

Consolidated Portfolio Summary

***** 01/01/2025 - 12/31/2025



Portfolio Performance Summary

	Report Period
Beginning Market Value	1,897,473.57
Net Transfers	101.96
Contributions	0.00
Withdrawals	-60,000.00
Domestic Taxes Withheld	0.00
Foreign Taxes Withheld	0.00
(Expenses)/Credits	0.00
Net Investment	-59,898.04
Earned Income	61,696.27
Period Gains/Losses	218,239.63
Ending Market Value	2,110,711.43
Total Gain/Loss After Fees	273,135.90
IRR(Cumulative)	14.60%
IRR	14.60%

Performance Chart

Time Period: 01/01/2025 to 12/31/2025



List of Accounts

	Account Number	Open Date	Beginning Market Value	Net Investment	Market Value	Weight	IRR(Cumulative)	IRR
*****	****2390	02/26/2019	625,780.30	-59,898.04	674,970.36	31.98%	18.21%	18.21%
*****	****0623	02/28/2019	1,251,051.68	-10,000.00	1,400,426.17	66.35%	12.76%	12.76%
*****	****3287	03/28/2019	20,641.59	10,000.00	35,314.90	1.67%	20.90%	20.90%

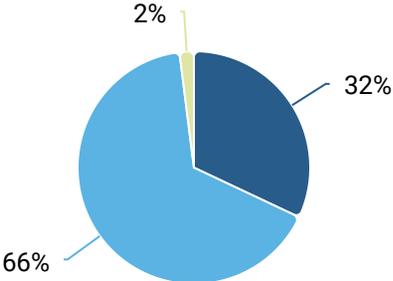
Value inclusive of Accrued Income.

Consolidated Portfolio Summary

***** 01/01/2025 - 12/31/2025



Allocation by Tax Classification

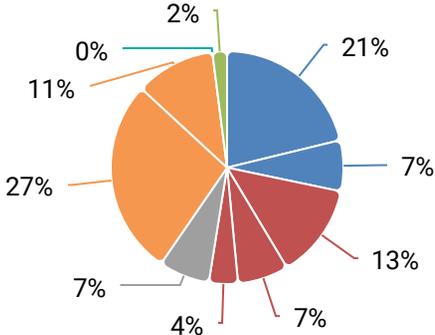


List of Accounts by Tax Classification

	Market Value	Weight
Total	2,110,711.43	100.00%
Tax Deferred	1,400,426.17	66.35%
Tax Free	35,314.90	1.67%
Taxable	674,970.36	31.98%

Value inclusive of Accrued Income.

Allocation by Asset Class



List of Asset Classes

	Market Value	Weight
U.S. Large Cap	452,835.98	21.45%
U.S. Small Cap	145,135.41	6.88%
Int'l Large Cap	278,078.65	13.17%
Int'l Small Cap	154,612.71	7.32%
Emerging Markets	86,570.42	4.10%
Real Estate	145,072.88	6.87%
U.S. Bonds	574,891.79	27.24%
Int'l Bonds	227,251.58	10.77%
Alternatives	3,697.96	0.18%
Cash	42,564.05	2.02%
Total	2,110,711.43	100.00%

