

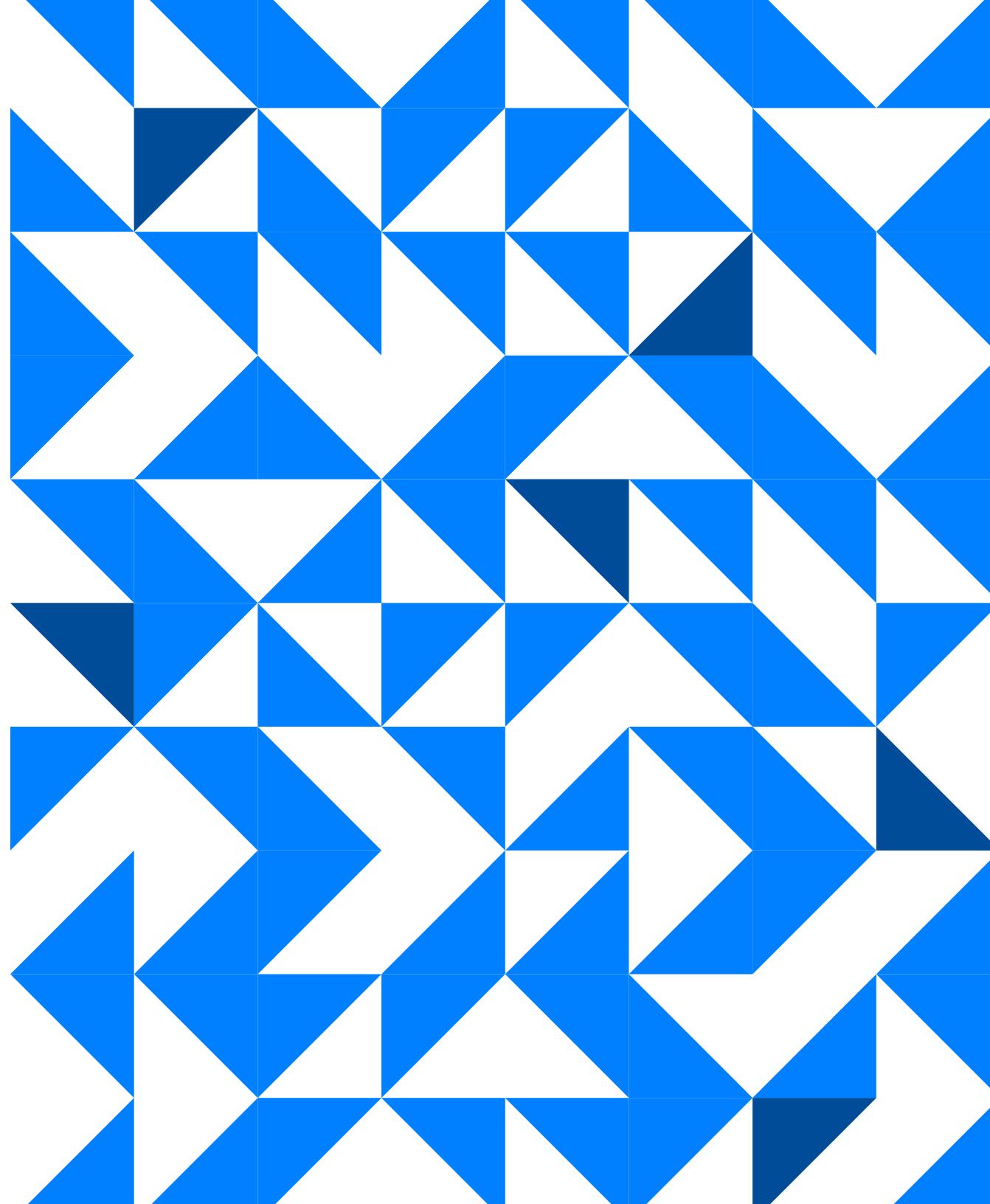
Proposal One-Pager

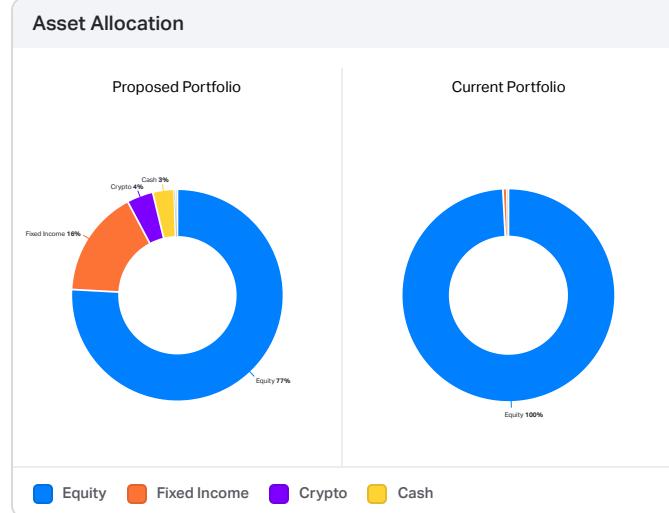
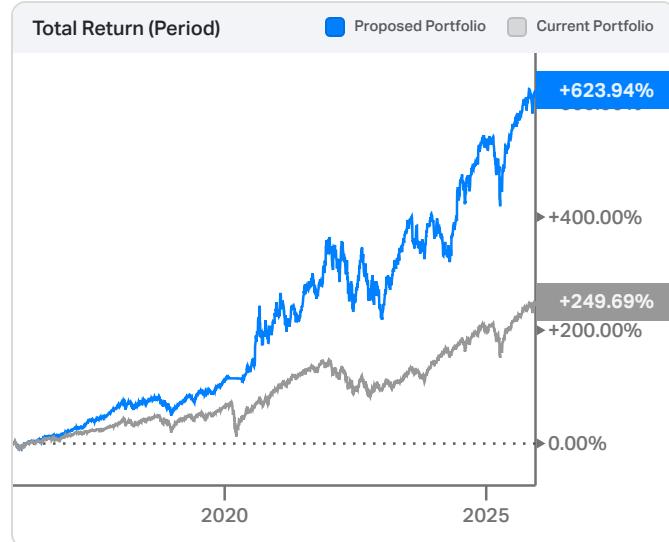
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Total Return (Periodic)

Name	1M	3M	6M	1Y	3Y	5Y	10Y
Proposed Portfolio	1.01%	4.16%	12.42%	12.26%	99.14%	131.03%	626.74%
Current Portfolio	0.89%	4.32%	14.48%	12.52%	74.49%	82.01%	250.94%

Total Return (Annual)

Name	YTD	2024	2023	2022	2021	2020	2019
Proposed Portfolio	16.33%	26.73%	48.04%	-26.88%	33.78%	61.27%	34.11%
Current Portfolio	17.09%	22.58%	24.79%	-20.33%	24.43%	19.87%	29.37%

Top Holdings

1. SPDR S&P 500 ETF	3.9%
2. QQQ Trust	3.9%
3. iShares Russell 2000 ETF	3.9%
