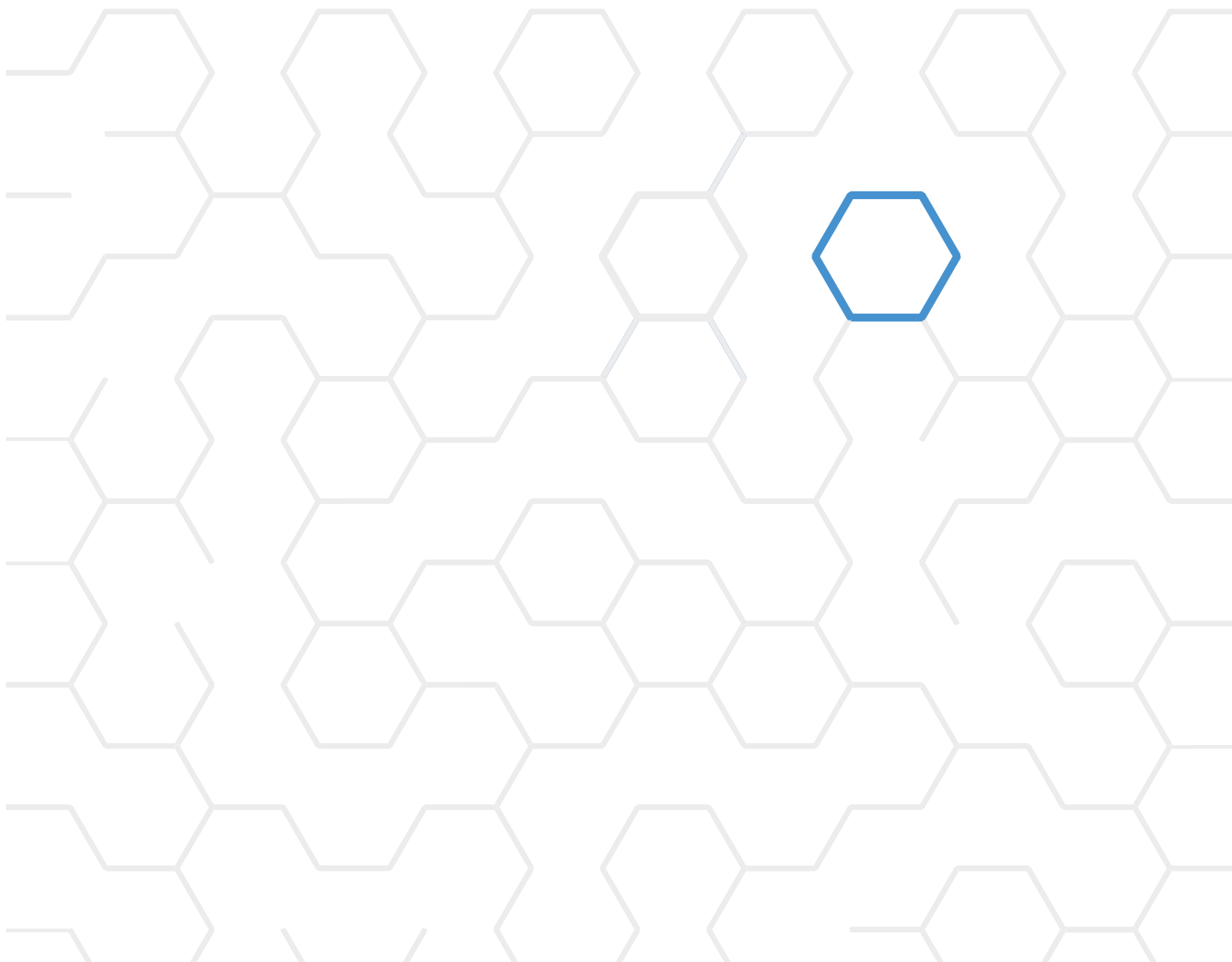

Stats Comparison Report

For Advisor Funds versus SMAs

PREPARED ON MAY 2, 2024



Portfolio Characteristics

RISK 76 Large Stock Funds
\$1,000,000

RISK 66 Evestia Stock SMA
\$1,000,000

RISK 83 Benchmark
iShares MSCI A...

The portfolio characteristics presented below are meant to provide a high-level overview of your selected portfolios, including an aggregate view of risk and return metrics along with additional supporting figures. These are based on a comprehensive historical analysis of the underlying holdings for the selected portfolios.

RISK 76 Large Stock Funds
\$1,000,000 · 1 ACCOUNTS

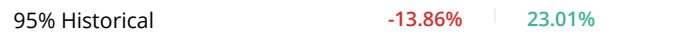
3.5
RISKALYZE GPA

RISK 66 Evestia Stock SMA
\$1,000,000 · 1 ACCOUNTS

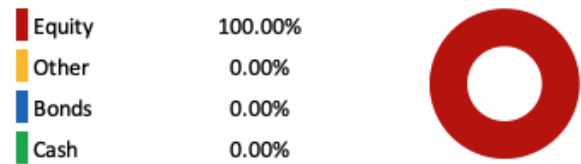
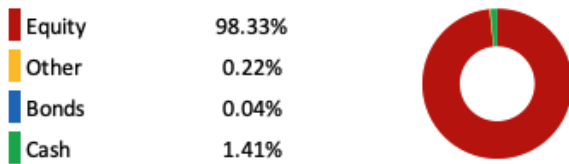
4.0
RISKALYZE GPA