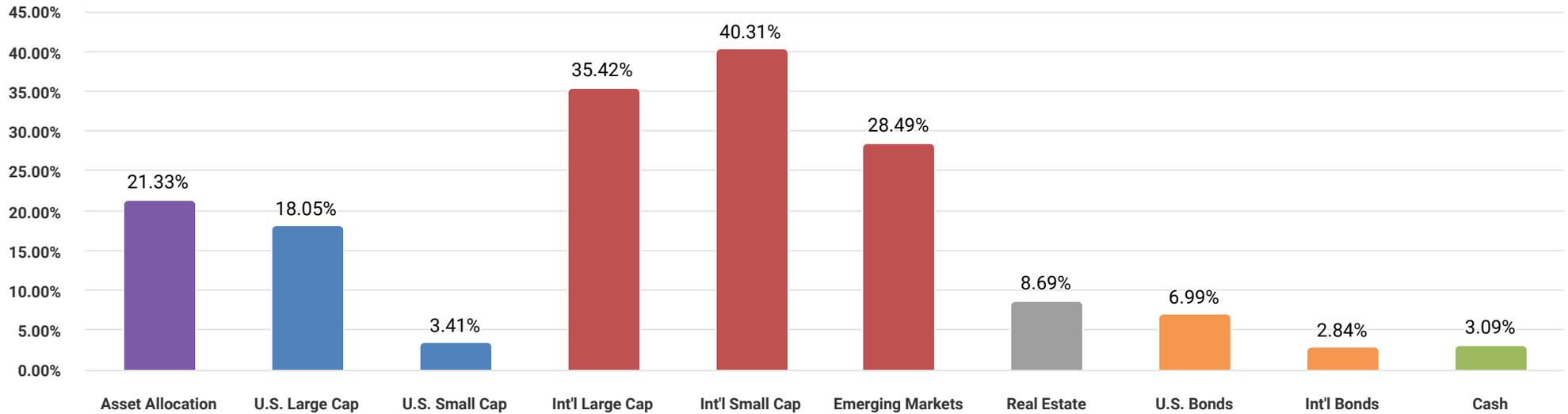
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Annualized Returns by Asset Class

Time Period: 01/01/2025 to 12/31/2025



Individual Investment Performance

	Weight	Beginning Market Value	Total Inflows	Total Outflows	Period Investment Gains/Losses	Ending Market Value	IRR(Cumulative)	IRR
*****	100.00%	1,897,473.57	10,157.06	-70,055.10	279,935.90	2,110,711.43	14.60%	14.60%
Asset Allocation	1.66%	20,583.11	9,815.40	-137.74	4,743.54	35,004.31	21.33%	21.33%
VT Vanguard Total World Stock ETF	1.66%	20,583.11	9,815.40	-137.74	4,743.54	35,004.31	21.33%	21.33%
U.S. Large Cap	23.24%	438,329.41	40,947.89	-67,279.41	78,630.80	490,628.69	18.05%	18.05%
VTI Vanguard Total Stock Market ETF	23.24%	402,487.52	40,947.89	-29,716.73	76,910.01	490,628.69	17.97%	17.97%
U.S. Small Cap	5.46%	104,016.70	11,057.10	-3,591.69	3,814.07	115,296.18	3.41%	3.41%

Value inclusive of Accrued Income.

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Individual Investment Performance - Cont'd

	Weight	Beginning Market Value	Total Inflows	Total Outflows	Period Investment Gains/Losses	Ending Market Value	IRR(Cumulative)	IRR
DFS Dimensional US Small Cap Value ETF	1.57%	22,233.29	11,057.10	-3,591.69	3,545.67	33,244.37	11.84%	11.84%
DES WisdomTree US SmallCap Dividend ETF	3.89%	81,783.41	0.00	0.00	268.40	82,051.81	0.33%	0.33%
Int'l Large Cap	14.00%	255,075.12	0.00	-41,773.06	82,133.40	295,435.46	35.42%	35.42%
VEA Vanguard FTSE Developed Markets ETF	14.00%	255,075.12	0.00	-41,773.06	82,133.40	295,435.46	35.42%	35.42%
Int'l Small Cap	4.38%	74,702.75	396.22	-10,074.08	27,327.30	92,352.19	40.31%	40.31%
DISV Dimensional International Sm Cp Val ETF	1.95%	36,480.61	396.22	-10,074.08	14,313.25	41,116.00	48.32%	48.32%
DLS WisdomTree International SmallCp Div ETF	2.43%	38,222.14	0.00	0.00	13,014.05	51,236.19	34.05%	34.05%
Emerging Markets	5.79%	113,844.95	12,076.68	-33,389.26	29,722.63	122,255.00	28.49%	28.49%
IEMG iShares Core MSCI Emerging Markets ETF	2.24%	56,904.06	0.00	-22,304.54	12,655.26	47,254.78	31.36%	31.36%
VWO Vanguard FTSE Emerging Markets ETF	3.55%	56,940.89	12,076.68	-11,084.72	17,067.37	75,000.22	26.65%	26.65%
Real Estate	5.86%	108,366.50	5,793.08	0.00	9,531.22	123,690.80	8.69%	8.69%
RWO State Street® SPDR® Dow Jones® GlbRE ETF	5.86%	108,366.50	5,793.08	0.00	9,531.22	123,690.80	8.69%	8.69%
U.S. Bonds	27.56%	534,982.67	36,754.61	-26,492.76	36,478.08	581,722.60	6.99%	6.99%
BND Vanguard Total Bond Market ETF	27.56%	534,982.67	36,754.61	-26,492.76	36,478.08	581,722.60	6.99%	6.99%
Int'l Bonds	10.87%	230,945.43	0.00	-8,001.72	6,404.95	229,348.66	2.84%	2.84%

