

Snapshot Report

CRG Balanced ETF Model

July 28, 2025



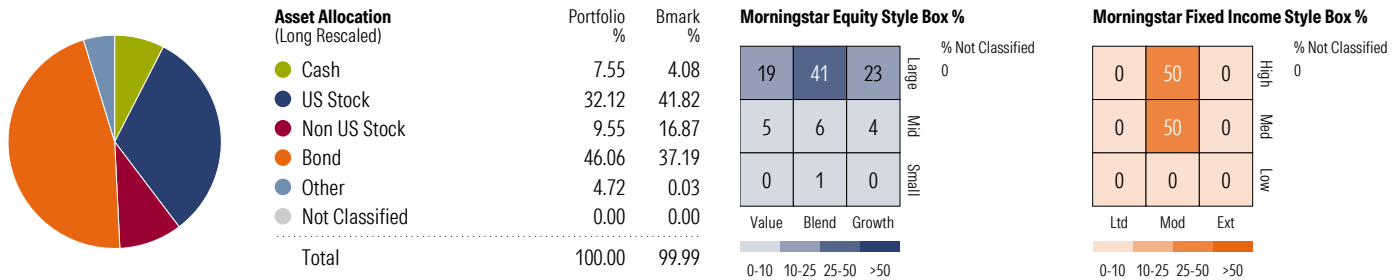
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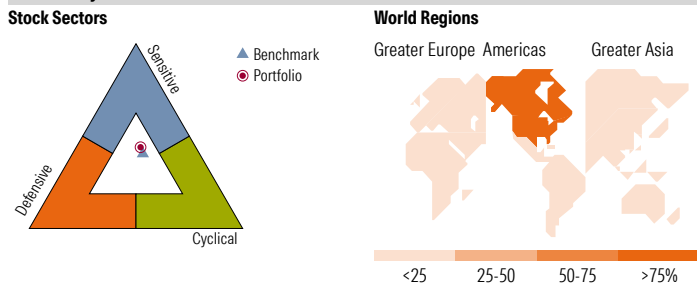
CRG Balanced ETF Model

Portfolio Snapshot	Portfolio Value 10,000.00	Benchmark Morningstar Balanced ETF Asset Alloc I	Account Number —	Report Currency USD	Fee Type —
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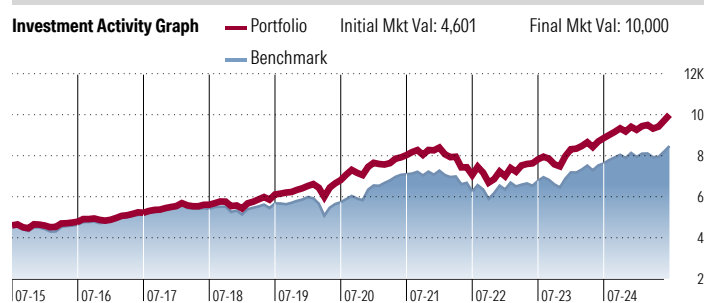
Analysis 06-30-2025



Stock Analysis 06-30-2025



Performance 06-30-2025



	Portfolio (%)	Bmark (%)		Portfolio (%)	Bmark (%)
Cyclical	26.64	33.33	Greater Europe	12.33	12.63
Basic Mats	2.56	3.52	United Kingdom	2.78	2.76
Consumer Cycl	11.15	11.08	Europe-Developed	9.26	8.55
Financial Svs	11.27	16.01	Europe-Emerging	0.11	0.24
Real Estate	1.67	2.72	Africa/Middle East	0.19	1.08
Sensitive	57.68	49.60	Greater Asia	7.80	13.38
Commun Svs	10.63	8.04	Japan	4.53	4.73
Energy	2.48	3.78	Australasia	1.42	1.20
Industrials	8.73	11.24	Asia-Developed	1.65	3.68
Technology	35.85	26.54	Asia-Emerging	0.21	3.77
Defensive	15.68	17.07	Americas	79.86	73.99
Consumer Def	5.62	5.73	North America	79.63	73.33
Healthcare	7.84	8.81	Latin America	0.24	0.66
Utilities	2.22	2.54	Not Classified	0.00	0.00
Not Classified	0.00	0.00			

