

Qualified 100% Equity Model

Portfolio Date: 12/31/2025

Let our independence ignite yours.™

Investment Objective for the Equity Model

The Equity Model seeks to achieve the highest performance possible over the long-term with minimal concern about short-term volatility.

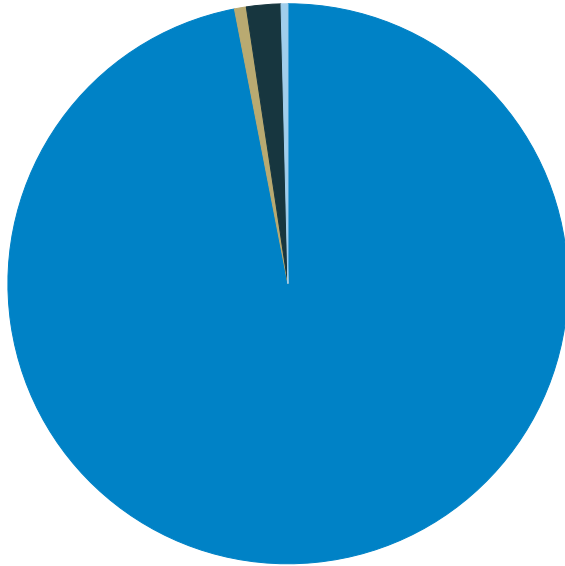
Yield and Expense Ratio

12 Mo Yield	2.24
Expense Ratio	0.08

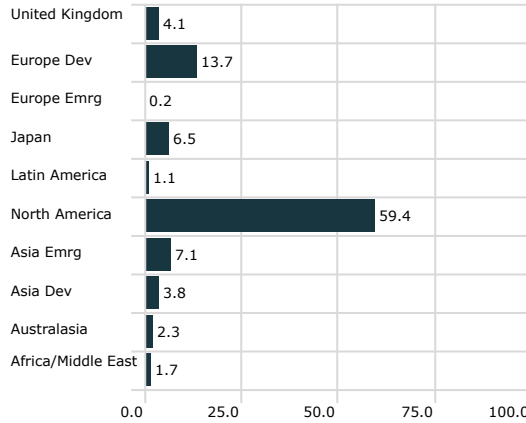
Underlying Investments

Fund/Strategy Name	Morningstar Category	Target %	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Exp. Ratio
Equity	—	93.0	—	—	—	—	—	—	—
iShares Core S&P 500 ETF	US Fund Large Blend	35.0	2.65	17.85	17.85	22.97	14.39	14.78	0.03
iShares Core MSCI EAFE ETF	US Fund Foreign Large Blend	26.0	4.13	31.83	31.83	17.05	8.66	8.29	0.07
Vanguard FTSE Emerging Markets ETF	US Fund Diversified Emerging Mkts	12.0	1.37	24.83	24.83	14.83	4.69	8.16	0.07
Vanguard Mid-Cap ETF	US Fund Mid-Cap Blend	10.0	-0.82	11.68	11.68	14.29	8.61	10.92	0.04
Vanguard Small-Cap ETF	US Fund Small Blend	7.0	1.82	8.83	8.83	13.69	7.35	10.43	0.05
iShares Core US REIT ETF	US Fund Real Estate	3.0	-1.79	2.50	2.50	8.15	6.47	5.57	0.08
Allocation	—	7.0	—	—	—	—	—	—	—
State Street® Multi-Asset Real Ret ETF	US Fund Global Moderate Allocation	7.0	3.93	20.29	20.29	8.13	10.86	7.71	0.50

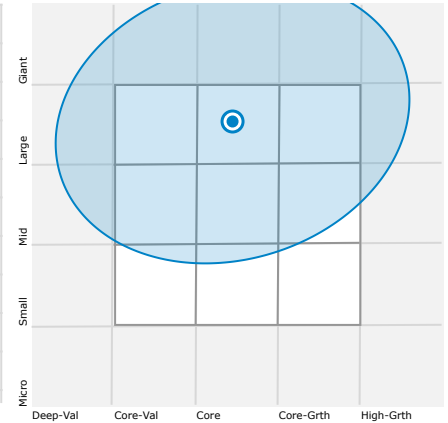
Asset Allocation



Equity Regional Exposure



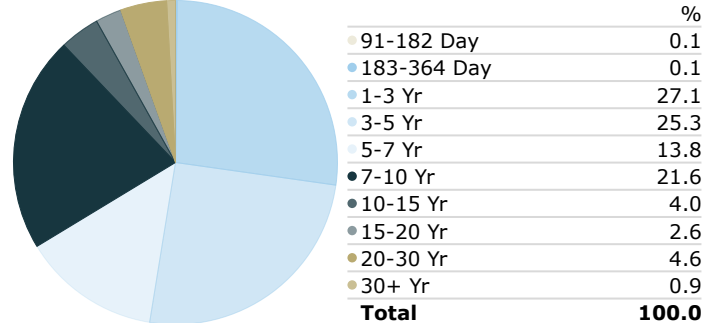
Equity Style Map



Credit Quality

AAA	6.45
AA	75.21
A	8.43
BBB	3.39
BB	6.49
B	0.00
Below B	0.00
Not Rated	0.02

Maturity



Manager performance and other data for mutual funds and ETFs sourced from Morningstar. While Fiduciant Advisors, LLC deems this source to be reliable, we do not represent that the data provided is accurate or complete. All returns represent total returns, are net of fees and annualized for periods greater than one year. All data is current as of the date listed, unless indicated otherwise. The 12 Mo Yield and Expense Ratio for the overall model is calculated based on an asset weighted methodology, using each managers current target weight, 12 month yield and expense ratio, respectively. Past performance does not indicate future performance. The content of this document does not represent a specific investment recommendation.

Qualified Balanced Growth Model

Portfolio Date: 12/31/2025

Let our independence ignite yours.™

Investment Objective for the Balanced Growth Model

The Balanced Growth Model targets long-term growth, with some protection from income to stabilize the portfolio in the event of a serious equity downturn. The allocation seeks the benefits of broad diversification by including both traditional and non-traditional assets classes.

