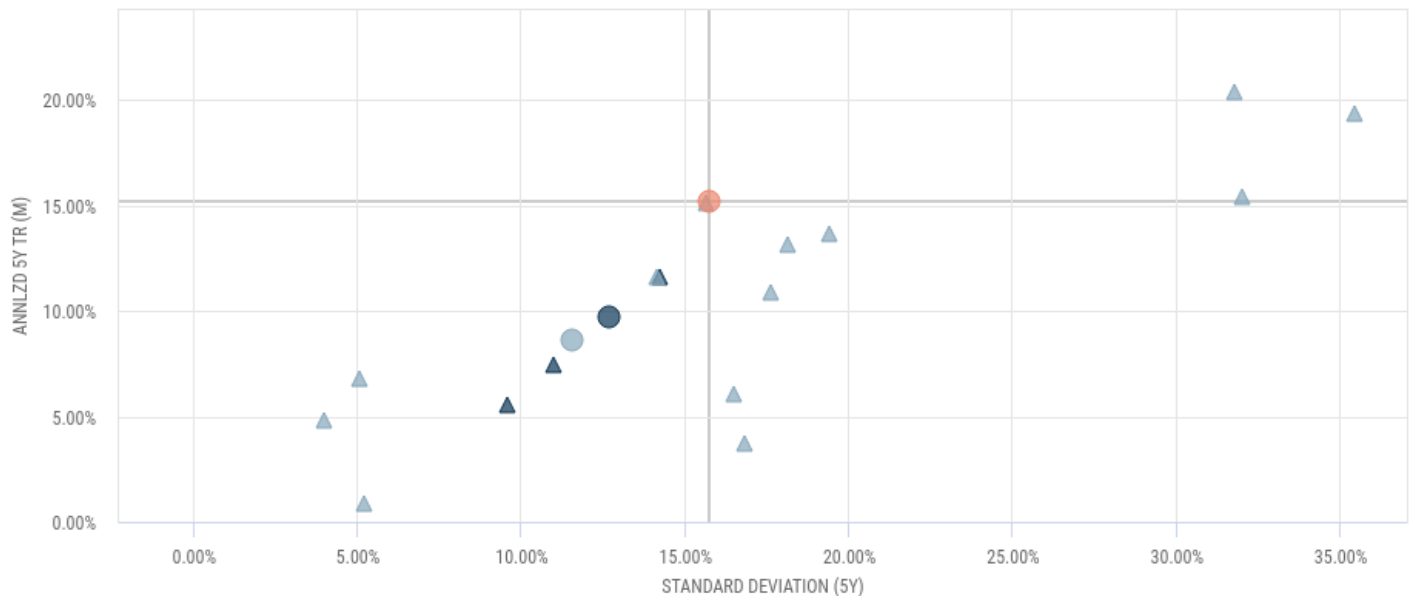


	1 Year Drawdown	3 Year Drawdown	5 Year Drawdown	10 Year Drawdown	Maximum Drawdown
● Prospect Household	5.35%	24.94%	24.94%	24.94%	34.28%
● Proposed Portfolio	5.66%	19.19%	27.94%	27.94%	32.18%
● Benchmark	8.45%	24.49%	33.79%	33.79%	55.25%

# Risk/Reward Scatter Plot (5 Years)

Data as of: Jan. 31, 2025

● Prospect Household ▲ HOLDINGS: 3 ITEMS ● Proposed Portfolio ▲ HOLDINGS: 13 ITEMS ● S&P 500 Total Return



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## Fundamentals

General	Prospect Household	Proposed Portfolio	Benchmark
Dividend Yield (TTM)	2.52%	2.69%	--
Distribution Yield (TTM)	2.52%	2.69%	--
Expense Ratio	0.21%	0.38%	--
Number of Holdings	3	13	--
<b>Stock</b>			
Weighted Average PE Ratio	25.42	21.54	--
Weighted Average Price to Sales Ratio	4.151	2.358	--
Weighted Average Price to Book Ratio	7.805	3.390	--
Weighted Median ROE	31.36%	24.95%	--
Weighted Median ROA	12.91%	10.48%	--
Avg. Market Cap	423.23B	193.88B	--
Weighed Avg. Debt to Capital	34.93	36.03	--
Number of Stock Holdings	--	--	--
<b>Bond</b>			
Current Yield	4.40%	5.26%	--
Yield to Maturity	5.13%	--	--
Effective Duration	5.464	5.036	--
Average Coupon	4.07%	5.01%	--
Average Credit Score	7.578	10.20	--
Average Price	92.80	96.91	--
Number of Bond Holdings	--	--	--