Annual Range Midpoint	6.53%
Annual Dividend	1.77%
Expense Ratio	0.29%

Annual Range Midpoint	9.14%
Annual Dividend	3.37%
Expense Ratio	0.00%



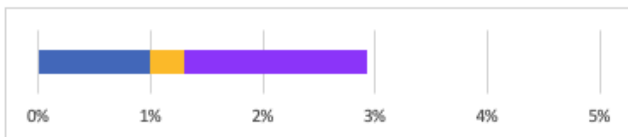
Asset Allocation



Total Portfolio Costs

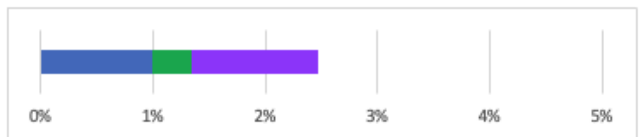
Fee Reduction = 0.45%

Portfolio Costs = 2.92%



1.00%	0.29%	0.00%	1.63%
Advisory Fees	Expense Ratio	SMA Fees	Est. Tax Drag

Portfolio Costs = 2.47%



1.00%	0.00%	0.35%	1.12%
Advisory Fees	Expense Ratio	SMA Fees	Est. Tax Drag

Tax Drag: The Tax Drag calculation is determined by dividing the after-tax return by the pre-tax return for a specific holding and assumes investors pay the maximum federal rate on capital gains and ordinary income rate (currently 37% and 20%, respectively based on the distribution details). The after-tax return reflects the after-tax distribution return, meaning it does not include any assumptions or consideration for the tax consequences incurred for selling or liquidating positions. Distributions are assumed to be reinvested on the pay date. Tax Drag represents the reduction to the 3-year annualized return resulting from income taxes. The calculation also excludes any state and local tax liability. $Tax\ Drag = [1 - ((1+AT) / (1+PT))] \times 100$ while AT = 3-Year Annualized Distribution After-Tax Return and PT = 3-Year Annualized Return (Pre-Tax). For individual securities, tax drag is estimated by multiplying the dividend yield by the highest tax bracket of 37% and does not make any assumptions regarding future expected capital gains or losses from trading.

Performance Analysis

RISK 76 Large Stock Funds
\$1,000,000

RISK 66 Evestia Stock SMA
\$1,000,000

RISK 83 Benchmark
iShares MSCI A...

Modeled Performance surfaces a deep historical and statistical analysis of your portfolio, with a benchmark provided for context. The chart itself illustrates the performance of your portfolio's current holdings during the selected timeframe. In the table below you'll find a number of aggregated statistics for the portfolio and benchmark, specific to the charted timeframe, and duplicated for up to 2 additional timeframes

Trailing Returns

1. Large Stock Funds				2. Evestia Stock SMA				3. iShares MSCI ACWI			
As of May 1, 2024				As of May 1, 2024				As of May 1, 2024			
18.32%	4.31%	9.99%	9.03%	9.33%	5.55%	10.55%	—	16.86%	4.09%	9.47%	8.27%
1Y	3Y	5Y	10Y	1Y	3Y	5Y	10Y	1Y	3Y	5Y	10Y

Modeled Performance

Apr 01, 2022 - Apr 01, 2024



Performance illustrations are based on current allocations, rebalanced at a calendar-quarter interval during the specified time period. Actual results may differ from those shown. For more information on this methodology, refer to the disclosures section included at the end of this document.

Portfolio Stats

Apr 01, 2022 - Apr 01, 2024

	Large Stock Funds	Evestia Stock SMA	iShares MSCI ACWI
Beta	0.99	0.80	—
R ²	99.40%	89.57%	—
Batting Average	.540	.486	—
Sharpe Ratio	0.42	0.45	0.35
Std. Deviation	17.07%	14.48%	17.21%
Draw Down	22.51%	17.93%	22.82%
Total Return	16.71%	15.36%	14.25%

The portfolio-level performance and statistical calculations shown are hypothetical and for illustrative purposes only. Actual returns and stats will differ from those shown above.

Regional Exposure

RISK 76 Large Stock Funds
\$1,000,000

RISK 66 Evestia Stock SMA
\$1,000,000

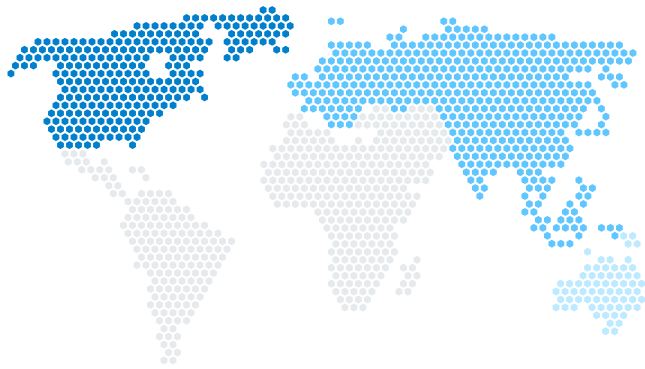
RISK 83 Benchmark
iShares MSCI A...

Regional exposure for both featured portfolios are broken down in the following seven geographic regions: North America, Latin America, Europe, Asia, Middle East, Africa, and Oceania. This chart and the corresponding table also displays regional exposure data for the selected benchmark.

MOST CONCENTRATED LEAST CONCENTRATED



Large Stock Funds

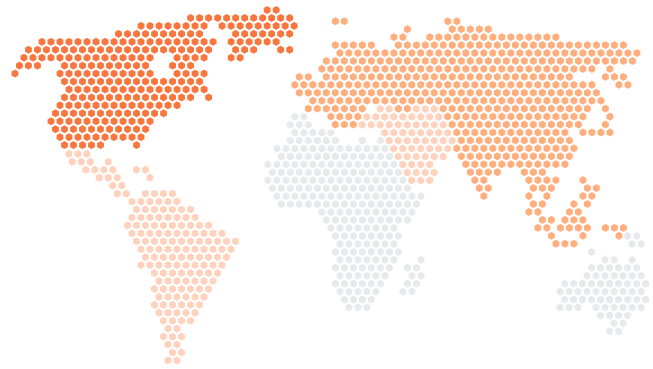


	Large Stock Fu...	Evestia Stock S...	iShares MSCI A...
North America	58.45%	63.25%	64.76%
Canada	3.00%	4.07%	2.86%
United States	55.45%	59.18%	61.90%
Asia	13.50%	10.22%	13.77%
Asia Developed	2.77%	4.07%	3.57%
Asia Emerging	2.80%	4.10%	4.70%
Japan	7.93%	2.05%	5.50%
Africa	0.09%	0.00%	0.31%