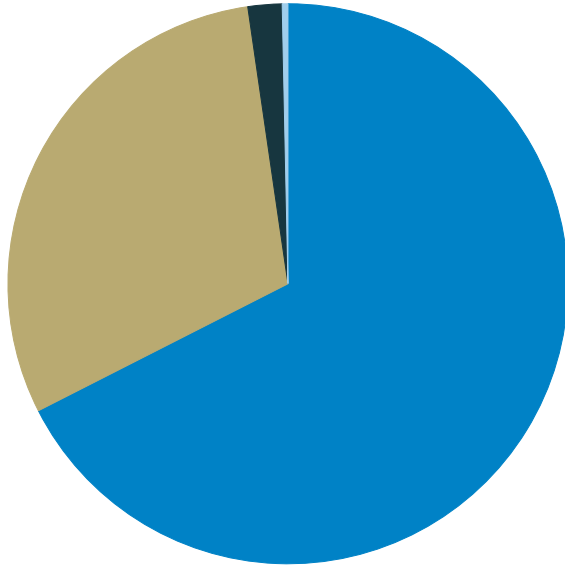
Yield and Expense Ratio

12 Mo Yield	2.90
Expense Ratio	0.10

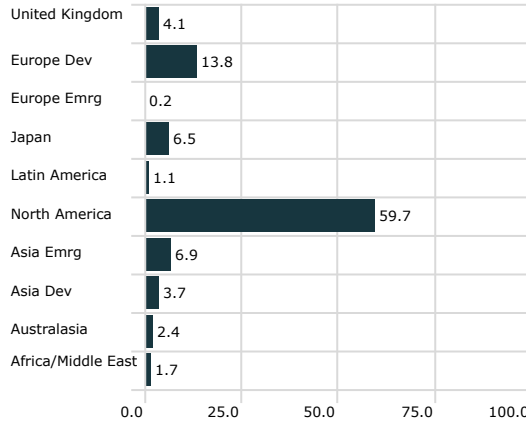
Underlying Investments

Fund/Strategy Name	Morningstar Category	Target %	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Exp. Ratio
Equity	—	64.0	—	—	—	—	—	—	—
iShares Core S&P 500 ETF	US Fund Large Blend	24.0	2.65	17.85	17.85	22.97	14.39	14.78	0.03
iShares Core MSCI EAFE ETF	US Fund Foreign Large Blend	18.0	4.13	31.83	31.83	17.05	8.66	8.29	0.07
Vanguard FTSE Emerging Markets ETF	US Fund Diversified Emerging Mkts	8.0	1.37	24.83	24.83	14.83	4.69	8.16	0.07
Vanguard Mid-Cap ETF	US Fund Mid-Cap Blend	7.0	-0.82	11.68	11.68	14.29	8.61	10.92	0.04
Vanguard Small-Cap ETF	US Fund Small Blend	4.0	1.82	8.83	8.83	13.69	7.35	10.43	0.05
iShares Core US REIT ETF	US Fund Real Estate	3.0	-1.79	2.50	2.50	8.15	6.47	5.57	0.08
Fixed Income	—	30.0	—	—	—	—	—	—	—
iShares Core US Aggregate Bond ETF	US Fund Intermediate Core Bond	8.0	1.00	7.19	7.19	4.69	-0.38	1.97	0.03
Vanguard Total Bond Market ETF	US Fund Intermediate Core Bond	8.0	0.95	7.11	7.11	4.69	-0.40	2.00	0.03
Hartford Total Return Bond ETF	US Fund Intermediate Core-Plus Bond	7.0	0.98	7.40	7.40	5.57	0.01	—	0.29
Schwab US TIPS ETF™	US Fund Inflation-Protected Bond	4.0	-0.03	6.85	6.85	4.20	1.05	3.02	0.03
State Street® SPDR® Blmbg Hi Yld Bd ETF	US Fund High Yield Bond	3.0	1.44	8.67	8.67	9.71	3.82	5.55	0.40
Allocation	—	6.0	—	—	—	—	—	—	—
State Street® Multi-Asset Real Ret ETF	US Fund Global Moderate Allocation	6.0	3.93	20.29	20.29	8.13	10.86	7.71	0.50

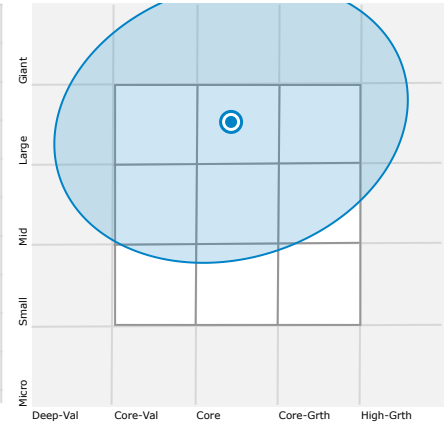
Asset Allocation



Equity Regional Exposure



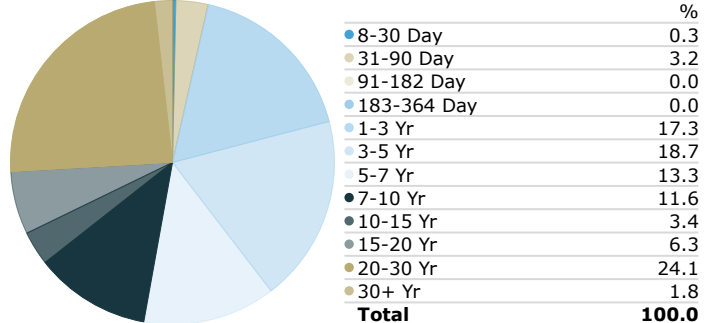
Equity Style Map



Credit Quality

AAA	21.18
AA	49.68
A	8.13
BBB	9.74
BB	6.18
B	3.65
Below B	1.05
Not Rated	0.40

Maturity



Manager performance and other data for mutual funds and ETFs sourced from Morningstar. While Fiduciant Advisors, LLC deems this source to be reliable, we do not represent that the data provided is accurate or complete. All returns represent total returns, are net of fees and annualized for periods greater than one year. All data is current as of the date listed, unless indicated otherwise. The 12 Mo Yield and Expense Ratio for the overall model is calculated based on an asset weighted methodology, using each managers current target weight, 12 month yield and expense ratio, respectively. Past performance does not indicate future performance. The content of this document does not represent a specific investment recommendation.

Qualified Balanced Model

Portfolio Date: 12/31/2025

Let our independence ignite yours.™

Investment Objective for the Balanced Model

The Balanced Model seeks a reasonable balance between income and growth. A secondary goal is to seek a relatively moderate level of volatility.

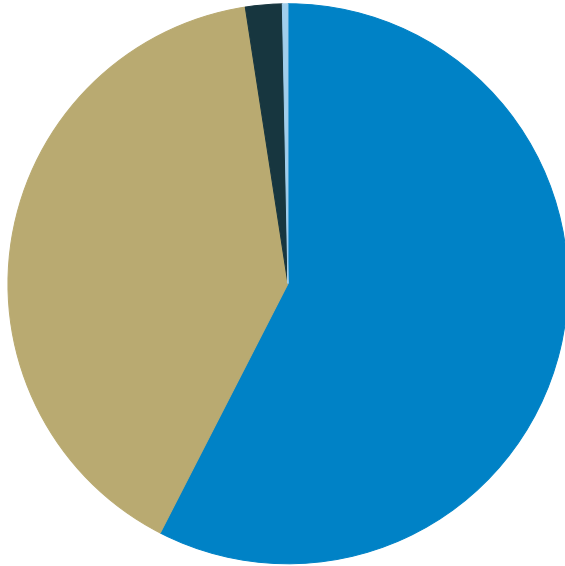
Yield and Expense Ratio

12 Mo Yield	3.11
Expense Ratio	0.11

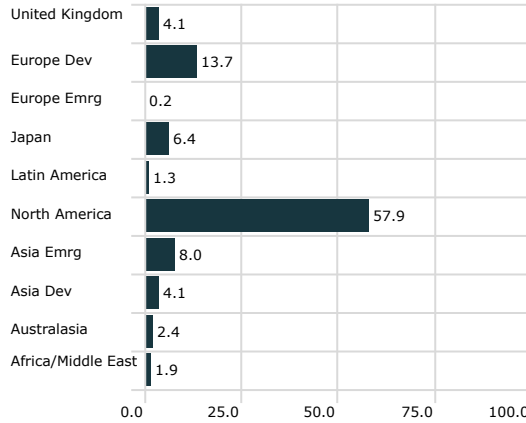
Underlying Investments

Fund/Strategy Name	Morningstar Category	Target %	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Exp. Ratio
Equity	—	54.0	—	—	—	—	—	—	—
iShares Core S&P 500 ETF	US Fund Large Blend	19.0	2.65	17.85	17.85	22.97	14.39	14.78	0.03
iShares Core MSCI EAFE ETF	US Fund Foreign Large Blend	15.0	4.13	31.83	31.83	17.05	8.66	8.29	0.07
Vanguard FTSE Emerging Markets ETF	US Fund Diversified Emerging Mkts	8.0	1.37	24.83	24.83	14.83	4.69	8.16	0.07
Vanguard Mid-Cap ETF	US Fund Mid-Cap Blend	6.0	-0.82	11.68	11.68	14.29	8.61	10.92	0.04
iShares Core US REIT ETF	US Fund Real Estate	3.0	-1.79	2.50	2.50	8.15	6.47	5.57	0.08
Vanguard Small-Cap ETF	US Fund Small Blend	3.0	1.82	8.83	8.83	13.69	7.35	10.43	0.05
Fixed Income	—	40.0	—	—	—	—	—	—	—
iShares Core US Aggregate Bond ETF	US Fund Intermediate Core Bond	11.5	1.00	7.19	7.19	4.69	-0.38	1.97	0.03
Vanguard Total Bond Market ETF	US Fund Intermediate Core Bond	11.5	0.95	7.11	7.11	4.69	-0.40	2.00	0.03
Hartford Total Return Bond ETF	US Fund Intermediate Core-Plus Bond	10.0	0.98	7.40	7.40	5.57	0.01	—	0.29
Schwab US TIPS ETF™	US Fund Inflation-Protected Bond	4.0	-0.03	6.85	6.85	4.20	1.05	3.02	0.03
State Street® SPDR® Blmbg Hi Yld Bd ETF	US Fund High Yield Bond	3.0	1.44	8.67	8.67	9.71	3.82	5.55	0.40
Allocation	—	6.0	—	—	—	—	—	—	—
State Street® Multi-Asset Real Ret ETF	US Fund Global Moderate Allocation	6.0	3.93	20.29	20.29	8.13	10.86	7.71	0.50