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# Top 10 Invested Holdings

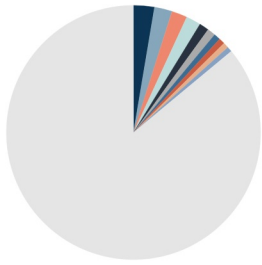
Data as of: Feb. 12, 2025

**Prospect Household**



Symbol	Name	% Weight	Close Price (Daily)	Annuali. 1 Year Total Returns (Daily)
● VIG	Vanguard Dividend Appreciation...	10.82%	204.19	18.31%
● VIGI	Vanguard Intl Dividend Appreciation...	9.92%	83.25	6.75%
● QQQM	Invesco NASDAQ 100 ETF	8.37%	217.40	21.63%
● SPSM	SPDR Portfolio S&P 600 Small Cap ETF	6.78%	45.71	12.78%
● KOMP	SPDR S&P Kensho New Economies...	6.35%	53.17	17.81%
● BSV	Vanguard Short-Term Bond Index Fund ETF	4.60%	77.35	4.46%
● MBB	iShares MBS ETF	4.36%	91.95	3.76%
● QQQJ	Invesco NASDAQ Next Gen 100 ETF	3.61%	32.16	17.82%
● EBND	SPDR Bloomberg Emerging Markets Local...	3.56%	19.97	2.09%
● VWO	Vanguard Emerging Markets Stock...	3.55%	45.14	14.65%

**Proposed Portfolio**



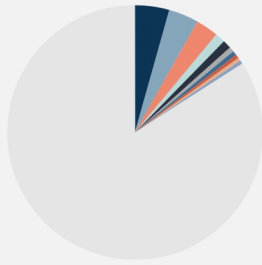
Symbol	Name	% Weight	Close Price (Daily)	Annuali. 1 Year Total Returns (Daily)
● VOO	Vanguard 500 Index Fund ETF	29.80%	556.65	22.42%
● NUVBX	Nuveen Intermediate Duration...	19.46%	8.87	3.45%
● IEFA	iShares Core MSCI EAFE ETF	17.91%	74.82	10.34%
● IEMG	iShares Core MSCI Emerging Markets ETF	4.97%	53.97	11.71%
● RCTIX	River Canyon Total Return Bond Fund Institutional	4.87%	10.07	8.74%
● XLF	Financial Select Sector SPDR Fund	4.36%	51.54	33.95%
● XLI	Industrial Select Sector SPDR Fund	4.30%	138.61	20.28%
● GLD	SPDR Gold Shares	2.65%	267.39	42.53%
● XME	SPDR S&P Metals & Mining ETF	2.63%	62.07	11.17%
● COPX	Global X Copper Miners ETF	2.55%	40.49	19.03%

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## Top 10 Underlying Holdings

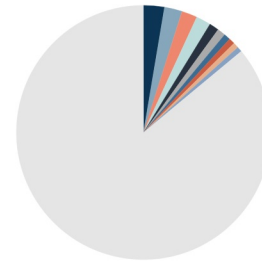
Data as of: Feb. 12, 2025

### Prospect Household



Symbol	Name	% Weight	Close Price (Daily)	Annuali. 1 Year Total Returns (Daily)
● NVDA	NVIDIA Corp	4.35%	132.80	84.16%
● AAPL	Apple Inc	3.79%	232.62	23.76%
● Y:18468	Alt Holding	2.86%	--	6.02%
● MSFT	Microsoft Corp	1.28%	411.44	-1.44%
● AVGO	Broadcom Inc	1.08%	235.04	85.55%
● AMZN	Amazon.com Inc	0.62%	232.76	33.43%
● SAPGF	SAP SE	0.56%	287.76	60.75%
● COST	Costco Wholesale Corp	0.48%	1058.34	47.10%
● JPM	JPMorgan Chase & Co	0.43%	274.99	60.71%
● RHHVF	Roche Holding AG	0.43%	316.00	28.44%

### Proposed Portfolio



Symbol	Name	% Weight	Close Price (Daily)	Annuali. 1 Year Total Returns (Daily)
● --	Gold	2.66%	--	--
● AAPL	Apple Inc	2.26%	232.62	23.76%
● NVDA	NVIDIA Corp	1.97%	132.80	84.16%
● MSFT	Microsoft Corp	1.87%	411.44	-1.44%
● AMZN	Amazon.com Inc	1.23%	232.76	33.43%
● BRK.B	Berkshire Hathaway Inc	1.03%	472.61	18.64%
● JPM	JPMorgan Chase & Co	0.84%	274.99	60.71%
● META	Meta Platforms Inc	0.76%	719.80	54.35%
● V	Visa Inc	0.68%	350.72	27.82%
● TSLA	Tesla Inc	0.67%	328.50	69.71%

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## All Holdings - Security A - Prospect Household

