

# Snapshot Report

## CRG Moderate ETF Model

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**Prepared by:**

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# CRG Moderate ETF Model

## Portfolio Snapshot

**Portfolio Value**  
10,000.00

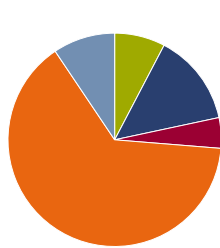
**Benchmark**  
Bloomberg 1-5 Yr Treasury TR  
USD

**Account Number**  
—

**Report Currency**  
USD

**Fee Type**  
—

**Analysis 03-31-2025**



### Asset Allocation (Long Rescaled)

- Cash
- US Stock
- Non US Stock
- Bond
- Other
- Not Classified

**Total**

	Portfolio %	Bmark %
Cash	7.67	0.00
US Stock	13.98	0.00
Non US Stock	4.63	0.00
Bond	64.30	100.00
Other	9.41	0.00
Not Classified	0.00	0.00
<b>Total</b>	<b>99.99</b>	<b>100.00</b>

### Morningstar Equity Style Box %

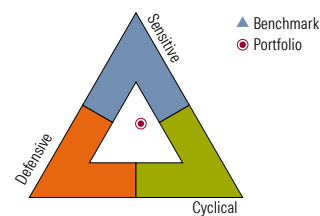
	Value	Blend	Growth	
Large	25	35	20	% Not Classified
Mid	5	9	4	0
Small	1	1	0	0
	0-10	10-25	25-50	>50

### Morningstar Fixed Income Style Box %

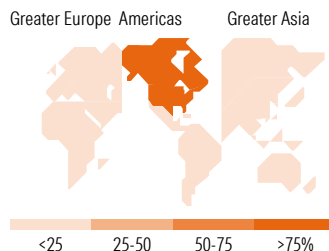
	Ltd	Mod	Ext	
High	0	36	0	% Not Classified
Med	14	50	0	0
Low	0	0	0	0
	0-10	10-25	25-50	>50

**Stock Analysis 03-31-2025**

### Stock Sectors

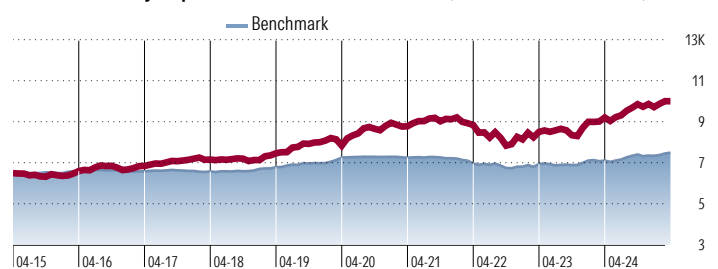


### World Regions



**Performance 03-31-2025**

### Investment Activity Graph



	Portfolio (%)	Bmark (%)
<b>Cyclical</b>	<b>31.74</b>	—
Basic Matls	2.94	—
Consumer Cycl	10.15	—
Financial Svs	16.16	—
Real Estate	2.48	—
<b>Sensitive</b>	<b>48.49</b>	—
Commun Svs	8.27	—
Energy	3.49	—
Industrials	10.28	—
Technology	26.46	—
<b>Defensive</b>	<b>19.77</b>	—
Consumer Def	6.41	—
Healthcare	10.66	—
Utilities	2.70	—
<b>Not Classified</b>	<b>0.00</b>	—

	Portfolio (%)	Bmark (%)
<b>Greater Europe</b>	<b>13.79</b>	—
United Kingdom	3.01	—
Europe-Developed	10.47	—
Europe-Emerging	0.13	—
Africa/Middle East	0.18	—
<b>Greater Asia</b>	<b>8.60</b>	—
Japan	5.28	—
Australasia	1.59	—
Asia-Developed	1.63	—
Asia-Emerging	0.09	—
<b>Americas</b>	<b>77.60</b>	—
North America	77.59	—
Latin America	0.01	—
<b>Not Classified</b>	<b>0.00</b>	—

	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Portfolio Return	2.94	8.62	4.20	5.00	4.44
Benchmark Return	2.04	5.47	2.48	0.65	1.45
+/- Benchmark Return	0.90	3.15	1.72	4.35	2.99