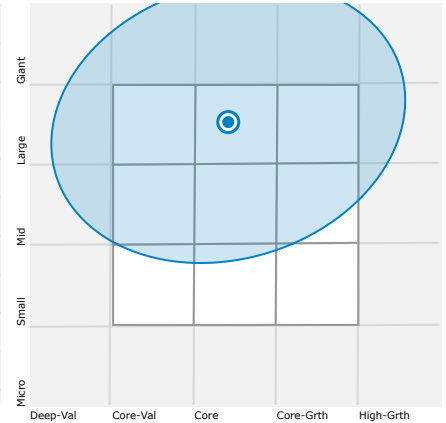
Asset Allocation



Equity Regional Exposure



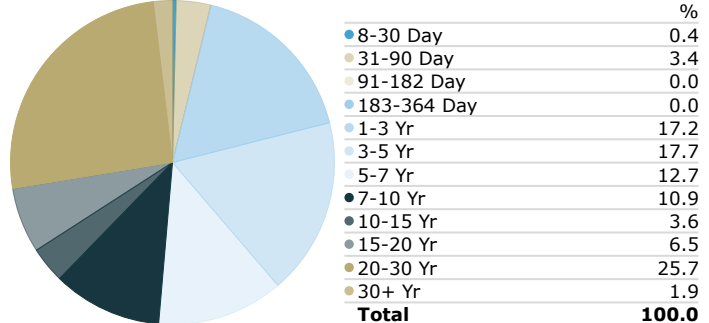
Equity Style Map



Credit Quality

AAA	23.01
AA	48.64
A	8.72
BBB	10.56
BB	5.02
B	2.81
Below B	0.80
Not Rated	0.44

Maturity



Manager performance and other data for mutual funds and ETFs sourced from Morningstar. While Fiduciant Advisors, LLC deems this source to be reliable, we do not represent that the data provided is accurate or complete. All returns represent total returns, are net of fees and annualized for periods greater than one year. All data is current as of the date listed, unless indicated otherwise. The 12 Mo Yield and Expense Ratio for the overall model is calculated based on an asset weighted methodology, using each managers current target weight, 12 month yield and expense ratio, respectively. Past performance does not indicate future performance. The content of this document does not represent a specific investment recommendation.

Qualified Conservative Model

Portfolio Date: 12/31/2025

Let our independence ignite yours.™

Investment Objective for the Conservative Model

The Conservative Model targets moderate growth, with meaningful protection from income to stabilize the portfolio in the event of a serious equity downturn. The allocation seeks the benefits of broad diversification by including both traditional and non-traditional assets classes.

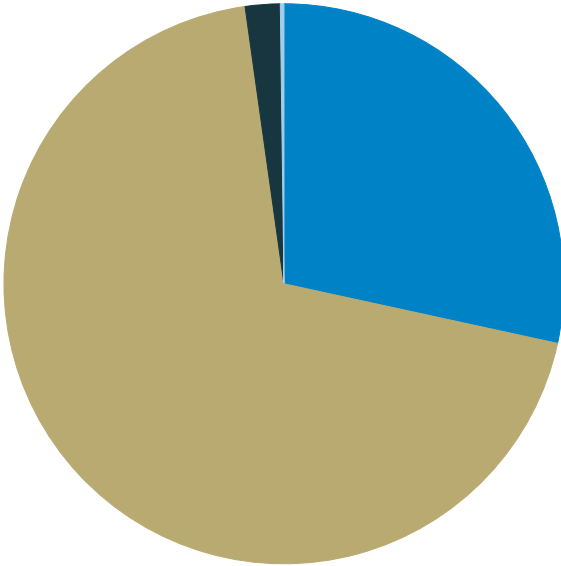
Yield and Expense Ratio

12 Mo Yield	3.73
Expense Ratio	0.12

Underlying Investments

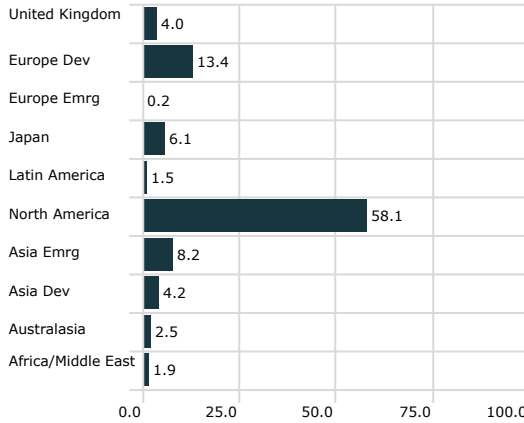
Fund/Strategy Name	Morningstar Category	Target %	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Exp. Ratio
Fixed Income	—	70.0	—	—	—	—	—	—	—
iShares Core US Aggregate Bond ETF	US Fund Intermediate Core Bond	22.0	1.00	7.19	7.19	4.69	-0.38	1.97	0.03
Vanguard Total Bond Market ETF	US Fund Intermediate Core Bond	22.0	0.95	7.11	7.11	4.69	-0.40	2.00	0.03
Hartford Total Return Bond ETF	US Fund Intermediate Core-Plus Bond	17.0	0.98	7.40	7.40	5.57	0.01	—	0.29
State Street® SPDR® Blmbg Hi Yld Bd ETf	US Fund High Yield Bond	5.0	1.44	8.67	8.67	9.71	3.82	5.55	0.40
Schwab US TIPS ETF™	US Fund Inflation-Protected Bond	4.0	-0.03	6.85	6.85	4.20	1.05	3.02	0.03
Equity	—	26.0	—	—	—	—	—	—	—
iShares Core MSCI EAFE ETF	US Fund Foreign Large Blend	7.0	4.13	31.83	31.83	17.05	8.66	8.29	0.07
iShares Core S&P 500 ETF	US Fund Large Blend	6.0	2.65	17.85	17.85	22.97	14.39	14.78	0.03
Vanguard FTSE Emerging Markets ETF	US Fund Diversified Emerging Mkts	4.0	1.37	24.83	24.83	14.83	4.69	8.16	0.07
iShares Core US REIT ETF	US Fund Real Estate	3.0	-1.79	2.50	2.50	8.15	6.47	5.57	0.08
Vanguard Mid-Cap ETF	US Fund Mid-Cap Blend	3.0	-0.82	11.68	11.68	14.29	8.61	10.92	0.04
Vanguard Small-Cap ETF	US Fund Small Blend	3.0	1.82	8.83	8.83	13.69	7.35	10.43	0.05
Allocation	—	4.0	—	—	—	—	—	—	—
State Street® Multi-Asset Real Ret ETF	US Fund Global Moderate Allocation	4.0	3.93	20.29	20.29	8.13	10.86	7.71	0.50

Asset Allocation

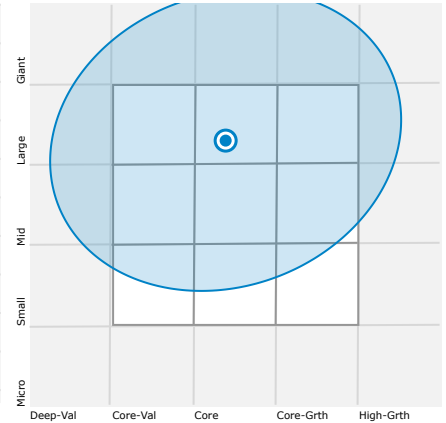


• Stock	28.4
• Bond	69.4
• Cash	2.0
• Other	0.2
Total	100.0

Equity Regional Exposure



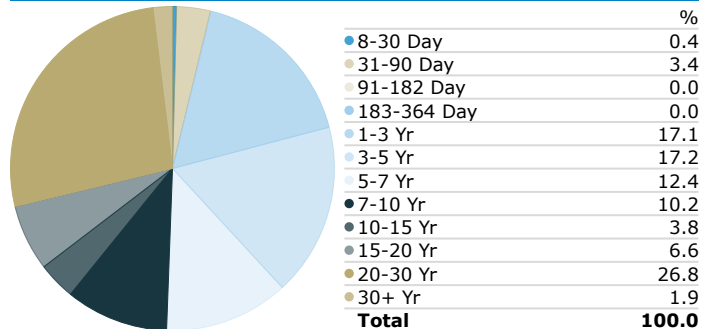
Equity Style Map



Credit Quality

AAA	25.37
AA	45.30
A	9.30
BBB	11.29
BB	4.77
B	2.75
Below B	0.79
Not Rated	0.43

Maturity



Manager performance and other data for mutual funds and ETFs sourced from Morningstar. While Fiduciant Advisors, LLC deems this source to be reliable, we do not represent that the data provided is accurate or complete. All returns represent total returns, are net of fees and annualized for periods greater than one year. All data is current as of the date listed, unless indicated otherwise. The 12 Mo Yield and Expense Ratio for the overall model is calculated based on an asset weighted methodology, using each managers current target weight, 12 month yield and expense ratio, respectively. Past performance does not indicate future performance. The content of this document does not represent a specific investment recommendation.