Data as of: Feb. 12, 2025

Symbol	Name	% Weight	Close Price (Daily)	Annlzd 1Y TR (D)	Annlzd 3Y TR (D)	Annlzd 5Y TR (D)	Distrib. Yield	Net Expense Ratio
VIG	Vanguard Dividend Appreciation...und ETF	10.82%	204.19	18.31%	10.69%	11.64%	1.66%	0.05%
VIGI	Vanguard Intl Dividend Apprecia...und ETF	9.92%	83.25	6.75%	3.65%	5.64%	1.86%	0.15%
QQQM	Invesco NASDAQ 100 ETF	8.37%	217.40	21.63%	15.86%	--	0.59%	0.15%
SPSM	SPDR Portfolio S&P 600 Small Cap ETF	6.78%	45.71	12.78%	5.01%	8.86%	1.83%	0.03%
KOMP	SPDR S&P Kensho New Econom...ite ETF	6.35%	53.17	17.81%	2.57%	8.02%	1.00%	0.20%
BSV	Vanguard Short-Term Bond Inde...und ETF	4.60%	77.35	4.46%	1.68%	1.21%	3.45%	0.03%
MBB	iShares MBS ETF	4.36%	91.95	3.76%	-0.93%	-0.80%	3.99%	0.04%
QQQJ	Invesco NASDAQ Next Gen 100 ETF	3.61%	32.16	17.82%	3.42%	--	0.73%	0.15%
EBND	SPDR Bloomberg Emerging Mark...ond ETF	3.56%	19.97	2.09%	-1.20%	-1.79%	5.73%	0.30%
VWO	Vanguard Emerging Markets Sto...und ETF	3.55%	45.14	14.65%	0.42%	3.78%	3.10%	0.08%
SPMD	SPDR Portfolio S&P 400 Mid Cap ETF	3.55%	56.01	15.40%	8.16%	10.66%	1.39%	0.03%
BLV	Vanguard Long-Term Bond Index...und ETF	3.51%	69.08	0.93%	-6.32%	-3.95%	4.67%	0.03%
FPE	First Trust Preferred Securities a...ome ETF	3.51%	17.82	10.35%	3.20%	2.69%	5.68%	0.84%
BIV	Vanguard Intermediate-Term Bo...und ETF	3.49%	75.01	3.65%	-0.85%	-0.27%	3.83%	0.03%
SRLN	SPDR Blackstone Senior Loan ETF	3.48%	41.65	8.61%	4.84%	4.41%	8.50%	0.70%
NVDA	NVIDIA Corp	3.46%	132.80	84.16%	77.10%	81.90%	0%	--
SPY	SPDR S&P 500 ETF Trust	2.88%	605.31	22.32%	12.82%	14.27%	1.17%	0.09%
Y:18468	Alt Holding	2.86%	--	6.02%	6.01%	6.01%	1.50%	2.00%
AGG	iShares Core US Aggregate Bond ETF	2.25%	97.27	3.42%	-1.01%	-0.57%	3.78%	0.03%
AAPL	Apple Inc	2.17%	232.62	23.76%	11.91%	24.56%	0%	--
VMFXX	Vanguard Federal Money Market...nvestor	1.74%	1.00	5.11%	4.11%	2.51%	5.03%	0.11%
EFA	iShares MSCI EAFE ETF	1.19%	80.53	10.32%	5.14%	6.00%	3.03%	0.32%
IWM	iShares Russell 2000 ETF	1.14%	225.70	14.56%	5.31%	7.60%	1.13%	0.19%
BWX	SPDR Bloomberg International T...ond ETF	1.13%	21.54	-0.98%	-6.09%	-4.20%	1.99%	0.35%
SHV	iShares Short Treasury Bond ETF	1.12%	110.20	5.02%	3.88%	2.39%	4.96%	0.15%

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## All Holdings - Security B - Proposed Portfolio

Data as of: Feb. 12, 2025

Symbol	Name	% Weight	Close Price (Daily)	Annlzd 1Y TR (D)	Annlzd 3Y TR (D)	Annlzd 5Y TR (D)	Distrib. Yield	Net Expense Ratio
VOO	Vanguard 500 Index Fund ETF	29.80%	556.65	22.42%	12.89%	14.31%	1.21%	0.03%
NUVBX	Nuveen Intermediate Duration M...nd Fd I	19.46%	8.87	3.45%	1.05%	0.97%	3.16%	0.45%
IEFA	iShares Core MSCI EAFE ETF	17.91%	74.82	10.34%	4.71%	5.82%	3.25%	0.07%
IEMG	iShares Core MSCI Emerging Ma...ets ETF	4.97%	53.97	11.71%	-0.33%	3.16%	3.08%	0.09%
RCTIX	River Canyon Total Return Bond ...utional	4.87%	10.07	8.74%	4.58%	4.80%	7.91%	0.67%
XLF	Financial Select Sector SPDR Fund	4.36%	51.54	33.95%	10.72%	12.82%	1.34%	0.08%
XLI	Industrial Select Sector SPDR Fund	4.30%	138.61	20.28%	13.59%	12.28%	1.37%	0.08%
GLD	SPDR Gold Shares	2.65%	267.39	42.53%	15.44%	12.61%	0%	0.40%
XME	SPDR S&P Metals & Mining ETF	2.63%	62.07	11.17%	9.91%	20.10%	0.59%	0.35%
COPX	Global X Copper Miners ETF	2.55%	40.49	19.03%	2.28%	19.77%	1.68%	0.65%
DBC	Invesco DB Commodity Index Tr...ng Fund	2.54%	22.57	6.80%	2.74%	11.66%	4.98%	0.84%
CADUX	CION Ares Diversified Credit I	2.43%	25.34	9.98%	7.41%	6.77%	9.15%	6.75%
XLE	Energy Select Sector SPDR Fund	1.54%	91.24	13.11%	13.06%	15.96%	3.19%	0.08%