Trailing Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Portfolio Return	7.24	12.85	12.30	7.98	8.09
Benchmark Return	6.84	11.11	10.64	8.13	6.32
+/- Benchmark Return	0.40	1.74	1.66	-0.15	1.77

Best/Worst Time Periods	Best %		Worst %	
3 Months	13.69 (Apr 2020-Jun 2020)		-11.20 (Apr 2022-Jun 2022)	
1 Year	27.50 (Apr 2020-Mar 2021)		-17.17 (Nov 2021-Oct 2022)	
3 Years	15.67 (Jan 2019-Dec 2021)		1.90 (Oct 2020-Sep 2023)	

Portfolio Yield (06-30-2025) 2.55%

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 06-30-2025

Top 8 holdings out of 8	Symbol	Type	Holding Value	% Assets
Vanguard S&P 500 ETF	VOO	ETF	2,000	20.00
Vanguard Total Bond Market ETF	BND	ETF	2,000	20.00
Invesco QQQ Trust	QQQ	ETF	1,500	15.00
iShares 5-10 Year invmt Grd Corp Bd ETF	IGIB	ETF	1,500	15.00
Vanguard FTSE Developed Markets ETF	VEA	ETF	1,000	10.00
Vanguard Total International Bond ETF	BNDX	ETF	1,000	10.00
iShares Gold Trust	IAU	ETF	500	5.00
iShares TIPS Bond ETF	TIP	ETF	500	5.00

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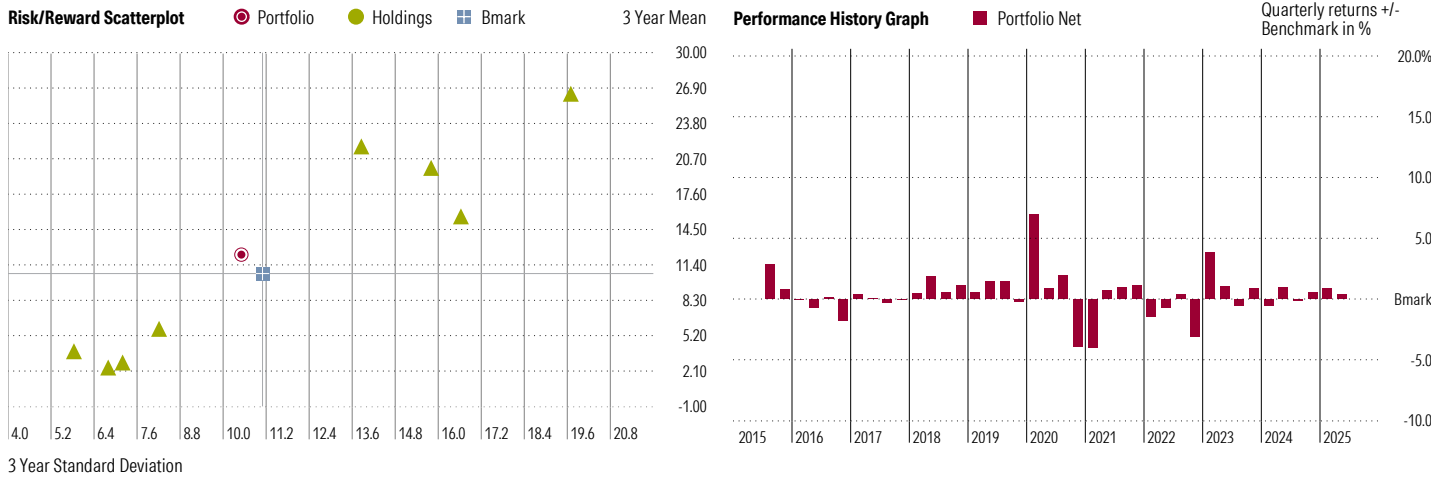
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Portfolio Snapshot Portfolio Value: 10,000.00 Benchmark: Morningstar Balanced ETF Asset Allc I Account Number: — Report Currency: USD Fee Type: —