Qualified Equity Growth Model

Portfolio Date: 12/31/2025

Let our independence ignite yours.™

Investment Objective for the Equity Growth Model

The Equity Growth Model may be suitable for investors with a long term investment horizon who seek very aggressive growth and can withstand wide fluctuations in the market, especially over the short term.

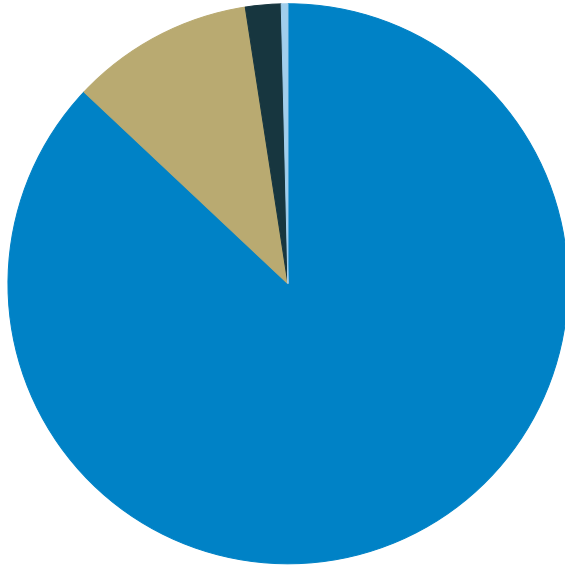
Yield and Expense Ratio

12 Mo Yield	2.45
Expense Ratio	0.09

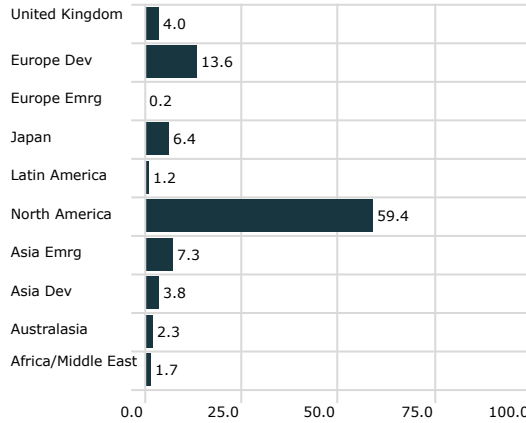
Underlying Investments

Fund/Strategy Name	Morningstar Category	Target %	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Exp. Ratio
Equity	—	83.0	—	—	—	—	—	—	—
iShares Core S&P 500 ETF	US Fund Large Blend	32.0	2.65	17.85	17.85	22.97	14.39	14.78	0.03
iShares Core MSCI EAFE ETF	US Fund Foreign Large Blend	23.0	4.13	31.83	31.83	17.05	8.66	8.29	0.07
Vanguard FTSE Emerging Markets ETF	US Fund Diversified Emerging Mkts	11.0	1.37	24.83	24.83	14.83	4.69	8.16	0.07
Vanguard Mid-Cap ETF	US Fund Mid-Cap Blend	8.0	-0.82	11.68	11.68	14.29	8.61	10.92	0.04
Vanguard Small-Cap ETF	US Fund Small Blend	6.0	1.82	8.83	8.83	13.69	7.35	10.43	0.05
iShares Core US REIT ETF	US Fund Real Estate	3.0	-1.79	2.50	2.50	8.15	6.47	5.57	0.08
Fixed Income	—	10.0	—	—	—	—	—	—	—
Hartford Total Return Bond ETF	US Fund Intermediate Core-Plus Bond	4.0	0.98	7.40	7.40	5.57	0.01	—	0.29
Schwab US TIPS ETF™	US Fund Inflation-Protected Bond	3.0	-0.03	6.85	6.85	4.20	1.05	3.02	0.03
iShares Core US Aggregate Bond ETF	US Fund Intermediate Core Bond	1.5	1.00	7.19	7.19	4.69	-0.38	1.97	0.03
Vanguard Total Bond Market ETF	US Fund Intermediate Core Bond	1.5	0.95	7.11	7.11	4.69	-0.40	2.00	0.03
Allocation	—	7.0	—	—	—	—	—	—	—
State Street® Multi-Asset Real Ret ETF	US Fund Global Moderate Allocation	7.0	3.93	20.29	20.29	8.13	10.86	7.71	0.50

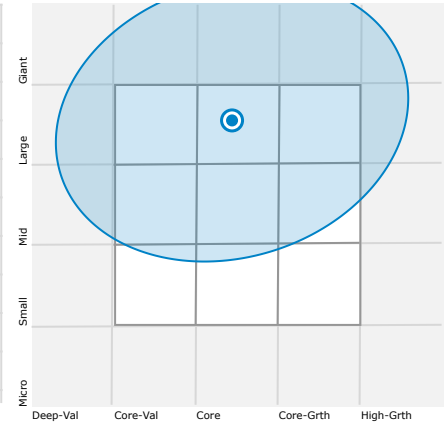
Asset Allocation



Equity Regional Exposure



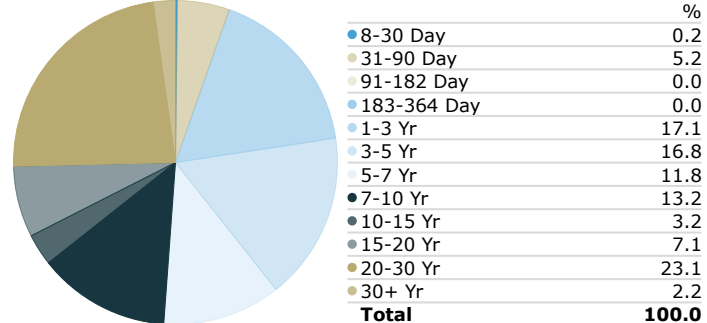
Equity Style Map



Credit Quality

AAA	13.35
AA	67.62
A	6.91
BBB	8.72
BB	2.59
B	0.17
Below B	0.02
Not Rated	0.62

Maturity



Manager performance and other data for mutual funds and ETFs sourced from Morningstar. While Fiduciant Advisors, LLC deems this source to be reliable, we do not represent that the data provided is accurate or complete. All returns represent total returns, are net of fees and annualized for periods greater than one year. All data is current as of the date listed, unless indicated otherwise. The 12 Mo Yield and Expense Ratio for the overall model is calculated based on an asset weighted methodology, using each managers current target weight, 12 month yield and expense ratio, respectively. Past performance does not indicate future performance. The content of this document does not represent a specific investment recommendation.

Qualified Growth Model

Portfolio Date: 12/31/2025

Let our independence ignite yours.™

Investment Objective for the Growth Model

The Growth Model attempts to achieve the highest performance possible over the long-term with very little concern about short-term volatility. Its sole focus is to aggressively satisfy long-term accumulation needs and does not include fixed income instruments.