MOST CONCENTRATED LEAST CONCENTRATED



Evestia Stock SMA



	Large Stock Fu...	Evestia Stock S...	iShares MSCI A...
Europe	24.71%	20.40%	17.64%
Europe Emerging	0.48%	2.05%	0.32%
Eurozone	14.64%	4.08%	10.21%
Ex Euro Zone	4.60%	6.11%	3.42%
United Kingdom	4.99%	8.16%	3.69%
Latin America	0.77%	4.10%	0.97%
Middle East	0.50%	2.03%	0.95%
Oceania	1.99%	0.00%	1.59%

International investing involves additional risks, including but not limited to changes in currency exchange rates, differences in accounting and taxation policies, and political or economic instabilities that can increase or decrease returns.

Portfolio Attributes

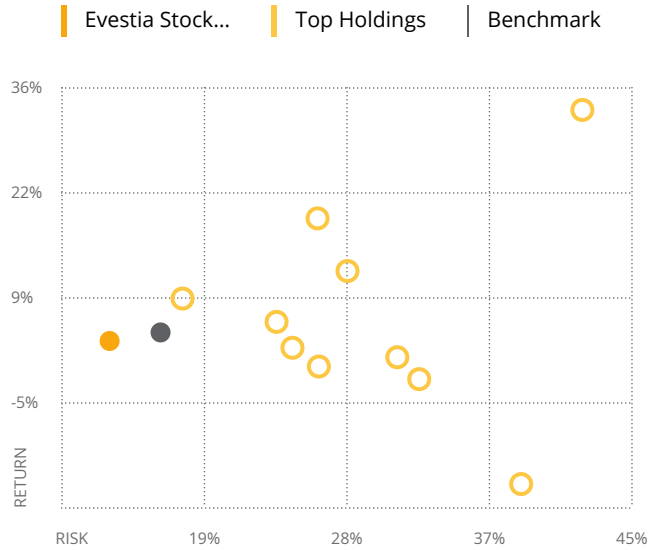
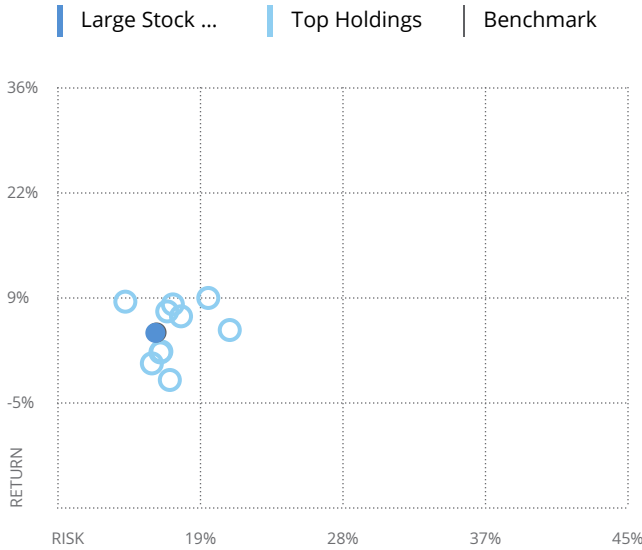
RISK 76 Large Stock Funds \$1,000,000

RISK 66 Evestia Stock SMA \$1,000,000

RISK 83 Benchmark iShares MSCI A...

Risk and Reward

This chart plots the average annual return and annualized standard deviation for the current portfolio and selected benchmark. For your selected portfolio, you'll also be able to view where that portfolio's top 10 holdings (by allocation percentage) fall on the very same graph. See disclosures for more information on this section's methodology.



Diversified Risk

Relationships between this portfolio's underlying investments, have reduced its Risk Number by 6 points, from 82 to 76.

Large Stock Funds



Relationships between this portfolio's underlying investments, have reduced its Risk Number by 25 points, from 91 to 66.

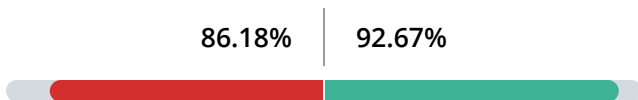
Evestia Stock SMA



95% Historical Capture

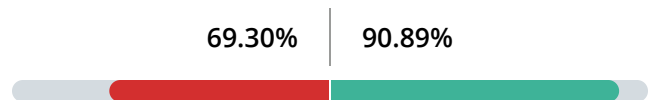
Using iShares MSCI ACWI as a benchmark, this portfolio captures 92.67% of the benchmark's potential upside and 86.18% of its potential downside.

Large Stock Funds



Using iShares MSCI ACWI as a benchmark, this portfolio captures 90.89% of the benchmark's potential upside and 69.30% of its potential downside.

Evestia Stock SMA



Stress Tests

RISK 76 Large Stock Funds
\$1,000,000

RISK 66 Evestia Stock SMA
\$1,000,000

RISK 83 Benchmark
iShares MSCI A...

The market scenarios presented here provide a hypothetical perspective on how different investment portfolios might have been impacted in similar and dissimilar ways based on a common historical market event.

If a 2008 Bear Market were to occur again...



If a Financial Crisis were to occur again...



If a 2013 Bull Market were to occur again...



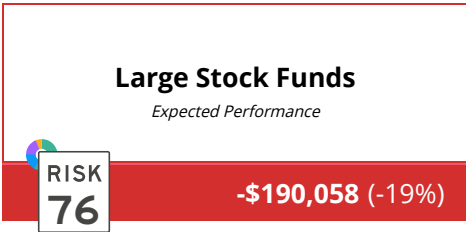
If an Interest Rate Hike were to occur again...