4. iShares Russell 1000 Value ETF	3.9%
5. iShares Core U.S. Bond ETF	3.9%
6. SPDR High Yield Bond ETF	3.9%
7. Vanguard FTSE Emerging Markets ETF	3.9%
8. Schwab Short-Term Treasury ETF	3.9%
9. iShares Semiconductor ETF	3.9%
10. Fidelity MSCI Energy ETF	3.9%
11. Fidelity Government MMkt	3.9%
12. Exxon Mobil Corporation	3.9%
13. NVIDIA Corporation	3.9%
14. Tesla, Inc.	3.9%
15. Alphabet Inc.	3.9%
16. Kura Sushi USA, Inc.	3.9%

Region Exposure

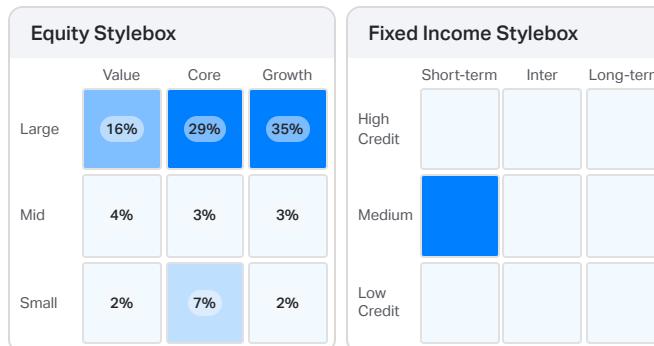
United States	71.3%	Africa	0.2%
Asia Emerging	2.2%	Europe ExEuro	0.1%
Asia Developed	1.6%	Canada	0.1%
Eurozone	0.6%	Europe Emerging	0.1%
Latin America	0.3%	United Kingdom	0.0%
Middle East	0.3%	Japan	0.0%