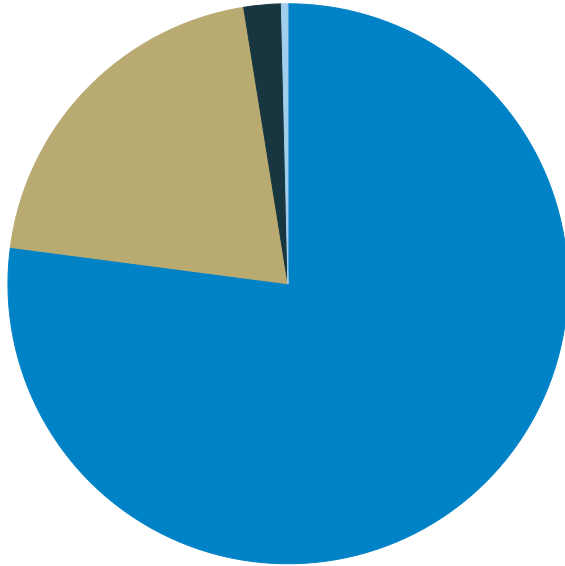
Yield and Expense Ratio

12 Mo Yield	2.63
Expense Ratio	0.09

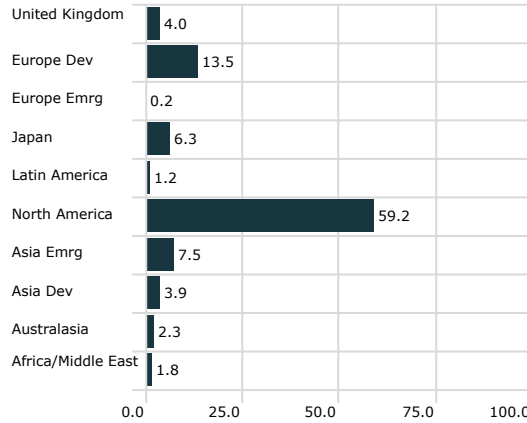
Underlying Investments

Fund/Strategy Name	Morningstar Category	Target %	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Exp. Ratio
Equity	—	73.0	—	—	—	—	—	—	—
iShares Core S&P 500 ETF	US Fund Large Blend	28.0	2.65	17.85	17.85	22.97	14.39	14.78	0.03
iShares Core MSCI EAFE ETF	US Fund Foreign Large Blend	20.0	4.13	31.83	31.83	17.05	8.66	8.29	0.07
Vanguard FTSE Emerging Markets ETF	US Fund Diversified Emerging Mkts	10.0	1.37	24.83	24.83	14.83	4.69	8.16	0.07
Vanguard Mid-Cap ETF	US Fund Mid-Cap Blend	7.0	-0.82	11.68	11.68	14.29	8.61	10.92	0.04
Vanguard Small-Cap ETF	US Fund Small Blend	5.0	1.82	8.83	8.83	13.69	7.35	10.43	0.05
iShares Core US REIT ETF	US Fund Real Estate	3.0	-1.79	2.50	2.50	8.15	6.47	5.57	0.08
Fixed Income	—	20.0	—	—	—	—	—	—	—
iShares Core US Aggregate Bond ETF	US Fund Intermediate Core Bond	6.0	1.00	7.19	7.19	4.69	-0.38	1.97	0.03
Vanguard Total Bond Market ETF	US Fund Intermediate Core Bond	6.0	0.95	7.11	7.11	4.69	-0.40	2.00	0.03
Hartford Total Return Bond ETF	US Fund Intermediate Core-Plus Bond	5.0	0.98	7.40	7.40	5.57	0.01	—	0.29
Schwab US TIPS ETF™	US Fund Inflation-Protected Bond	3.0	-0.03	6.85	6.85	4.20	1.05	3.02	0.03
Allocation	—	7.0	—	—	—	—	—	—	—
State Street® Multi-Asset Real Ret ETF	US Fund Global Moderate Allocation	7.0	3.93	20.29	20.29	8.13	10.86	7.71	0.50

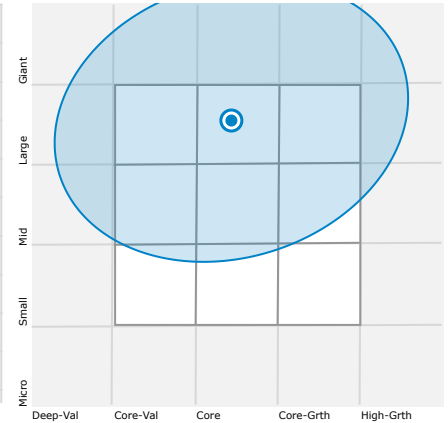
Asset Allocation



Equity Regional Exposure



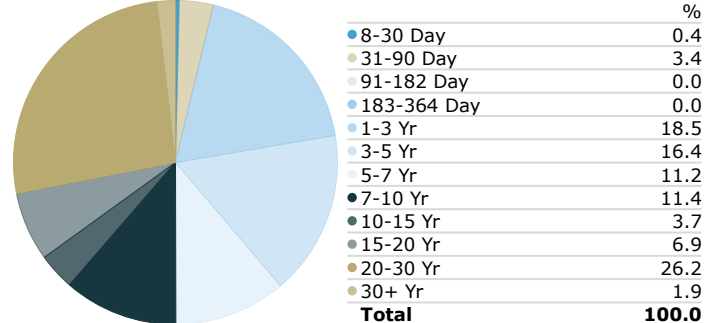
Equity Style Map



Credit Quality

AAA	22.96
AA	55.46
A	8.98
BBB	10.45
BB	1.62
B	0.12
Below B	0.02
Not Rated	0.41

Maturity



Manager performance and other data for mutual funds and ETFs sourced from Morningstar. While Fiduciant Advisors, LLC deems this source to be reliable, we do not represent that the data provided is accurate or complete. All returns represent total returns, are net of fees and annualized for periods greater than one year. All data is current as of the date listed, unless indicated otherwise. The 12 Mo Yield and Expense Ratio for the overall model is calculated based on an asset weighted methodology, using each managers current target weight, 12 month yield and expense ratio, respectively. Past performance does not indicate future performance. The content of this document does not represent a specific investment recommendation.

Qualified Moderate Growth Model

Portfolio Date: 12/31/2025

Let our independence ignite yours.™

Investment Objective for the Moderate Growth Model

An investment portfolio characterized by moderate risk. This objective is for an investor who accepts a fair degree of risk and is looking to exceed long-term inflation by a fair margin (e.g. 3-5% over the long term). The investor understands, and is comfortable with the fact, that short-term volatility is a price to be paid for higher long-te...

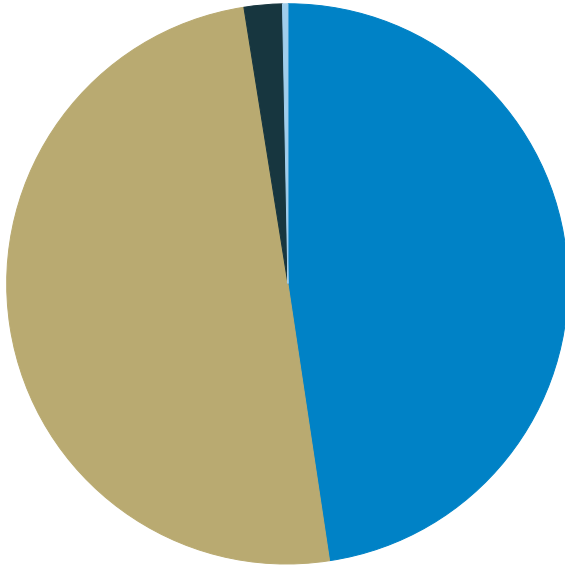
Yield and Expense Ratio

12 Mo Yield	3.30
Expense Ratio	0.11

Underlying Investments

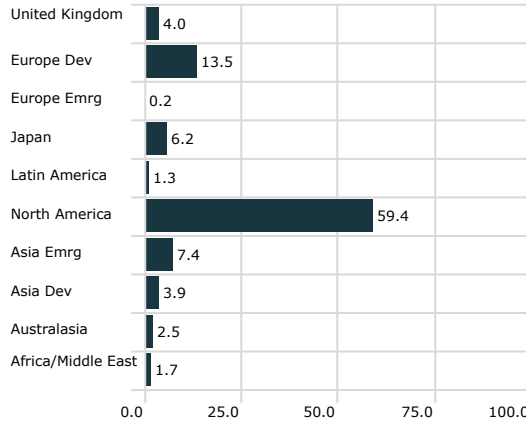
Fund/Strategy Name	Morningstar Category	Target %	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Exp. Ratio
Fixed Income	—	50.0	—	—	—	—	—	—	—
iShares Core US Aggregate Bond ETF	US Fund Intermediate Core Bond	15.0	1.00	7.19	7.19	4.69	-0.38	1.97	0.03
Vanguard Total Bond Market ETF	US Fund Intermediate Core Bond	15.0	0.95	7.11	7.11	4.69	-0.40	2.00	0.03
Hartford Total Return Bond ETF	US Fund Intermediate Core-Plus Bond	13.0	0.98	7.40	7.40	5.57	0.01	—	0.29
Schwab US TIPS ETF™	US Fund Inflation-Protected Bond	4.0	-0.03	6.85	6.85	4.20	1.05	3.02	0.03
State Street® SPDR® Blmbg Hi Yld Bd ETF	US Fund High Yield Bond	3.0	1.44	8.67	8.67	9.71	3.82	5.55	0.40
Equity	—	44.0	—	—	—	—	—	—	—
iShares Core S&P 500 ETF	US Fund Large Blend	15.0	2.65	17.85	17.85	22.97	14.39	14.78	0.03
iShares Core MSCI EAFE ETF	US Fund Foreign Large Blend	12.0	4.13	31.83	31.83	17.05	8.66	8.29	0.07
Vanguard FTSE Emerging Markets ETF	US Fund Diversified Emerging Mkts	6.0	1.37	24.83	24.83	14.83	4.69	8.16	0.07
Vanguard Mid-Cap ETF	US Fund Mid-Cap Blend	5.0	-0.82	11.68	11.68	14.29	8.61	10.92	0.04
iShares Core US REIT ETF	US Fund Real Estate	3.0	-1.79	2.50	2.50	8.15	6.47	5.57	0.08
Vanguard Small-Cap ETF	US Fund Small Blend	3.0	1.82	8.83	8.83	13.69	7.35	10.43	0.05
Allocation	—	6.0	—	—	—	—	—	—	—
State Street® Multi-Asset Real Ret ETF	US Fund Global Moderate Allocation	6.0	3.93	20.29	20.29	8.13	10.86	7.71	0.50