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## Top 25 Underlying Holdings - Security A - Prospect Household

Data as of: Feb. 12, 2025

Symbol	Name	% Weight	Close Price (Daily)	Annlzd 1Y TR (D)	Annlzd 3Y TR (D)	Annlzd 5Y TR (D)	Annlzd 10Y TR (D)	Dividen. Yield
NVDA	NVIDIA Corp	4.35%	132.80	84.16%	77.10%	81.90%	74.77%	0.03%
AAPL	Apple Inc	3.79%	232.62	23.76%	11.91%	24.56%	23.63%	0.43%
Y:18468	Alt Holding	2.86%	--	6.02%	6.01%	6.01%	6.01%	1.50%
MSFT	Microsoft Corp	1.28%	411.44	-1.44%	12.68%	18.46%	27.45%	0.75%
AVGO	Broadcom Inc	1.08%	235.04	85.55%	63.68%	53.26%	39.63%	0.93%
AMZN	Amazon.com Inc	0.62%	232.76	33.43%	14.94%	16.70%	28.64%	0%
SAPGF	SAP SE	0.56%	287.76	60.75%	36.35%	18.35%	17.59%	0.83%
COST	Costco Wholesale Corp	0.48%	1058.34	47.10%	29.37%	29.91%	23.94%	0.44%
JPM	JPMorgan Chase & Co	0.43%	274.99	60.71%	24.76%	18.13%	20.02%	1.74%
RHHVF	Roche Holding AG	0.43%	316.00	28.44%	-2.46%	0.78%	4.54%	3.44%
TSLA	Tesla Inc	0.39%	328.50	69.71%	4.65%	44.79%	36.92%	0%
META	Meta Platforms Inc	0.39%	719.80	54.35%	48.74%	28.38%	25.17%	0.28%
NVSEF	Novartis AG	0.38%	106.51	9.59%	19.12%	10.34%	6.44%	3.63%
TSMWF	Taiwan Semiconductor Manufac... Co Ltd	0.38%	17.24	1.44%	--	--	--	2.71%
BISXX	BlackRock Cash Funds Instl SL Agency	0.38%	1.001	5.35%	4.37%	2.73%	2.04%	5.23%
V	Visa Inc	0.36%	350.72	27.82%	16.90%	12.28%	18.92%	0.63%
NSRGF	Nestle SA	0.33%	85.86	-18.97%	-10.07%	-2.43%	3.76%	3.82%
SBGSF	Schneider Electric SE	0.33%	253.29	21.19%	18.19%	21.96%	15.01%	1.52%
SNEJF	Sony Group Corp	0.32%	22.32	16.80%	1.52%	10.36%	16.30%	0.57%
CSCO	Cisco Systems Inc	0.32%	62.43	28.46%	8.36%	8.21%	12.23%	2.57%
GOOG	Alphabet Inc	0.31%	187.07	24.98%	11.86%	20.00%	21.52%	0.32%
MA	Mastercard Inc	0.31%	564.70	24.03%	15.84%	11.90%	21.66%	0.49%
GOOGL	Alphabet Inc	0.31%	185.32	24.83%	11.47%	19.76%	21.33%	0.33%
UNH	UnitedHealth Group Inc	0.31%	533.92	4.64%	5.25%	14.59%	18.92%	1.53%
XOM	Exxon Mobil Corp	0.30%	111.67	13.47%	15.25%	18.31%	6.59%	3.53%

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## Top 25 Underlying Holdings - Security B - Proposed Portfolio

