Traditional Strategic Allocation Composite

This portfolio applies to the following investment methods & market conditions:

BULL
STRATEGIC ASSET ALLOCATION

COMPOSITE OVERVIEW

Traditional Strategic Allocation Composite includes all portfolios that provide a traditional US-centric strategic asset allocation investment approach in a simplified ETF-based structure for the all-stock investor. The portfolio is appropriate for accumulation phase investors with a very long time horizon, those seeking significantly above-inflation long term returns, or those seeking to complement a pre-existing fixed income portfolio in a tax efficient manner. The portfolio is composed of a diversified US-centric stock allocation (ETFs), with minor allocations to international developed and emerging markets. The percentage split between each of the components is rebalanced on an ongoing basis. The target asset allocation is 100% Stock/Equity Markets. A 0-3% allocation to cash deposits/ money market is maintained for operational purposes. The inception date for the composite is August 1st, 2013 and the composite creation date is August 5th, 2013. The primary benchmark is the S&P 500 TR USD Index. As of November 1st, 2023, the Traditional Stock Allocation Composite was renamed the Traditional Strategic Allocation Composite. Please refer to the final page of this document for additional disclosures.

ASSET ALLOCATION (TARGET)

Holdings Selections: Open architecture index-based stock exchange traded funds

TRAILING PERFORMANCE

Trailing Time Period*	Trailing Annual Performance Results Composite		S&P 500 TR	Composite St Dev	Benchmark St Dev
	Pure Gross**	Net	Index		
YTD*	7.19%	6.70%	6.20%	N.A.	N.A.
1 Year	14.92%	13.92%	15.16%	11.49%	12.43%
3 Year	16.53%	15.52%	19.70%	15.53%	15.80%
5 Year	14.40%	13.38%	16.64%	15.64%	16.30%
10 Year	11.00%	9.92%	13.64%	15.34%	15.50%
Since Inception	11.01%	9.89%	14.74%	N.A.	N.A.

CALENDAR YEAR PERFORMANCE

Calendar Year Time Period*	Total Firm Assets (millions)	Composite Assets (USD) (millions)	Number of Accounts	Calendar Year Performance Results Composite		S&P 500 TR	Composite Dispersion	Composite 3-Yr St Dev	Benchmark 3-Yr St Dev
				Pure Gross**	Net	Index			
Q2 '25	$188.18M	$37.22M	99	9.94%	9.67%	10.94%	0.28%	15.53%	15.80%
Q1 '25	$173.60M	$35.15M	100	-2.50%	-2.71%	-4.27%	0.11%	16.89%	17.31%
2024	$172.74M	$35.50M	98	18.64%	17.67%	25.02%	0.46%	16.96%	17.40%
2023	$139.73M	$27.51M	90	21.54%	20.50%	26.29%	0.44%	16.91%	17.54%
2022	$113.67M	$22.49M	88	-17.33%	-18.11%	-18.11%	0.39%	20.85%	21.16%
2021	$126.38M	$21.71M	75	23.25%	22.11%	28.71%	0.58%	17.74%	17.41%
2020	$99.25M	$18.51M	68	15.79%	14.70%	18.40%	0.66%	19.19%	18.80%
2019	$78.76M	$14.38M	66	27.52%	26.29%	31.49%	0.54%	11.99%	12.10%
2018	$68.58M	$12.25M	67	-7.44%	-8.42%	-4.38%	0.87%	10.75%	10.95%
2017	$77.26M	$15.49M	61	22.15%	20.99%	21.83%	0.52%	10.03%	10.07%
2016	$66.00M	$9.44M	48	12.11%	10.55%	11.96%	0.27%	10.85%	10.74%
2015	$60.46M	$9.25M	64	-1.55%	-2.76%	1.38%	0.34%	N.A.	N.A.
2014	$45.86M	$4.55M	35	8.81%	7.41%	13.69%	0.43%	N.A.	N.A.
2013*	$27.97M	$1.12M	11	9.82%	9.40%	10.68%	N.A.	N.A.	N.A.

* Time periods of less than one year do not reflect annualized returns. Inception calendar year does not reflect a full year of performance.
** "Pure" gross returns are shown as supplemental information, and do not reflect the deduction of fees or expenses, including trading costs or advisory fees.
N.A. - Information is either not statistically meaningful due to composite performance less than 36 months, is not applicable, or is not available due to index data sources.