Asset Allocation

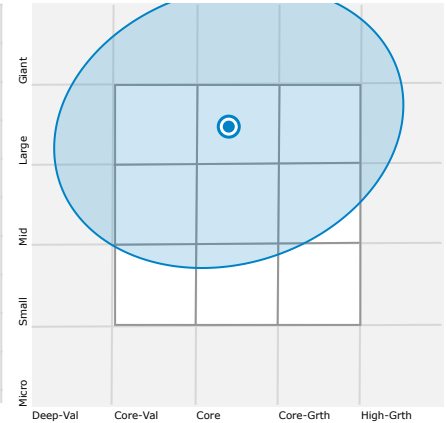


• Stock	47.6
• Bond	49.9
• Cash	2.2
• Other	0.3
Total	100.0

Equity Regional Exposure



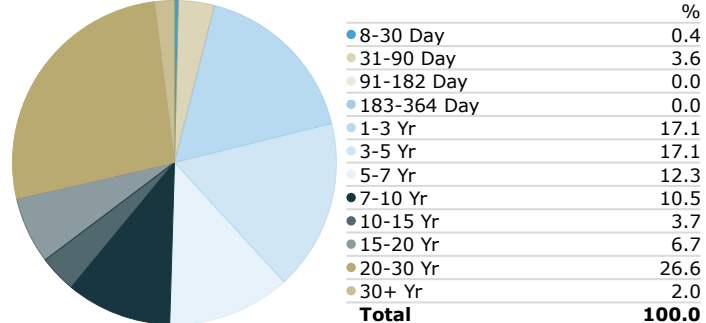
Equity Style Map



Credit Quality

AAA	24.14
AA	48.00
A	9.08
BBB	11.06
BB	4.31
B	2.30
Below B	0.65
Not Rated	0.46

Maturity



Manager performance and other data for mutual funds and ETFs sourced from Morningstar. While Fiducient Advisors, LLC deems this source to be reliable, we do not represent that the data provided is accurate or complete. All returns represent total returns, are net of fees and annualized for periods greater than one year. All data is current as of the date listed, unless indicated otherwise. The 12 Mo Yield and Expense Ratio for the overall model is calculated based on an asset weighted methodology, using each managers current target weight, 12 month yield and expense ratio, respectively. Past performance does not indicate future performance. The content of this document does not represent a specific investment recommendation.

Qualified Moderate Model

Portfolio Date: 12/31/2025

Let our independence ignite yours.™

Investment Objective for the Moderate Model

The Moderate Model targets long-term growth, with some protection from income to stabilize the portfolio in the event of a serious equity downturn. It seeks the benefits of broad diversification by including both traditional and nontraditional assets classes

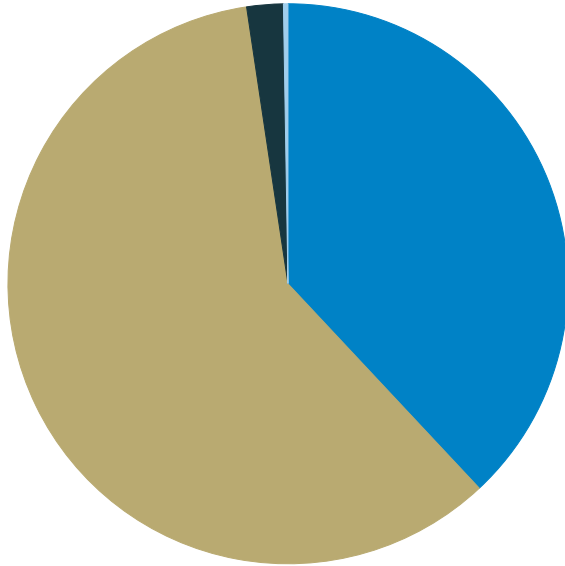
Yield and Expense Ratio

12 Mo Yield	3.52
Expense Ratio	0.12

Underlying Investments

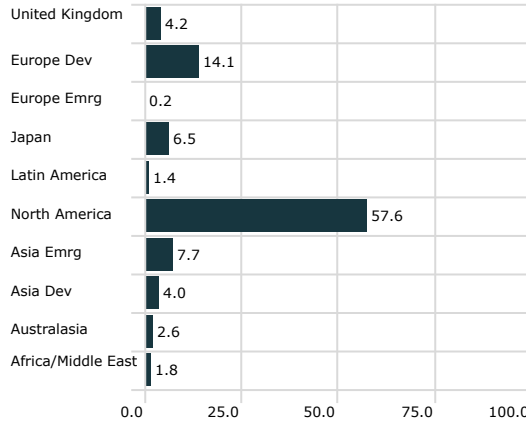
Fund/Strategy Name	Morningstar Category	Target %	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Exp. Ratio
Fixed Income	—	60.0	—	—	—	—	—	—	—
iShares Core US Aggregate Bond ETF	US Fund Intermediate Core Bond	18.5	1.00	7.19	7.19	4.69	-0.38	1.97	0.03
Vanguard Total Bond Market ETF	US Fund Intermediate Core Bond	18.5	0.95	7.11	7.11	4.69	-0.40	2.00	0.03
Hartford Total Return Bond ETF	US Fund Intermediate Core-Plus Bond	15.0	0.98	7.40	7.40	5.57	0.01	—	0.29
Schwab US TIPS ETF™	US Fund Inflation-Protected Bond	4.0	-0.03	6.85	6.85	4.20	1.05	3.02	0.03
State Street® SPDR® Blmbg Hi Yld Bd ETF	US Fund High Yield Bond	4.0	1.44	8.67	8.67	9.71	3.82	5.55	0.40
Equity	—	35.0	—	—	—	—	—	—	—
iShares Core S&P 500 ETF	US Fund Large Blend	11.0	2.65	17.85	17.85	22.97	14.39	14.78	0.03
iShares Core MSCI EAFE ETF	US Fund Foreign Large Blend	10.0	4.13	31.83	31.83	17.05	8.66	8.29	0.07
Vanguard FTSE Emerging Markets ETF	US Fund Diversified Emerging Mkts	5.0	1.37	24.83	24.83	14.83	4.69	8.16	0.07
iShares Core US REIT ETF	US Fund Real Estate	3.0	-1.79	2.50	2.50	8.15	6.47	5.57	0.08
Vanguard Mid-Cap ETF	US Fund Mid-Cap Blend	3.0	-0.82	11.68	11.68	14.29	8.61	10.92	0.04
Vanguard Small-Cap ETF	US Fund Small Blend	3.0	1.82	8.83	8.83	13.69	7.35	10.43	0.05
Allocation	—	5.0	—	—	—	—	—	—	—
State Street® Multi-Asset Real Ret ETF	US Fund Global Moderate Allocation	5.0	3.93	20.29	20.29	8.13	10.86	7.71	0.50