Value inclusive of Accrued Income.

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Individual Investment Performance - Cont'd

	Weight	Beginning Market Value	Total Inflows	Total Outflows	Period Investment Gains/Losses	Ending Market Value	IRR(Cumulative)	IRR
BNDX Vanguard Total International Bond ETF	10.87%	230,945.43	0.00	-8,001.72	6,404.95	229,348.66	2.84%	2.84%
Cash	1.18%	16,626.93	373,612.63	-366,411.93	1,149.91	24,977.54	3.09%	3.09%
CASH SWEEP CASH SWEEP	0.66%	4,422.53	318,612.62	-309,150.20	4.49	13,889.44	0.05%	0.05%
SWVXX Schwab Prime Advantage Money Fund	0.52%	12,204.40	55,000.01	-57,261.73	1,145.42	11,088.10	4.18%	4.18%

Value inclusive of Accrued Income.

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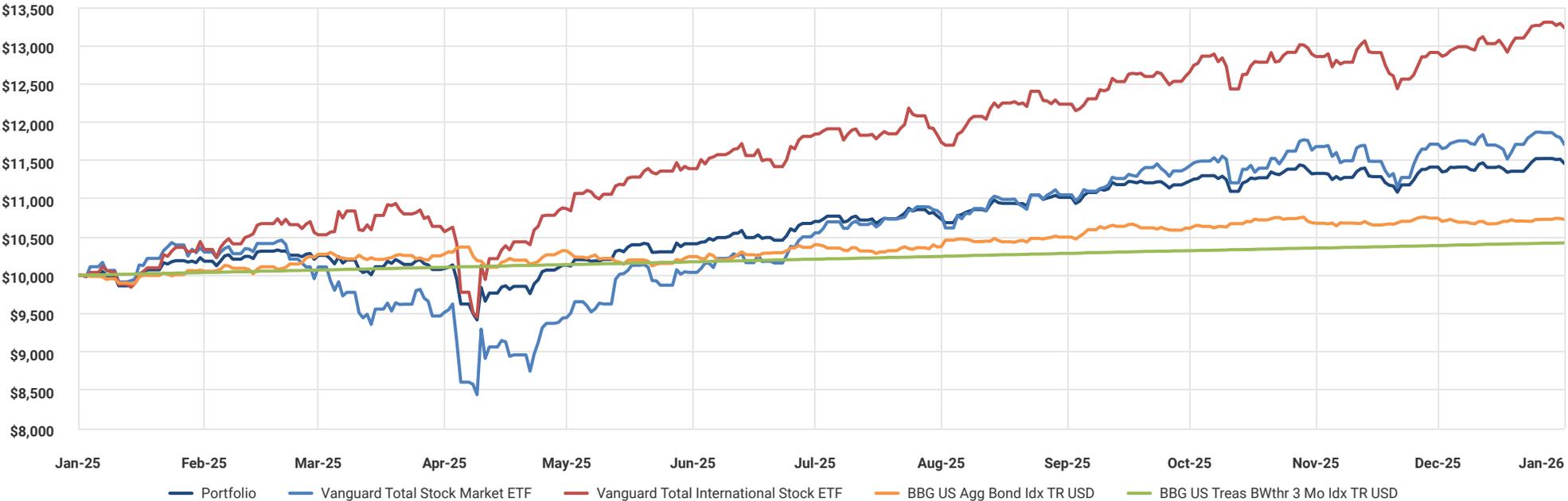
Annualized Performance vs. Benchmarks