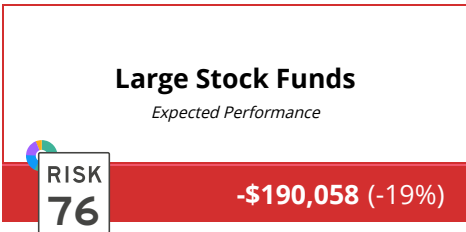
If a 2020 Pandemic Crash were to occur again...



If a 2022 Inflation Crash (Equities) were to occur again...



If a 2022 Inflation Crash (Fixed Income) were to occur again...



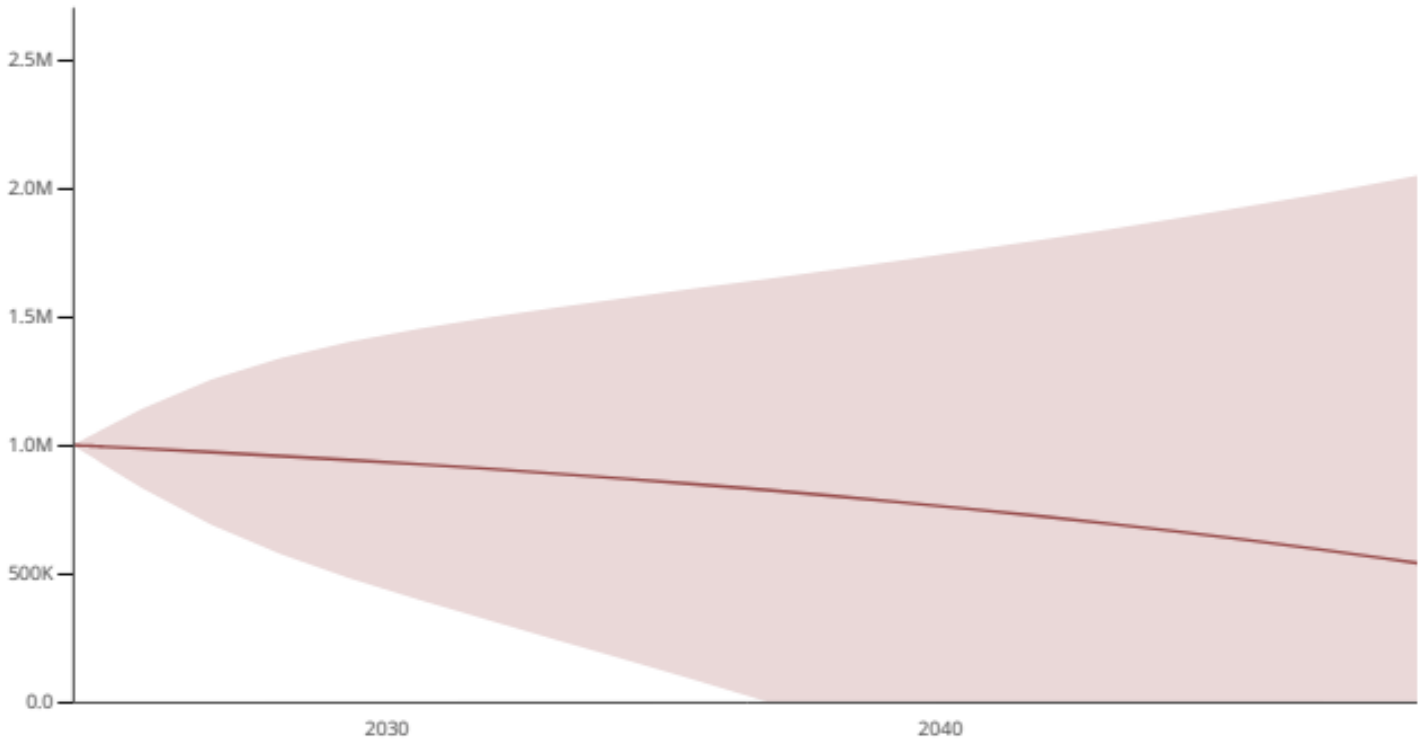
Retirement Map for Advisor Funds versus SMAs