Asset Allocation

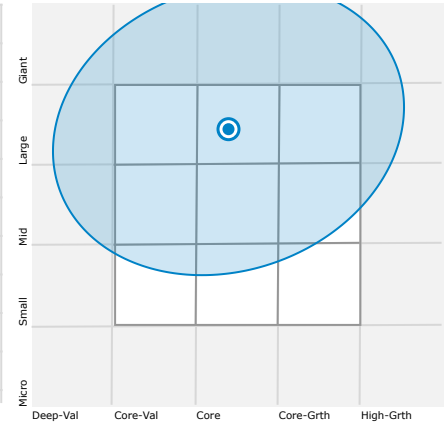


• Stock	38.0
• Bond	59.6
• Cash	2.1
• Other	0.3
Total	100.0

Equity Regional Exposure



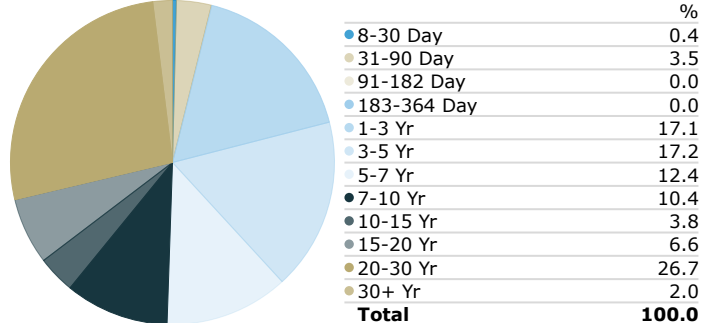
Equity Style Map



Credit Quality

AAA	24.85
AA	46.44
A	9.21
BBB	11.19
BB	4.58
B	2.56
Below B	0.73
Not Rated	0.44

Maturity



Manager performance and other data for mutual funds and ETFs sourced from Morningstar. While Fiducient Advisors, LLC deems this source to be reliable, we do not represent that the data provided is accurate or complete. All returns represent total returns, are net of fees and annualized for periods greater than one year. All data is current as of the date listed, unless indicated otherwise. The 12 Mo Yield and Expense Ratio for the overall model is calculated based on an asset weighted methodology, using each managers current target weight, 12 month yield and expense ratio, respectively. Past performance does not indicate future performance. The content of this document does not represent a specific investment recommendation.

Taxable 100% Equity Model

Portfolio Date: 12/31/2025

Let our independence ignite yours.™

Investment Objective for the Equity Model

The Equity Model seeks to achieve the highest performance possible over the long-term with minimal concern about short-term volatility.

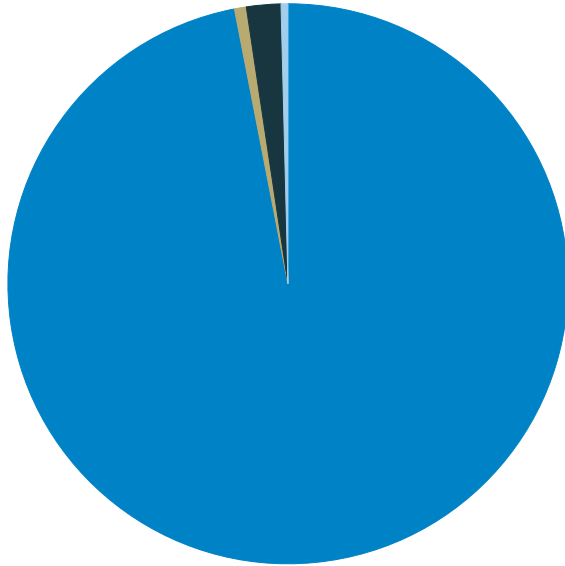
Yield and Expense Ratio

12 Mo Yield	2.24
Expense Ratio	0.08

Underlying Investments

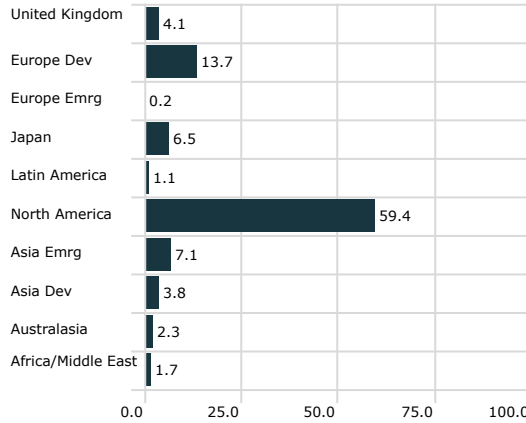
Fund/Strategy Name	Morningstar Category	Target %	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Exp. Ratio
Equity	—	93.0	—	—	—	—	—	—	—
iShares Core S&P 500 ETF	US Fund Large Blend	35.0	2.65	17.85	17.85	22.97	14.39	14.78	0.03
iShares Core MSCI EAFE ETF	US Fund Foreign Large Blend	26.0	4.13	31.83	31.83	17.05	8.66	8.29	0.07
Vanguard FTSE Emerging Markets ETF	US Fund Diversified Emerging Mkts	12.0	1.37	24.83	24.83	14.83	4.69	8.16	0.07
Vanguard Mid-Cap ETF	US Fund Mid-Cap Blend	10.0	-0.82	11.68	11.68	14.29	8.61	10.92	0.04
Vanguard Small-Cap ETF	US Fund Small Blend	7.0	1.82	8.83	8.83	13.69	7.35	10.43	0.05
iShares Core US REIT ETF	US Fund Real Estate	3.0	-1.79	2.50	2.50	8.15	6.47	5.57	0.08
Allocation	—	7.0	—	—	—	—	—	—	—
State Street® Multi-Asset Real Ret ETF	US Fund Global Moderate Allocation	7.0	3.93	20.29	20.29	8.13	10.86	7.71	0.50

Asset Allocation

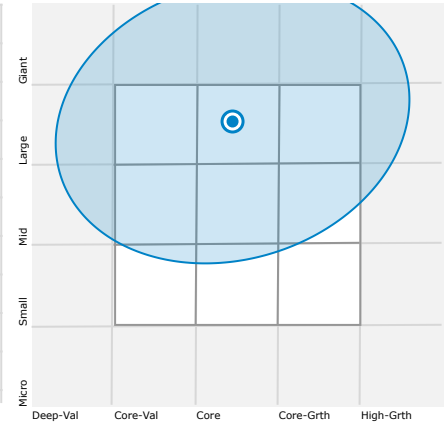


Asset Class	%
Stock	96.9
Bond	0.7
Cash	2.0
Other	0.4
Total	100.0

Equity Regional Exposure



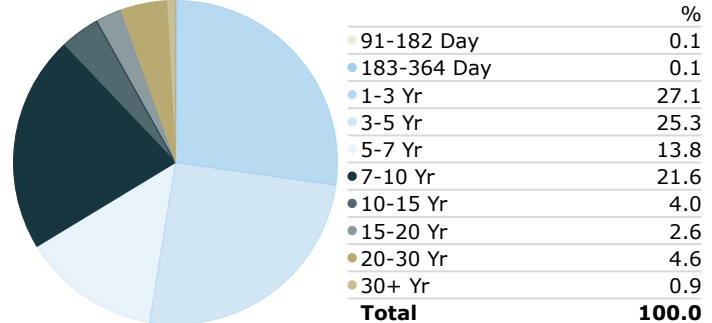
Equity Style Map



Credit Quality

Credit Quality	%
AAA	6.45
AA	75.21
A	8.43
BBB	3.39
BB	6.49
B	0.00
Below B	0.00
Not Rated	0.02

Maturity



Manager performance and other data for mutual funds and ETFs sourced from Morningstar. While Fiduciant Advisors, LLC deems this source to be reliable, we do not represent that the data provided is accurate or complete. All returns represent total returns, are net of fees and annualized for periods greater than one year. All data is current as of the date listed, unless indicated otherwise. The 12 Mo Yield and Expense Ratio for the overall model is calculated based on an asset weighted methodology, using each managers current target weight, 12 month yield and expense ratio, respectively. Past performance does not indicate future performance. The content of this document does not represent a specific investment recommendation.

Taxable Balanced Growth Model

Portfolio Date: 12/31/2025

Let our independence ignite yours.™

Investment Objective for the Balanced Growth Model

The Balanced Growth Model targets long-term growth, with some protection from income to stabilize the portfolio in the event of a serious equity downturn. The allocation seeks the benefits of broad diversification by including both traditional and non-traditional assets classes.