Equity Sector Exposure

Information Technology	26.9%	Industrials	2.4%
Consumer Discretionary	18.0%	Consumer Staples	1.5%
Energy	8.7%	Utilities	0.9%
Financials	7.8%	Materials	0.8%
Communication Services	6.1%	Real Estate	0.6%
Health Care	2.9%		

Fees & Risk Comparison

	Proposed Portfolio	Current Portfolio
Advisor Fees	0.65%	1.00%
Fund Fees	0.10%	0.03%
Total Fees	0.75%	1.03%
Dividend Yield	1.69%	1.08%
Max Drawdown	-31.36%	-35.00%
Volatility	19.61%	15.27%
Duration	4.13	-
Downside Deviation	10.40%	9.72%



Fixed Income Exposure

1 to 3y	37.1%	AA	44.2%	Govt	49.7%
3 to 5y	17.3%	AAA	18.5%	Corp	29.7%
20 to 30y	14.0%	BB	12.7%	Cash Eq	11.0%
5 to 7y	12.3%	B	9.7%	Secure	9.3%
7 to 10y	7.8%	BBB	6.1%	Muni	0.2%
3 to 6m	3.4%	A	6.0%	Deriv	0.0%
15 to 20y	3.0%	< B	2.7%		

Disclosures

This report is intended for informational purposes only and should not be used as a substitute for an account statement. The performance data presented is hypothetical and past performance is not indicative of future results. Investments carry risks, and diversification may not protect against substantial losses.

Koyfin does not endorse any specific investment strategies or portfolios and does not provide investment advice. Data in this report is sourced from various vendors and Koyfin cannot guarantee its accuracy. Security metrics, exposures, holdings, and performance data may be incomplete, potentially affecting portfolio report exhibits.

Definitions

Expense Ratio ('Fees'): A weighted average of the Prospectus Net expense ratios for the funds held in the portfolio. This does not include Advisor Fees, Transaction Fees, or Account fees. Canadian Mutual Funds use the Management Expense Ratio (MER).

Dividend Yield: All yields refer to the trailing twelve months (TTM) dividend yields for equities and TTM distribution yields for funds. The portfolio's dividend yield is a holdings-weighted average for each security.

Exposures: Exposure exhibits are based on data that totals 100%. Equity (and fixed income) exposures will sum to 100%, even if the portfolio is only partially composed of equities (or fixed income). Koyfin displays all exposure exhibits from largest to smallest based on the primary portfolio. Small exposures might not be represented in this report due to lack of space.

Stylebox: The Morningstar Style Box categorizes investments based on market capitalization and style for equities, and credit quality and interest rate sensitivity for fixed income. This report shows the weighted average style box of fund holdings. Individual equities are omitted from this analysis.

Risk: Risk metrics are calculated using monthly returns, except for maximum drawdown, which uses daily returns. When comparing two portfolios, Koyfin calculates risk metrics for the report period.

Market: SPY is used to represent the Market for relevant risk metrics.

Risk-Free Rate: Three-month Treasury Bills are used to represent the risk-free rate.

Annualized Returns: Geometric average yearly performance of an investment portfolio.

Annualized Excess Returns: The average extra gains of an investment portfolio over the risk-free rate.

Standard Deviation ('Volatility'): Measures volatility or variation in a portfolio's returns around its average. A sample standard deviation of monthly returns is scaled by the square root of 12 to annualize this metric.

Downside Deviation: Measures the extent of volatility or risk associated with negative returns. This metric is annualized.

Maximum Drawdown: Represents the largest peak-to-trough decline in portfolio value over the period.

Stock Market Correlation: The degree to which your portfolio moves in relation to the market.

Sharpe Ratio: A measure of risk-adjusted excess return of a portfolio. It is calculated by taking the annual return minus the risk-free rate and dividing by the annualized volatility.

Sortino Ratio: Evaluates the excess return of a portfolio relative to risk but uses downside deviation as the risk metric. It is calculated by taking the annual return minus the risk-free rate and dividing by the annualized downside deviation.

Calmar Ratio: Measures return relative to the largest peak-to-trough decline in value. It is calculated by taking the annualized return minus the risk-free rate and dividing by the maximum drawdown.

Positive Months (Percentage): Proportion of months in which the portfolio generated positive returns.

Alpha and Beta: Alpha and beta are calculated using the portfolio's assigned benchmark, not the report's comparison security. Alpha and beta calculations are based on the maximum overlap between the portfolio and its benchmark, which may start after the report's start date. Alpha measures if a portfolio is performing better or worse than expected given its level of risk. Beta indicates how much the portfolio's value might go up or down compared to the benchmark.