May 02, 2024

RISK
76

Large Stock Funds

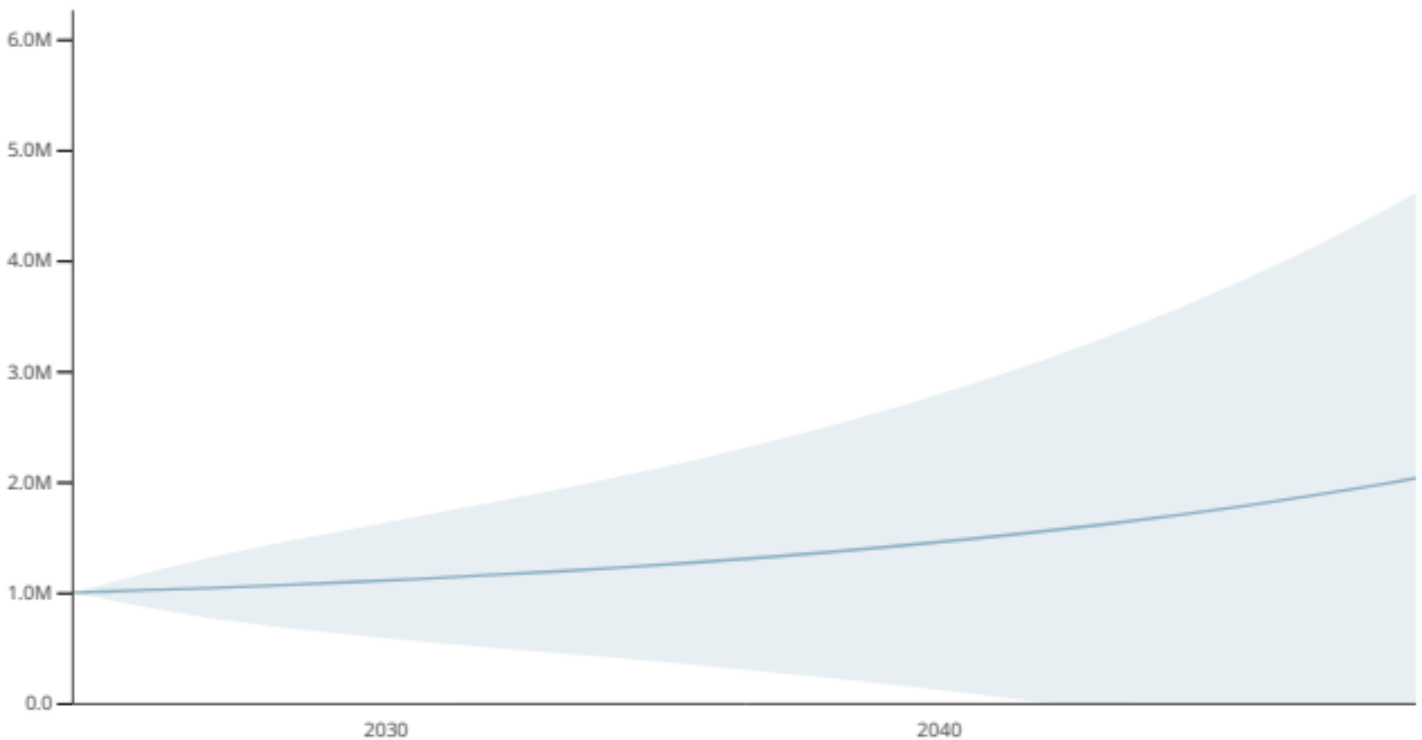
71% Probability



RISK
66

Evestia Stock SMA

90% Probability



Retirement Options:

Retirement Goal:

Retire this year with a \$56,000 annual payout and 90% confidence that it will last until age 90

- Keep current strategies and delay retirement for five years
- Keep current strategies, retire immediately, but live on \$41,000 yearly
- Keep current strategies and supplement your portfolio with an additional \$375,000 to attain success
- Upgrade to more efficient strategies using individual stock SMA's

Adoption of Investment Policy Statement

While this is not a contract, both the financial representative and the investor sign this policy statement to indicate that we have reviewed it together, and that the investor approves and adopts this policy statement as a guideline for their investments.

X

Client Signature

Date

X

Advisor Signature

Date

This analysis assumes the client is 65 years old and will live to age 90. It is presented in today's dollars and adjusted for an inflation at the rate of 2%. The assumed annual return for the proposed and current portfolios is 9.1% and 6.5% respectively. All inputs and calculations are pre-tax.




Assumptions

Birth Year: 1959, Life Expectancy: 90, Inflation Rate: 2.0%, Annual Savings Increase: 0.0%

Investment Amount is the starting principal amount in today's dollars. Monthly Savings is the amount of assumed monthly savings from today until the retirement date selected. The Retirement Year (past or present) is the date at which the monthly savings stop and monthly withdrawals start. All inputs and calculations are pre-tax. Your Monthly Withdrawal should be the amount, in today's dollars, needed after retirement, less any other income sources not included in the above analysis. The results are presented in today's dollars and adjusted for inflation at the rate you select. The assumed annual return for your selected portfolio is 9.1% (which is 7.1% after inflation). This excludes any annuity base rider increase. The chart displays a range of possible investment returns based on a 95% probability analysis.

These calculations are designed to be informational and educational only and do not constitute investment advice. Investors should review their investment strategy periodically as financial circumstances change. This model is provided as a rough approximation of future financial performance. The results presented by this calculator are hypothetical and may not reflect the actual growth of your own investments. Nitrogen and its affiliates are not responsible for the consequences of any decisions or actions taken in reliance upon or as a result of the information provided.

Disclosures

 Large Stock Funds \$1,000,000	 Evestia Stock SMA \$1,000,000	 Benchmark iShares MSCI A...
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Risk Number and 95% Historical Range

Nitrogen uses actual historical data to calculate the statistical probabilities shown. For securities calculated using Average Annual Return, the Average Return will be calculated using actual price history from June 2004-present or inception. We calculate the annualized return number as $(\text{final price} / \text{initial price})^{(1 / \text{number of years})} - 1$. Nitrogen does not provide investment analysis on investments with less than 6 months of historical performance. In instances where an investment's inception is more recent than January 1, 2008 and greater than 6 months Nitrogen will use correlation statistics from the investments actual trading history to extrapolate missing volatility data. In most cases the extrapolation calculation increases the risk presented in the investment analysis as a means of protecting the investor. Investments with an inception more recent than January 1, 2008 are highlighted with an information icon. The calculations incorporate correlation and volatility data from 2008 to present.

The Six Month 95% Historical Range is calculated from the standard deviation of the portfolio (via covariance matrix), and represents a hypothetical statistical probability, but there is no guarantee any investments would perform within the range. There is a 5% probability of greater losses. Nitrogen does not use any Monte Carlo or any other type of simulations. **The underlying data is updated as of the previous day's market close price, and the results may vary with each use and over time.** The investments considered were determined by the financial representative.

The Risk Number represents an investor's general ability to withstand risk inherent in investing. There is no guarantee that your Risk Number will accurately reflect your tolerance to risk. In addition, although the financial professional may have directly or indirectly used the results of this report to determine a suggested asset allocation, there is no guarantee that the asset mix appropriately reflects your ability to withstand investment risk.

IMPORTANT: The projections or other information generated by Nitrogen regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. These figures may exclude commissions, sales charges or advisory fees which, if included, would have had a negative effect on the annual returns.

Benchmark

Benchmark returns may or may not be adjusted to reflect ongoing expenses such as sales charges. Investment portfolios may differ significantly from the securities in the benchmark. Returns for custom benchmarks are aggregated by applying user-supplied weightings to each benchmark's daily returns. Trailing returns are calculated by geometrically linking these weighted-average daily returns. In instances where a custom benchmark consists of multiple underlying components, returns assume a calendar-quarter rebalance to the user defined benchmark allocations.