Data as of: Feb. 12, 2025

Symbol	Name	% Weight	Close Price (Daily)	Annlzd 1Y TR (D)	Annlzd 3Y TR (D)	Annlzd 5Y TR (D)	Annlzd 10Y TR (D)	Dividen. Yield
--	Gold	2.66%	--	--	--	--	--	--
AAPL	Apple Inc	2.26%	232.62	23.76%	11.91%	24.56%	23.63%	0.43%
NVDA	NVIDIA Corp	1.97%	132.80	84.16%	77.10%	81.90%	74.77%	0.03%
MSFT	Microsoft Corp	1.87%	411.44	-1.44%	12.68%	18.46%	27.45%	0.75%
AMZN	Amazon.com Inc	1.23%	232.76	33.43%	14.94%	16.70%	28.64%	0%
BRK.B	Berkshire Hathaway Inc	1.03%	472.61	18.64%	13.98%	15.76%	12.18%	0%
JPM	JPMorgan Chase & Co	0.84%	274.99	60.71%	24.76%	18.13%	20.02%	1.74%
META	Meta Platforms Inc	0.76%	719.80	54.35%	48.74%	28.38%	25.17%	0.28%
V	Visa Inc	0.68%	350.72	27.82%	16.90%	12.28%	18.92%	0.63%
TSLA	Tesla Inc	0.67%	328.50	69.71%	4.65%	44.79%	36.92%	0%
GOOGL	Alphabet Inc	0.66%	185.32	24.83%	11.47%	19.76%	21.33%	0.33%
AVGO	Broadcom Inc	0.65%	235.04	85.55%	63.68%	53.26%	39.63%	0.93%
XOM	Exxon Mobil Corp	0.63%	111.67	13.47%	15.25%	18.31%	6.59%	3.53%
GOOG	Alphabet Inc	0.54%	187.07	24.98%	11.86%	20.00%	21.52%	0.32%
MA	Mastercard Inc	0.54%	564.70	24.03%	15.84%	11.90%	21.66%	0.49%
TSMWF	Taiwan Semiconductor Manufac... Co Ltd	0.45%	17.24	1.44%	--	--	--	2.71%
CVX	Chevron Corp	0.38%	157.44	8.68%	8.39%	12.07%	8.17%	4.17%
--	Cash and Accounts Receivable & Payable	0.37%	--	--	--	--	--	--
BAC	Bank of America Corp	0.36%	46.79	45.09%	1.85%	8.79%	13.42%	2.16%
LLY	Eli Lilly and Co	0.36%	865.00	17.63%	55.78%	44.95%	30.97%	0.59%
--	United States of America (Gover...AY-2025	0.36%	--	--	--	--	--	--
GE	GE Aerospace	0.33%	208.82	88.87%	52.10%	27.42%	7.92%	0.53%
WFC	Wells Fargo & Co	0.29%	79.64	69.72%	13.99%	13.52%	7.00%	1.95%
CAT	Caterpillar Inc	0.29%	362.23	15.92%	24.01%	24.22%	18.89%	1.55%
UNH	UnitedHealth Group Inc	0.28%	533.92	4.64%	5.25%	14.59%	18.92%	1.53%

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## Important Disclosure

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### RISKS AND LIMITATIONS OF HYPOTHETICAL PERFORMANCE

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**INVESTMENTS IN SECURITIES INVOLVE INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF PRINCIPAL AND FLUCTUATION IN VALUE.** See "INVESTMENT RISKS" below for a brief summary of certain risks. 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.

**THIS REPORT IS NOT AN INVESTMENT PERFORMANCE REPORT. DO NOT RELY ON THIS REPORT AS PORTRAYING, OR CONTAINING PERFORMANCE OF, AN ACTUAL ACCOUNT. THIS REPORT SHOWS HYPOTHETICAL OR SIMULATED RETURNS OF portfolio(S) AND IS FOR ILLUSTRATIVE PURPOSES ONLY.** The SEC has not approved the returns being displayed within the report. This report is not intended to and does not predict or show the actual investment performance of any account. A portfolio represents an investment in a hypothetical weighted blend of securities which, together with other inputs, were selected by you and/or your Adviser and, accordingly, a portfolio should be used for illustrative purposes only.

The performance of a portfolio is calculated by taking a weighted average of the stated target weights and the securities' total return, assuming reinvestment of all dividends and other distributions on the related ex-date, since the latest rebalance date. The portfolio(s) portrayed in this report are assumed to rebalance to the exact designated weights on a monthly, quarterly or annual basis, whichever you and/or your Adviser selected in generating this report. The performance illustrated in this report may assume that rebalancing occurred in a manner different from how your Adviser rebalances a client portfolio. Your Adviser may recommend rebalancing when an asset class varies from its targeted allocation. In general, your Adviser reinvests dividends generated by investments. The way your Adviser invests dividends may be different than how the portfolio(s) invest dividends.

All stated target weights are based on allocation choices input by your and/or your Adviser. These weights represent the values used at rebalance periods. All weightings ignore the concept of whole shares and instead use the exact percentage chosen when creating the portfolio(s).

## Important Disclosure

Unless otherwise noted, no transaction costs (e.g., commissions, sales loads), taxes, or advisory fees are deducted from the performance results generated by the portfolio(s). Any expense ratio shown is inclusive of the underlying fees in the securities included in the portfolio(s) (as reported by Morningstar Inc.), and as such should be considered for illustrative purposes only. As discussed above, such fees do not include transaction costs (e.g., commissions, sales loads), taxes, or advisory fees.

The stated yield for a hypothetical portfolio is based on the weighted average of trailing 12-month yields for the underlying securities. It is no indication or guarantee of future yield.

**PAST PERFORMANCE IS NOT INDICATIVE OF FUTURE RESULTS.** To the extent this report portrays historical performance of particular securities or other financial instruments, past performance of such securities or other instruments is not indicative of future results. Further, when reviewing past performance records of actual accounts, it is important to note that different accounts (even if they are managed pursuant to the same strategy), can have varying results. The reasons for this include: 1) the period of time in which the accounts are active; 2) the timing of contributions and withdrawals; 3) the account size; 4) the minimum investment requirements and/or withdrawal restrictions; 5) the rate of advisory, brokerage commissions and transaction fees charged to an account; and 6) restrictions or limitations on whether the account can be rebalanced annually, quarterly or otherwise.