Best/Worst Time Periods	Best %	Worst %
3 Months	8.27 ( Nov 2023-Jan 2024 )	-6.89 ( Apr 2022-Jun 2022 )
1 Year	18.12 ( Oct 2023-Sep 2024 )	-13.52 ( Nov 2021-Oct 2022 )
3 Years	8.90 ( Jan 2019-Dec 2021 )	-1.22 ( Oct 2020-Sep 2023 )

**Portfolio Yield ( 03-31-2025 )** 3.04 %

### Performance Disclosure

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein.

**Holdings 03-31-2025**

### Top 7 holdings out of 7

Vanguard Total Bond Market ETF  
iShares Core US Aggregate Bond ETF  
Vanguard S&P 500 ETF  
Vanguard Total International Bond ETF  
iShares 0-5 Year Invmt Grade Corp Bd ETF  
iShares Gold Trust  
Vanguard FTSE Developed Markets ETF

Symbol	Type	Holding Value	% Assets
BND	ETF	2,500	25.00
AGG	ETF	2,000	20.00
VOO	ETF	1,500	15.00
BNDX	ETF	1,500	15.00
SLQD	ETF	1,000	10.00
IAU	ETF	1,000	10.00
VEA	ETF	500	5.00

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## Portfolio Snapshot

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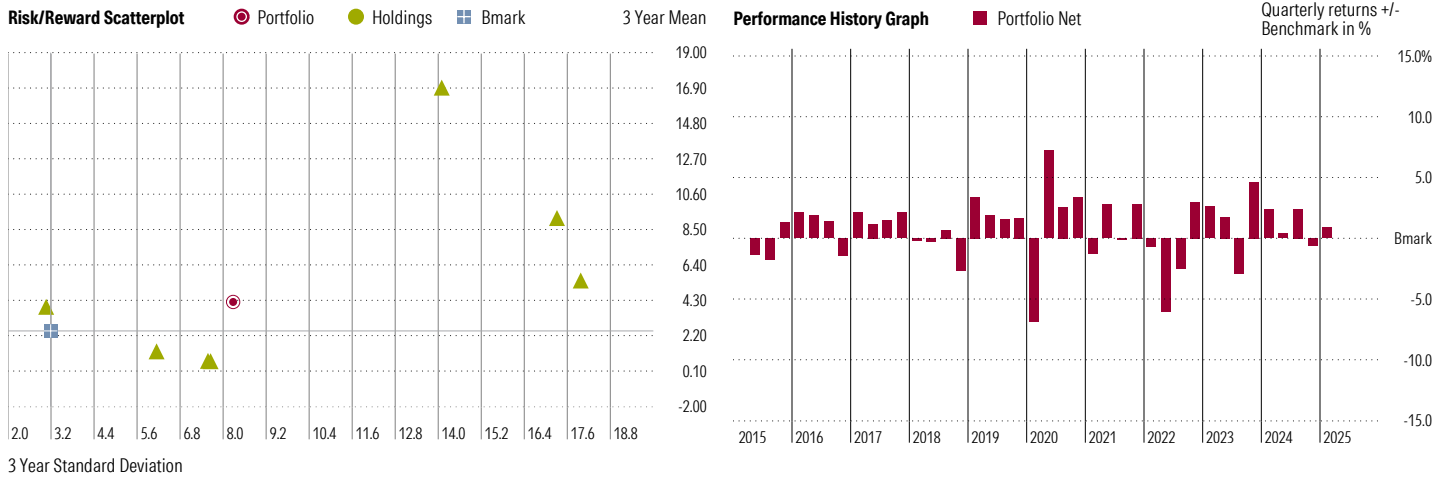
**Benchmark**  
Bloomberg 1-5 Yr Treasury TR  
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**Account Number**  
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**Report Currency**  
USD

**Fee Type**  
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### Risk Analysis 03-31-2025



### Risk and Return Statistics

	3 Yr		5 Yr		10 Yr	
	Portfolio	Bmark	Portfolio	Bmark	Portfolio	Bmark
Standard Deviation	8.28	3.19	7.27	2.74	5.82	2.28
Mean	4.20	2.48	5.00	0.65	4.45	1.45
Sharpe Ratio	-0.01	-0.65	0.33	-0.79	0.44	-0.22