This portfolio's selected benchmark: iShares MSCI ACWI

Riskalyze GPA™

The Riskalyze GPA is a quantitative expression of the efficiency of an investment, strategy or portfolio with respect to how much potential return is realized or expected per unit of potential risk. This figure ranges from a 1.0 minimum value to a maximum value of 4.3. This demonstrates the relationship between expected potential performance and expected potential downside risk over the next 6 months for the indicated portfolio or investment. The primary drivers of the Riskalyze GPA include potential returns and downside standard deviation, but dividends and expense ratios are also taken into consideration.

Annual Dividend

The distribution rate is derived by summing the trailing 12-months' distributions (dividends, distributions from borrowing, return of capital, etc) and dividing the sum by the last month's ending NAV. It does not include capital gains distributed over the same period.




This report also includes an annual dividend expressed at the portfolio level. This represents the weighted average, or aggregate, of the calculated annual dividend (as defined above) for all of a portfolio's underlying holdings.

Expense Ratio

Fund expense ratios are defined as the percentage of a fund's assets used to pay for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred annually, excluding brokerage costs.

This report also includes an expense ratio expressed at the portfolio level. This represents a weighted average, or aggregate, of the expense ratios for all of a portfolio's underlying funds.

Disclosures

 Large Stock Funds \$1,000,000	 Evestia Stock SMA \$1,000,000	 Benchmark iShares MSCI A...
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Asset Classification

The equity portion of the selected portfolio(s) and benchmark are sorted into the following categories: Basic Materials, Consumer Defensive, Consumer Cyclical, Financial Services, Real Estate, Technology, Health Care, Utilities, Communication Services, Energy, Industrial, and Other.

Bonds (individual bonds as well as the bond portion of mutual funds and ETFs) are sorted into either Government, Municipal, Corporate, or Other.

Non-Traded REITs/DPPs, Variable Annuities, SMAs, and any other custom allocation or any security unrecognized by Nitrogen will display as "Other."

Cash, Money Market funds and cash allocations as part of Mutual Fund/ETF allocations will display as cash.

Modeled Performance

The Modeled Performance section includes a historical and statistical analysis of the selected portfolio(s) in this report. This is representative of current holdings, and does not account for reallocation events or securities no longer held in existing accounts. The modeled performance chart assumes a calendar-quarter rebalance to the current asset allocation. Modeled performance return data does have certain inherent limitations, particularly that it is not representative of actual trading activity and may not reflect the impact that material economic and market factors might have had on an asset manager's decision-making if the asset manager were actually managing the accounts defined herein. Performance results for client investments pursuant to this proposal will vary due to market conditions and other factors, including cash flows, fund allocations, frequency and precision of rebalancing, cash balances, varying custodial fees, and the timing of fee deductions. As a result, actual performance for client accounts may differ materially from, and may be lower than, those illustrated during the specified timeframe in Modeled Performance.

Note: The Modeled Performance chart illustrates performance for the portfolio's current allocations, excluding allocations to securities with an inception date that falls after the charted time frame's start date.

Modeled Performance also includes calculated statistics for the charted portfolio(s) and selected benchmark. These statistics are shown for up to three (3) selected time frames, including the charted time frame. These statistics include:

- **Beta:** A comparative statistic expressing the ratio of a portfolio's volatility to that of the indicated benchmark.
- **R-Squared:** Quantifies the percentage of a portfolio's movement (both positive and negative) that can be attributed to movement in the indicated benchmark.
- **Sharpe Ratio:** This "bang-for-your-buck" metric assesses a portfolio's risk efficiency, by illustrating its return relative to its risk exposure. This can help to facilitate a comparison of portfolios with drastically different Risk Numbers.
- **Batting Average:** A portfolio's batting average is simply the percentage of months during the time period, that it outperformed the indicated benchmark.
- **Drawdown:** The maximum percent loss, from peak-to-trough, for a portfolio before a new peak is established during the specified time period.
- **Standard Deviation:** Volatility metric expressing an annualized standard deviation of monthly returns for the portfolio during the time period specified.
- **Total Return:** Percentage gained or lost during the specified time period.

Regional Exposure

A portfolio's regional exposure is broken down in the following seven geographic regions: North America, Latin America, Europe, Asia, Middle East, Africa, and Oceania, with sub-regions listed for North America, Europe, and Asia.




Diversification

The correlation coefficients listed for the selected portfolio allocations are based on historical performance from 2008 to present, with a value of (-1.00) representing a strong inverse relationship and a value of (1.00) representing a strong positive correlation between the two allocations.

95% Historical Capture

The portfolio's 95% Historical Capture compares its 6-month 95% Historical Range to that of the selected benchmark. In the calculation of both percentages, the portfolio's 6-month potential upside and downside are divided by the benchmark's 6-month potential upside and downside, in order to compare the portfolio's range of potential outcomes - to that of the benchmark.

Disclosures

 Large Stock Funds \$1,000,000	 Evestia Stock SMA \$1,000,000	 Benchmark iShares MSCI A...
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Risk and Reward

The Risk and Reward scatterplot allows for visualization of the portfolio's risk-return efficiency during the timeframe specified. Both "Risk" and "Reward" are illustrated for the portfolio, benchmark, and (up to) the portfolio's top-ten holdings. Those figures are calculated as follows:

- Risk: Annualized standard deviation is calculated by multiplying the standard deviation of daily returns for the specified timeframe by the square root of the number of trading days in an "average year" during the specified timeframe. In this case, the number of trading days in an average year is determined by averaging the number of trading days in each year during the specified timeframe.
- Reward: The compound annual growth rate is calculated using the actual price history of the portfolio's underlying holdings during the specified timeframe. At the holding-level, this is calculated as $(\text{final price} / \text{initial price})^{(1 / \text{number of years})} - 1$.

Disclosure Statement

This report should not be relied on as a substitute for official account statements.

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that 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 information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of expenses.

Investors should consider the investment objectives, risks, charges and expenses of the investment company carefully before investing. The prospectus and, if available, the summary prospectus contain this and other important information about the investment company. Request a prospectus from the offering institution or your financial representative. Read carefully before investing.