	MTD	QTD	YTD	1-Year	3-Year	5-Year	Report Period	Since Inception 02/26/2019
Total	0.41%	2.05%	14.60%	14.60%	11.92%	5.73%	14.60%	6.94%
Vanguard Total Stock Market ETF	-0.03%	2.45%	17.10%	17.10%	22.25%	13.08%	17.10%	14.92%
Vanguard Total International Stock ETF	2.50%	4.57%	32.35%	32.35%	17.24%	8.07%	32.35%	9.01%
BBG US Agg Bond Idx TR USD	-0.15%	1.10%	7.30%	7.30%	4.66%	-0.36%	7.30%	1.86%
BBG US Treas BWthr 3 Mo Idx TR USD	0.35%	0.99%	4.23%	4.23%	4.89%	3.23%	4.23%	2.73%

Value inclusive of Accrued Income.

Cumulative Performance vs. Benchmarks

Time Period: 01/01/2025 to 12/31/2025



The Investment Growth chart displays values based on the return of the initial market value at the start of the reporting period. This chart excludes contributions and withdrawals, so the final value shown may differ from the actual ending market value.

Consolidated Portfolio Summary

***** 01/01/2025 - 12/31/2025



Projected Annual Income (By Tax Type)

	Weight	Market Value	Current Yield	Estimated Annual Income
*****	100.00%	2,110,711.43	2.96%	62,518.09
Tax Deferred	66.35%	1,400,426.17	3.43%	48,174.15
Tax Free	1.67%	35,314.90	1.81%	638.54
Taxable	31.98%	674,970.36	2.04%	13,705.40

Value inclusive of Accrued Income.

Projected Annual Income (By Asset Class)

	Weight	Market Value	Current Yield	Estimated Annual Income
*****	100.00%	2,110,711.43	2.96%	62,518.09
Asset Allocation	1.66%	35,004.31	1.82%	638.54
U.S. Large Cap	23.24%	490,628.69	1.12%	5,497.35
U.S. Small Cap	5.46%	115,296.18	2.53%	2,832.90
Int'l Large Cap	14.00%	295,435.46	3.22%	9,502.93
Int'l Small Cap	4.38%	92,352.19	3.34%	3,087.64
Emerging Markets	5.79%	122,255.00	2.77%	3,388.42
Real Estate	5.86%	123,690.80	3.62%	4,475.62
U.S. Bonds	27.56%	581,722.60	3.86%	22,525.40
Int'l Bonds	10.87%	229,348.66	4.39%	10,124.66
Cash	1.18%	24,977.54	1.78%	444.63

Value inclusive of Accrued Income.

Consolidated Portfolio Summary

***** 01/01/2025 - 12/31/2025



Inflows and Outflows

	Transaction Date	Account Name	Amount
Withdrawal			60,000.00
CASH SWEEP CASH SWEEP	01/31/2025	*****	5,000.00
CASH SWEEP CASH SWEEP	02/28/2025	*****	5,000.00
CASH SWEEP CASH SWEEP	03/31/2025	*****	5,000.00
CASH SWEEP CASH SWEEP	04/30/2025	*****	5,000.00
CASH SWEEP CASH SWEEP	05/30/2025	*****	5,000.00
CASH SWEEP CASH SWEEP	06/30/2025	*****	5,000.00
CASH SWEEP CASH SWEEP	07/31/2025	*****	5,000.00
CASH SWEEP CASH SWEEP	08/29/2025	*****	5,000.00
CASH SWEEP CASH SWEEP	09/30/2025	*****	5,000.00
CASH SWEEP CASH SWEEP	10/31/2025	*****	5,000.00
CASH SWEEP CASH SWEEP	11/28/2025	*****	5,000.00
CASH SWEEP CASH SWEEP	12/31/2025	*****	5,000.00

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