### MPT Statistics

	3 Yr Portfolio	5 Yr Portfolio	10 Yr Portfolio
Alpha	4.39	6.81	3.33
Beta	2.21	2.14	1.54
R-Squared	70.83	59.68	35.29

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### Fundamental Analysis 03-31-2025

#### Asset Allocation

	Portfolio Net %	Portfolio Long %	Portfolio Short %
Cash	1.48	8.19	6.71
US Stock	14.93	14.93	0.00
Non US Stock	4.95	4.95	0.00
Bond	68.59	68.66	0.07
Other	10.05	10.05	0.00
Not Classified	0.00	0.00	0.00
<b>Total</b>	<b>100.00</b>	<b>106.78</b>	<b>6.78</b>

#### Type Weightings

% of Stocks	Portfolio	Bmark
High Yield	0.34	—
Distressed	0.43	—
Hard Asset	5.30	—
Cyclical	45.94	—
Slow Growth	12.68	—
Classic Growth	11.43	—
Aggressive Growth	18.84	—
Speculative Growth	2.49	—
<b>Not Available</b>	<b>2.54</b>	<b>—</b>

#### Market Maturity

% of Stocks	Portfolio	Bmark
Developed Markets	99.77	—
Emerging Markets	0.23	—
<b>Not Available</b>	<b>0.00</b>	<b>—</b>

#### Valuation Multiples

	Portfolio	Bmark
Price/Earnings	21.32	—
Price/Book	3.12	—
Price/Sales	2.27	—
Price/Cash Flow	14.04	—

#### Profitability

% of Stocks	Portfolio 2025-03	Bmark 2025-03
Net Margin	20.02	—
ROE	29.36	—
ROA	12.87	—
Debt/Capital	37.16	—

#### Fund Statistics

Potential Cap Gains Exposure	0.32
Avg Net Expense Ratio	0.06
Avg Gross Expense Ratio	0.06

#### Geometric Avg Capitalization (Mil)

Portfolio	183,715.16
Benchmark	—

#### Credit Quality Breakdown

% of Bonds	
AAA	32.61
AA	29.27
A	19.67
BBB	17.94
BB	0.00
B	0.00
Below B	0.00
NR	0.50

#### Interest Rate Risk

Bonds	% Not Available
Avg Eff Maturity	7.46
Avg Eff Duration	5.46
Avg Wtd Coupon	3.76

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Portfolio Snapshot	Portfolio Value 10,000.00	Benchmark Bloomberg 1-5 Yr Treasury TR USD	Account Number —	Report Currency USD	Fee Type —
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Non-Load Adjusted Returns											
Total 7 holdings as of 03-31-2025	Symbol	Type	Holdings Date	% of Assets	Holding Value	30-day SEC Yield Subsidized	30-day SEC Yield Unsubsidized	1 Yr Ret %	3 Yr Ret %	5 Yr Ret %	10 Yr Ret %
Vanguard Total Bond Market ETF	BND	ETF	04-2025	25.00	2,500	—	—	4.92	0.53	-0.21	1.45
iShares Core US Aggregate Bond ETF	AGG	ETF	05-2025	20.00	2,000	—	—	4.85	0.52	-0.42	1.41
Vanguard S&P 500 ETF	VOO	ETF	04-2025	15.00	1,500	—	—	8.34	9.02	18.55	12.47
Vanguard Total International Bond ETF	BNDX	ETF	04-2025	15.00	1,500	—	—	3.50	1.04	0.17	1.69
iShares 0-5 Year Invmt Grade Corp Bd ETF	SLQD	ETF	05-2025	10.00	1,000	—	—	6.12	3.74	2.69	2.32
iShares Gold Trust	IAU	ETF	04-2025	10.00	1,000	—	—	40.35	16.98	14.36	9.92
Vanguard FTSE Developed Markets ETF	VEA	ETF	04-2025	5.00	500	—	—	4.57	5.28	12.13	5.60