Investments in this report are subject to market risk, including the possible loss of principal. It should be assumed that investments listed in this report are not FDIC insured. The value of the portfolio will fluctuate with the value of the underlying securities. Investors should consider an investment's investment objective, risks, charges, and expenses carefully before investing. In the case of mutual funds and ETFs (Exchange Traded Funds) a prospectus is available which contains this and other important information and should be read carefully before investing. Diversification does not ensure a profit and may not protect against loss in declining markets.

In addition to the normal risks associated with investing, Investments in smaller companies typically exhibit higher volatility as do investments that do not have significant volume; international investments may involve risk of capital loss from unfavorable fluctuation in currency values, from differences in generally accepted accounting principles or from economic or political instability in other nations; emerging markets involve heightened risks related to the same factors, as well as increased volatility and lower trading volume; bonds and bond funds will decrease in value as interest rates rise and are subject to credit risk, which refers to the possibility that the debt issuers may not be able to make principal and interest payments or may have their debt downgraded by ratings agencies.

Alternative securities (e.g. partnerships, limited liability companies, real estate investment trusts, hedge funds, and managed futures which are not listed on national exchanges) are generally illiquid; no formal trading market exists for these securities; and their values will be different than the purchase price or values shown on this report. Therefore, the estimated values shown herein may not necessarily be realized upon sale of the securities. Prices shown should only be used as a general guide to portfolio value.


An investment in "money market" is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. "Money market" funds seek to preserve the value of your investment at \$1.00 per share, but it is possible to lose money by investing in "money market."


The investment analysis may include securities that are not publicly traded on national exchanges. Nitrogen reviews each alternative's track record, share price on the secondary market, fees, liquidity, and dividend history to assign each alternative's return and volatility statistics. In some cases secondary market prices can be sufficient to calculate volatility statistics. In most cases the return and volatility statistics must be calculated using a proprietary methodology that effectively penalizes fees and illiquidity while taking into account distributions (dividend) characteristics. Fees offset the expected return for the alternative. Return and volatility statistics are penalized for illiquidity. Alternatives with stable or increasing dividends show less volatility while alternatives with decreasing, unstable or discontinued distributions (due to failed strategy) show, relatively, higher volatility.

This portfolio may contain investments requiring the delivery of a prospectus. See fund prospectus for details.

Mutual funds may contain sales charges, expenses, management fees, and breakpoint discounts (quantity discounts); which vary from mutual fund to mutual fund. Therefore, you should discuss these issues with your financial representative and review each mutual fund's prospectus and statement of additional information to get the specific information regarding the charges and breakpoint discounts associated with a particular mutual fund. Please see the mutual fund prospectus and statement of additional information for details about sales charges, expenses, management fees, discount programs (rights of accumulation, letter of intent, breakpoint discounts, etc). A mutual fund's total expense ratio is shown as provided by a third party vendor and may or may not contain fee waivers or expense reimbursements that may be in effect for the fund. Please refer to the fee table in the fund's prospectus.

Disclosures


 Large Stock Funds
\$1,000,000


 Evestia Stock SMA
\$1,000,000


 Benchmark
iShares MSCI A...

ETFs trade like a stock, and ETFs may trade for less than their net asset value. See prospectus for details.

For variable annuities, additional expenses will be taken into account, including M&E risk charges, fund-level expenses such as management fees and operating fees, contract-level administration fees, and charges such as surrender, contract, and sales charges.

The 6 month historical range is derived by illustrating a VaR with 1.644854 sigmas move in the underlying portfolio using the given data model. Standard Deviation is a historical measure of the variability of returns. If a portfolio has a high standard deviation, its returns have been volatile; a low standard deviation indicated returns have been less volatile. It is a mathematical probability; not a guarantee of future results. The cash balance shown may vary from actual cash available.

The cash value shown may represent certificates of deposit before early withdrawal penalties if so deemed by the financial representative. Portfolio value and position values are likely as of the day before the date listed on this report. Allocation percentages and/or dollar amounts may be rounded for presentation purposes.

Investing often generates tax consequences which are not incorporated in this report.

Prospectus Gross Expense Ratio reflects the annual percentage of a fund's assets paid out in expenses. Expenses include management, 12B-1, transfer agent and all other asset-based fees associated with the fund's daily operations and distribution, with the exception of brokerage commissions. It does not reflect expenses that have been reimbursed by the financial representative, reductions from brokerage service arrangements or other expense offset arrangements.

This report relies on mutual fund holdings reported by third party data feeds. As a result, the above review is only as accurate as the data supplied by those third party vendors, and is provided without warranty or representation. In all cases, there is a reporting delay.

This report is to be used for illustration and discussion purposes only. Please review the underlying assumptions carefully. Past performance is no guarantee of future results and principal values fluctuate with changing market conditions.

If any of the information or assumptions are incorrect, you should notify your financial professional. Even small changes in assumptions can have a substantial impact on the results shown in this report. This information should be reviewed periodically and updated when either the information or your circumstances change.

ETFs and Mutual Funds Referenced in this Report

- We are providing certain data supplied to us by third party data feeds without warranties or representations and on an "as is" basis. We hereby disclaim all representations and warranties (express or implied), including, but not limited to, warranties of merchantability and fitness for a particular purpose regarding the service. You shall bear all risk, related costs and liability and be responsible for your use of the service. We assume no responsibility for the consequences of any intentional or unintentional error, omission, inaccuracy, incompleteness or untimeliness in or with respect to the service.
- Performance quoted represents past performance and past performance does not guarantee future results. Performance shown is not indicative of future performance.
- The investment return and principal value of an investment will fluctuate; that an investor's shares, when redeemed, may be worth more or less than their original cost; and that current performance may be lower or higher than the performance data quoted.
- ETF Performance is based on the market price defined as the last closing price for each time of the one-, five-, ten-year periods or life of the ETF if the ETF has not existed for at least 10 years.
- Investment Type definitions - ETF: Exchange Traded Fund; Fund: Mutual Fund.