**ALL RISK CALCULATIONS ARE FOR ILLUSTRATIVE PURPOSES ONLY.** They are calculated at the portfolio level using a benchmark (discussed below) selected by you and/or your Adviser. The benchmark is displayed for comparison purposes and is used to calculate portfolio level risk data when necessary.

For a glossary of terms relating to risk calculations that may be used in this report, see "DEFINITIONS," below.

**DO NOT RELY UPON THIS REPORT FOR DETERMINING THE VALUE OF YOUR ASSETS.** This report was generated based on information provided by you and by various other sources. If your Adviser generated this report, you should consult with your Adviser to determine what sources of information were used by it in connection with generating this report besides information that was provided by you. You should refer to official final account statements or other final official documents you receive from your Adviser or your other financial services providers when determining the value of your assets.

### INVESTMENT RISKS

**International/Emerging Market Equities:** Investing in international securities involves special additional risks. These risks include, but are not limited to, currency risk, political risk, and risk associated with varying accounting standards. Investing in emerging markets may accentuate these risks.

**Sector Strategies:** Portfolios that invest exclusively in one sector or industry involve additional risks. The lack of industry diversification subjects the investor to increased industry-specific risks.

**Non-Diversified Strategies:** Portfolios that invest a significant percentage of assets in a single issuer involve additional risks, including share price fluctuations, because of the increased concentration of investments.

**Small Cap Equities:** Portfolios that invest in stocks of small companies involve additional risks. Smaller companies typically have a higher risk of failure, and are not as well established as larger blue-chip companies. Historically, smaller-company stocks have experienced a greater degree of market volatility than the overall market average.

**Mid-Cap Equities:** Portfolios that invest in companies with market capitalization below \$10 billion involve additional risks. The securities of these companies may be more volatile and less liquid than the securities of larger companies.

**High-Yield Bonds:** Portfolios that invest in lower-rated debt securities (commonly referred to as junk bonds) involve additional risks because of the lower credit quality of the securities in the portfolio. The investor should be aware of the possible higher level of volatility, and increased risk of default.

**Tax-Free Municipal Bonds:** The investor should note that the income from tax-free municipal bond funds may be subject to state and local taxation and the Alternative Minimum Tax.

**Bonds:** Bonds are subject to interest rate risk. As the prevailing level of bond interest rates rise, the value of bonds already held in a portfolio declines. Portfolios that hold bonds are subject to declines and increases in value due to general changes in interest rates.

## Important Disclosure

**Hedge Funds:** The investor should note that hedge fund investing involves specialized risks that are dependent upon the type of strategies undertaken by the fund's manager. This can include distressed or event-driven strategies, long/short strategies, using arbitrage (exploiting price inefficiencies), international investing, and use of leverage, options and/or derivatives. Although the goal of hedge fund managers may be to reduce volatility and produce positive absolute return under a variety of market conditions, hedge funds may involve a high degree of risk and are suitable only for investors of substantial financial means who could bear the entire loss of their investment.

**Bank Loan/Senior Debt:** Bank loans and senior loans are impacted by the risks associated with fixed income in general, including interest rate risk and default risk. They are often non-investment grade, therefore, the risk of default is high. These securities are also relatively illiquid. Managed products that invest in bank loans/senior debt are often highly leveraged, producing a high risk of return volatility.

**Exchange Traded Notes (ETNs):** ETNs are unsecured debt obligations. Any repayment of note is subject to the issuer's ability to repay its obligations. ETNs do not typically pay interest.

**Leveraged ETFs:** Leveraged investments are designed to meet multiples of the return performance of the index they track and seek to meet their daily fund objectives (or other time period stated within the prospectus objective). The leverage/gearing ratio is the amount of excess return that a leveraged investment is designed to achieve in comparison to its index performance (i.e., 200%, 300%, or -300% or 2X, 3X, -2X, -3X). Compounding could affect the performance of the fund to be either greater or less than the index performance multiplied by the multiple stated within the funds objective over a stated time period.

**Short Positions:** When a short position moves in an unfavorable way, the losses are theoretically unlimited. The broker may demand more collateral and a manager might have to close out a short position at an inopportune time to limit further losses.

**Long-Short:** Due to strategies used by long-short funds, which may include but are not limited to leverage, short selling, short-term trading, and investing in derivatives, these funds may have greater risk, volatility, and expenses than those focusing on traditional investment strategies.

**Liquidity Risk:** Closed-end fund, ETF, and HOLDR trading may be halted due to market conditions, impacting an investor's ability to sell a fund.

**Market Price Risk:** The market price of ETFs, HOLDRs, and closed-end funds traded on the secondary market is subject to the forces of supply and demand and thus independent of the NAV. This can result in the market price trading at a premium or discount to the NAV, which will affect an investor's value.