Risk Analysis 06-30-2025



Risk and Return Statistics	3 Yr		5 Yr		10 Yr		MPT Statistics	3 Yr Portfolio	5 Yr Portfolio	10 Yr Portfolio
	Portfolio	Bmark	Portfolio	Bmark	Portfolio	Bmark				
Standard Deviation	10.51	11.10	10.32	10.97	9.03	10.09	Alpha	1.97	0.40	2.25
Mean	12.30	10.64	7.97	8.13	8.09	6.32	Beta	0.91	0.89	0.85
Sharpe Ratio	0.71	0.54	0.51	0.50	0.68	0.46	R-Squared	92.72	90.03	90.23

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Fundamental Analysis 06-30-2025

Asset Allocation				Market Maturity			Geometric Avg Capitalization (Mil)	
	Portfolio Net %	Portfolio Long %	Portfolio Short %	% of Stocks	Portfolio	Bmark	Portfolio	Benchmark
Cash	0.95	8.09	7.14	Developed Markets	99.45	94.75	261,558.88	126,363.73
US Stock	34.42	34.42	0.00	Emerging Markets	0.55	5.25		
Non US Stock	10.24	10.24	0.00	Not Available	0.00	0.00		
Bond	49.33	49.36	0.03	Valuation Multiples	Portfolio	Bmark	Credit Quality Breakdown	
Other	5.06	5.06	0.00	Price/Earnings	24.94	21.36	AAA	34.70
Not Classified	0.00	0.00	0.00	Price/Book	3.87	2.81	AA	17.69
Total	100.00	107.17	7.17	Price/Sales	2.87	1.95	A	22.53
				Price/Cash Flow	16.14	12.86	BBB	24.61
				Profitability	Portfolio	Bmark	BB	0.03
				% of Stocks	2025-06	2025-06	B	0.00
				Net Margin	21.10	19.05	Below B	0.00
				ROE	30.75	26.55	NR	0.44
				ROA	15.24	12.15		
				Debt/Capital	34.00	35.44		
				Fund Statistics				
				Potential Cap Gains Exposure		7.65		
				Avg Net Expense Ratio		0.08		
				Avg Gross Expense Ratio		0.08		

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Non-Load Adjusted Returns

Total 8 holdings as of 06-30-2025	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 S&P 500 ETF	VOO	ETF	06-2025	20.00	2,000	—	—	15.04	19.63	16.64	13.60
Vanguard Total Bond Market ETF	BND	ETF	06-2025	20.00	2,000	—	—	6.10	2.60	-0.78	1.77
Invesco QQQ Trust	QQQ	ETF	07-2025	15.00	1,500	—	—	15.78	26.13	18.10	18.72
iShares 5-10 Year invmt Grd Corp Bd ETF	IGIB	ETF	07-2025	15.00	1,500	—	—	8.75	5.59	0.92	3.01
Vanguard FTSE Developed Markets ETF	VEA	ETF	06-2025	10.00	1,000	—	—	18.90	15.31	11.38	6.82
Vanguard Total International Bond ETF	BNDX	ETF	06-2025	10.00	1,000	—	—	6.17	3.60	0.01	2.20
iShares Gold Trust	IAU	ETF	06-2025	5.00	500	—	—	41.95	22.03	12.91	10.64
iShares TIPS Bond ETF	TIP	ETF	07-2025	5.00	500	—	—	5.66	2.15	1.38	2.53