AVERAGE ANNUAL TOTAL RETURN AS OF Mar 31, 2024

FUND	TYPE	MAX SELECT LOAD	GROSS EXPENSE RATIO	VALUE	1-YEAR %	5-YEAR %	10-YEAR %	RETURN SINCE INCEPTION %
AGTHX AMERICAN FUNDS GROWTH FUND OF AMER A (INCEPTION DATE: 1958-11-01)	FUND	5.75	0.63	TOTAL RETURN	38.76	14.63	13.06	13.64
				LOAD-ADJUSTED	30.80	13.29	12.40	13.64
AWSHX AMERICAN FUNDS WASHINGTON MUTUAL A (INCEPTION DATE: 1952-07-31)	FUND	5.75	0.57	TOTAL RETURN	26.46	13.01	11.36	11.90
				LOAD-ADJUSTED	19.21	11.68	10.70	11.90
DODGX DODGE & COX STOCK (INCEPTION DATE: 1965-01-04)	FUND	-	0.51	TOTAL RETURN	25.52	13.55	11.07	11.23
FCNTX FIDELITY® CONTRAFUND® (INCEPTION DATE: 1967-05-17)	FUND	0.00	0.42	TOTAL RETURN	47.26	17.13	14.64	12.88
				LOAD-ADJUSTED	-	-	-	-
IEFA ISHARES CORE MSCI EAFE (INCEPTION DATE: 2012-10-18)	ETF	0.00	0.07	TOTAL RETURN	14.55	7.18	4.96	6.64
				LOAD-ADJUSTED	-	-	-	-
REGX AMERICAN FUNDS EUROPACIFIC GROWTH R6 (INCEPTION DATE: 2009-05-01)	FUND	-	0.46	TOTAL RETURN	13.45	6.91	5.58	8.20
SPY SPDR® S&P 500 ETF (INCEPTION DATE: 1993-01-22)	ETF	0.00	0.04	TOTAL RETURN	29.61	14.95	12.85	10.30
				LOAD-ADJUSTED	-	-	-	-
VEA VANGUARD FTSE DEVELOPED MARKETS ETF (INCEPTION DATE: 2007-07-20)	ETF	0.00	0.06	TOTAL RETURN	14.87	7.38	5.03	3.10
				LOAD-ADJUSTED	-	-	-	-
VTI VANGUARD TOTAL STOCK MARKET ETF (INCEPTION DATE: 2001-05-24)	ETF	0.00	0.03	TOTAL RETURN	29.29	14.23	12.27	8.63
				LOAD-ADJUSTED	-	-	-	-
VXUS VANGUARD TOTAL INTERNATIONAL STOCK ETF (INCEPTION DATE: 2011-01-26)	ETF	0.00	0.08	TOTAL RETURN	12.99	6.20	4.47	4.48
				LOAD-ADJUSTED	-	-	-	-

The average annualized performance information presented is current to the most recent month ended seven business days prior to the date of use.

AVERAGE ANNUAL TOTAL RETURN AS OF MOST RECENT CALENDAR QUARTER END Mar 31, 2024

FUND	TYPE	MAX SELECT LOAD	GROSS EXPENSE RATIO	VALUE	1-YEAR %	5-YEAR %	10-YEAR %	RETURN SINCE INCEPTION %
AGTHX AMERICAN FUNDS GROWTH FUND OF AMER A (INCEPTION DATE: 1958-11-01)	FUND	5.75	0.63	TOTAL RETURN	38.76	14.63	13.06	13.64
				LOAD-ADJUSTED	30.80	13.29	12.40	13.64
AWSHX AMERICAN FUNDS WASHINGTON MUTUAL A (INCEPTION DATE: 1952-07-31)	FUND	5.75	0.57	TOTAL RETURN	26.46	13.01	11.36	11.90
				LOAD-ADJUSTED	19.21	11.68	10.70	11.90
DODGX DODGE & COX STOCK (INCEPTION DATE: 1965-01-04)	FUND	-	0.51	TOTAL RETURN	25.52	13.55	11.07	11.23
FCNTX FIDELITY® CONTRAFUND® (INCEPTION DATE: 1967-05-17)	FUND	0.00	0.42	TOTAL RETURN	47.26	17.13	14.64	12.88
				LOAD-ADJUSTED	-	-	-	-
IEFA ISHARES CORE MSCI EAFE (INCEPTION DATE: 2012-10-18)	ETF	0.00	0.07	TOTAL RETURN	14.55	7.18	4.96	6.64
				LOAD-ADJUSTED	-	-	-	-
REGX AMERICAN FUNDS EUROPACIFIC GROWTH R6 (INCEPTION DATE: 2009-05-01)	FUND	-	0.46	TOTAL RETURN	13.45	6.91	5.58	8.20
SPY SPDR® S&P 500 ETF (INCEPTION DATE: 1993-01-22)	ETF	0.00	0.04	TOTAL RETURN	29.61	14.95	12.85	10.30
				LOAD-ADJUSTED	-	-	-	-
VEA VANGUARD FTSE DEVELOPED MARKETS ETF (INCEPTION DATE: 2007-07-20)	ETF	0.00	0.06	TOTAL RETURN	14.87	7.38	5.03	3.10
				LOAD-ADJUSTED	-	-	-	-
VTI VANGUARD TOTAL STOCK MARKET ETF (INCEPTION DATE: 2001-05-24)	ETF	0.00	0.03	TOTAL RETURN	29.29	14.23	12.27	8.63
				LOAD-ADJUSTED	-	-	-	-
VXUS VANGUARD TOTAL INTERNATIONAL STOCK ETF (INCEPTION DATE: 2011-01-26)	ETF	0.00	0.08	TOTAL RETURN	12.99	6.20	4.47	4.48
				LOAD-ADJUSTED	-	-	-	-

The average annualized performance information presented is current to the most recent calendar quarter shown.