**Market Risk:** The market price of ETFs and HOLDRs can fluctuate because of several factors, such as security-specific factors or general investor sentiment. Therefore, investors should be aware of the prospect of market fluctuations and the impact it may have on the market price.

**Target-Date Funds:** Target-date funds typically invest in other mutual funds and are designed for investors who are planning to retire during the target date year. The fund's target date is the approximation date when investors expect to begin withdrawing their money. A target-date fund's investment objective/strategy typically becomes more conservative over time, primarily by reducing its allocation to equity mutual funds and increasing its allocations in fixed-income mutual funds. An investor's principal value in a target-date fund is not guaranteed at any time, including the fund's target date.

**Money Market Funds:** Investments in these funds are not guaranteed by the FDIC or any other government agency. You can lose money by investing in these funds. The fund strives to preserve your investment, however, it can not guarantee to do so.

### INDEXES AND BENCHMARK DISCLOSURES

Indices and benchmarks are unmanaged and cannot be invested in directly. Returns represent past performance, are not a guarantee of future performance, and are not indicative of any specific investment. Index return information is provided by vendors and although deemed reliable, is not guaranteed by YCharts, your Adviser or any other person. Benchmark returns may or may not be adjusted to reflect ongoing expenses such as sales charges. An investment portfolio may differ significantly from the securities in the benchmark. Due to timing of information, benchmarks may be adjusted after the publication of this report. Following is a brief description of the common market indexes and benchmarks.

**Bloomberg Barclays Municipal Bond Index:** Covers the USD-denominated long-term tax exempt bond market. The index has four main sectors: state and local general obligation bonds, revenue bonds, insured bonds, and prefunded bonds.

## Important Disclosure

**Bloomberg Barclays U.S. Aggregate Index:** Covers the USD-denominated, investment-grade, fixed-rate, taxable bond market of SEC-registered securities. The index includes bonds from the Treasury, Government-Related, Corporate, MBS (agency fixed-rate and hybrid ARM pass-through securities), ABS, and CMBS sectors.

**Bloomberg Commodity Index:** A liquid and diversified benchmark for commodities as an asset class. The index is composed of futures contracts on 19 physical commodities which include oil, metals and agricultural products such as corn or soybean. The Bloomberg Commodity Index family includes nine sub-indexes that group commodities based on type, plus single-commodity indexes for each of the 19 individual commodities in the broad index, plus Cocoa, Lead, Platinum and Tin.

**Dow Jones U.S. Select REIT Index:** Comprised of companies whose charters are the equity ownership and operation of commercial real estate and which operate under the REIT Act of 1960. Each REIT in the REIT Index is weighted by its float-adjusted market capitalization. The total return version of the index is calculated with gross dividends reinvested.

**MSCI EAFE® Index-Net Total Return:** Measures the equity market performance of developed markets, excluding the US & Canada. The index returns are calculated with reinvestment of net dividends after the deduction of applicable non-resident withholding taxes. Prior to July 1, 2016, the returns of the MSCI EAFE index were calculated with gross dividends, before application of local taxes, to approximate the maximum possible dividend reinvestment.

**MSCI Emerging Markets® Index-Net Total Return:** Measures the equity market performance of emerging markets. The index returns are calculated with reinvestment of net dividends, after the deduction of applicable nonresident withholding taxes. Prior to July 1, 2016, the returns of the MSCI Emerging Markets index were calculated with gross dividends, before application of local taxes, to approximate the maximum possible dividend reinvestment.

**S&P 500® Index:** Capitalization-weighted index of 500 stocks. The index is designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries. The total return version of the index is used, which reflects the effects of dividend reinvestment.

**S&P MidCap 400® Index:** Covers 7% of the U.S. equity market and is comprised of companies with market capitalization in the range of US \$1.4 billion to US \$5.9 billion. The total return version of the index is used, which reflects the effects of dividend reinvestment.

**S&P SmallCap 600® Index:** Covers approximately 3% of the domestic equities market covering companies with market capitalization in the range of US \$400 million to US \$1.8 billion. The total return version of the index is used, which reflects the effects of dividend reinvestment.

### DEFINITIONS

The following terms, if used in this Report, have the following meanings:

1. Alpha: Alpha measures the risk and market-adjusted returns for the portfolio. The metric is calculated on the specified lookback period using the benchmark that is set for the portfolio.

Formula Alpha = Annualized security return - risk free rate - beta \* (annualized benchmark return - risk free rate) \* 100

Note: Risk free rate = average 1 month treasury rate throughout the lookback period.

2. Beta: Beta measures the movement of the portfolio in comparison to the benchmark based on the lookback period. It is a statistical measure that can be used to measure the volatility of price movements.

Formula Beta = Covariance ( Portfolio Return , Benchmark Return) / Variance (Benchmark Return)

3. Standard Deviation: Standard deviation measures the range of return values that you can statistically expect from your portfolio compared to its mean return. This measure is annualized for the specified lookback period.

Formula Standard Deviation = SQRT(Variance of Monthly Returns for Lookback Period)

4. Historical Sharpe: Sharpe measures the risk-adjusted return for the specified lookback period.

Formula Sharpe = (Average monthly return over lookback period) / (Historical standard deviation)

5. Historical Sortino: Sortino Ratio measures the downside risk-adjusted outperformance of the portfolio versus the benchmark.

## Important Disclosure

Formula Historical Sortino = (Average Monthly Returns - risk free rate) / downside deviation

6. Max Drawdown: Max drawdown is an indicator of the risk of a portfolio chosen based on a certain strategy. It measures the largest single drop from peak to bottom in the value of a portfolio (before a new peak is achieved).

Formula: Max Drawdown = (Peak value before largest drop - Lowest value before new high established) / (Peak value before largest drop)

7. Monthly Value at Risk (VaR) 5%: The VaR calculates the potential loss of an investment with a given time frame and confidence level. This metric is a statistical measure that gives an idea of the statistical chance of a drawdown occurring.

8. Dividend Yield (TTM): For the underlying holdings of the portfolio, the dividend yield measures the total amount of dividends per share paid over the last 12 months, divided by the price per share of the security. To calculate the portfolio's dividend yield, a weighted average of the underlying holdings' dividend yield is taken.

9. 7-Day SEC Yield: Annualized yield calculated using interest and dividends earned and paid out over a 7-day period. It is primarily used for money market funds. The unsubsidized version of this yield reflects what the value would be without any fee waivers or expense reimbursements.

10. 30-Day SEC Yield: Annualized yield calculated using net investment income per share earned over a 30-day period. The unsubsidized version of this yield reflects what the value would be without any fee waivers or expense reimbursements.

11. Distribution Yield (TTM): Measures the total amount of distributions received from common dividends paid in the underlying holdings over the last 12 months.

12. Weighted Average PE Ratio: A weighted average of each underlying holding's share price relative to the net income per share. Stocks that have EPS < 0 are excluded in this calculation.

13. Weighted Average Price to Sales Ratio: A weighted average of each underlying holding's share price relative to the sales per share. Stocks that have Revenue per Share < 0 are excluded in this calculation.

14. Weighted Average Price to Book Ratio: A weighted average of each underlying holding's share price relative to the book value per share. Stocks that have Book Value per Share < 0 are excluded in this calculation.

15. Weighted Median ROE: Return on equity is measured as the Net Income / Average TTM shareholder's equity. On the portfolio level, the weighted median ROE of the underlying holdings is calculated.

16. Expense Ratio: A measure of the fees charged by a fund manager to the investors that own shares of the fund. The value is a percentage and represents the portion of the investor's assets that are paid to the fund manager on a periodic basis.

17. Gross Expense Ratio: Represents the total expenses incurred by a mutual fund or investment product without any adjustments. It includes all costs associated with managing and operating the fund, such as management fees, administrative expenses, marketing expenses, legal fees, and other operational charges.

18. Net Expense Ratio: Takes into account any fee waivers or expense reimbursements that the fund may receive. These waivers or reimbursements are often provided by the fund's management company or other entities associated with the fund to reduce the overall expenses borne by the investors. By subtracting these waived or reimbursed amounts from the Gross Expense Ratio, the Net Expense Ratio reflects the actual expenses that investors will have to pay.

19. Weighted Median ROA: Return on assets is measured as the Net Income / Average Total assets of the last 5 quarters. On the portfolio level, the weighted median ROA of the underlying holdings is calculated.

20. Avg. Market Cap: Market capitalization is the share price multiplied by the total number of shares outstanding. For the portfolio, an average of the underlying holdings' market cap is taken.

21. Weighted Avg. Debt to Capital: The debt to capital for underlying stocks is calculated as the total long-term debt divided by the capital of the firm. Capital is measured as the sum of common equity, preferred equity, and long term debt. For the portfolio, the weighted average is taken of the underlying holdings' debt to capital.

## Important Disclosure

22. **Portfolio Rebalance:** Each portfolio listed on this report contains a rebalance frequency. This can be selected when creating portfolio on YCharts. The portfolios are rebalanced to the proper target weights at each target rebalance point. For monthly rebalancing, the portfolio will rebalance to the target weight at the end of each calendar month. For quarterly rebalancing, the portfolio will rebalance to the target weight at the end of each calendar quarter (March 31st, June 30th, September 30th, December 31st). For annual rebalancing, the portfolio will rebalance to the target weight at the end of each calendar year. Lastly, if the portfolio never rebalances, the target weights are implemented at the portfolio inception date, but will not change after that.

23. **Market Price:** Refers to the current trading price at which shares are bought or sold on a stock exchange. It is the price at which buyers and sellers in the market agree to transact.

24. **Net Asset Value:** Net Asset Value (NAV) is a financial term commonly used in the context of mutual funds and other investment funds. It represents the per-share value of the fund's assets minus its liabilities. In simpler terms, NAV is the net value of each share in the fund.



# Thank you

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