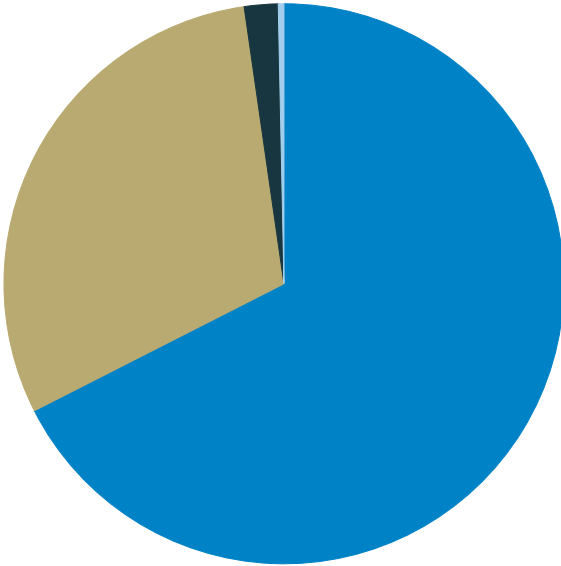
Yield and Expense Ratio

12 Mo Yield	2.73
Expense Ratio	0.10

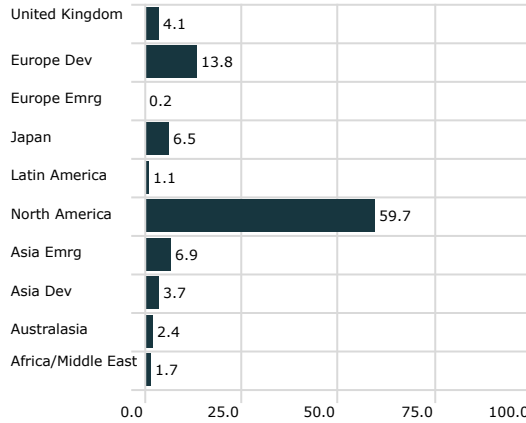
Underlying Investments

Fund/Strategy Name	Morningstar Category	Target %	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Exp. Ratio
Equity	—	64.0	—	—	—	—	—	—	—
iShares Core S&P 500 ETF	US Fund Large Blend	24.0	2.65	17.85	17.85	22.97	14.39	14.78	0.03
iShares Core MSCI EAFE ETF	US Fund Foreign Large Blend	18.0	4.13	31.83	31.83	17.05	8.66	8.29	0.07
Vanguard FTSE Emerging Markets ETF	US Fund Diversified Emerging Mkts	8.0	1.37	24.83	24.83	14.83	4.69	8.16	0.07
Vanguard Mid-Cap ETF	US Fund Mid-Cap Blend	7.0	-0.82	11.68	11.68	14.29	8.61	10.92	0.04
Vanguard Small-Cap ETF	US Fund Small Blend	4.0	1.82	8.83	8.83	13.69	7.35	10.43	0.05
iShares Core US REIT ETF	US Fund Real Estate	3.0	-1.79	2.50	2.50	8.15	6.47	5.57	0.08
Fixed Income	—	30.0	—	—	—	—	—	—	—
iShares National Muni Bond ETF	US Fund Muni National Intern	8.0	1.55	3.69	3.69	3.54	0.78	2.13	0.05
Vanguard Tax-Exempt Bond ETF	US Fund Muni National Intern	8.0	1.54	3.72	3.72	3.74	0.79	2.24	0.03
Hartford Total Return Bond ETF	US Fund Intermediate Core-Plus Bond	7.0	0.98	7.40	7.40	5.57	0.01	—	0.29
Schwab US TIPS ETF™	US Fund Inflation-Protected Bond	4.0	-0.03	6.85	6.85	4.20	1.05	3.02	0.03
Stt Strt® SPDR® Nuveen ICE HY Muncpl	EUS Fund High Yield Muni	3.0	1.63	2.09	2.09	4.99	0.67	2.61	0.35
Allocation	—	6.0	—	—	—	—	—	—	—
State Street® Multi-Asset Real Ret ETF	US Fund Global Moderate Allocation	6.0	3.93	20.29	20.29	8.13	10.86	7.71	0.50

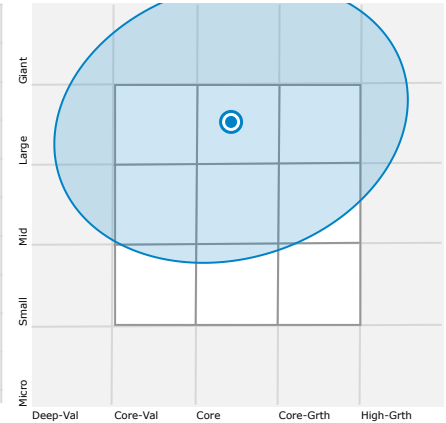
Asset Allocation



Equity Regional Exposure



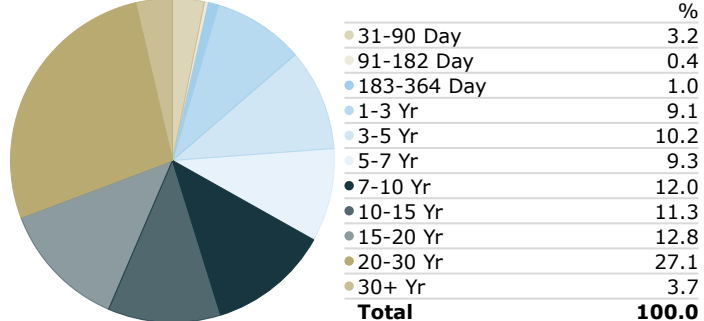
Equity Style Map



Credit Quality

AAA	12.79
AA	60.95
A	11.70
BBB	6.25
BB	3.02
B	0.35
Below B	0.13
Not Rated	4.81

Maturity



Manager performance and other data for mutual funds and ETFs sourced from Morningstar. While Fiduciant Advisors, LLC deems this source to be reliable, we do not represent that the data provided is accurate or complete. All returns represent total returns, are net of fees and annualized for periods greater than one year. All data is current as of the date listed, unless indicated otherwise. The 12 Mo Yield and Expense Ratio for the overall model is calculated based on an asset weighted methodology, using each managers current target weight, 12 month yield and expense ratio, respectively. Past performance does not indicate future performance. The content of this document does not represent a specific investment recommendation.

Taxable Balanced Model

Portfolio Date: 12/31/2025

Let our independence ignite yours.™

Investment Objective for the Balanced Model

The Balanced Model seeks a reasonable balance between income and growth. A secondary goal is to seek a relatively moderate level of volatility.

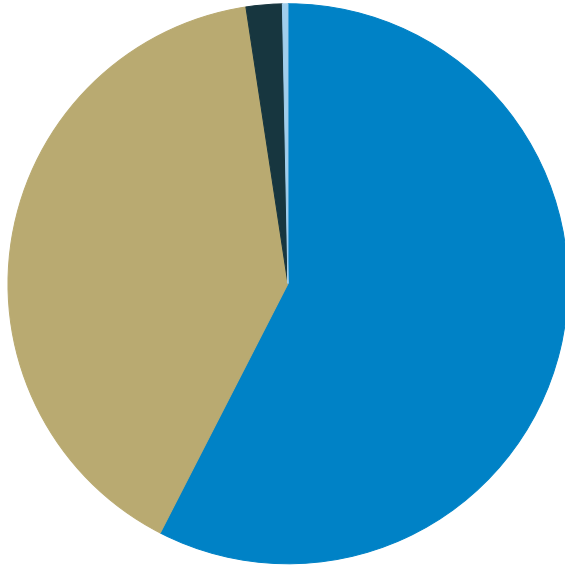
Yield and Expense Ratio

12 Mo Yield	2.90
Expense Ratio	0.11

Underlying Investments

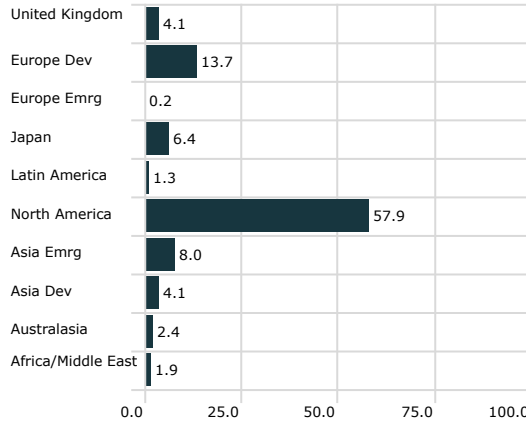
Fund/Strategy Name	Morningstar Category	Target %	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Exp. Ratio
Equity	—	54.0	—	—	—	—	—	—	—
iShares Core S&P 500 ETF	US Fund Large Blend	19.0	2.65	17.85	17.85	22.97	14.39	14.78	0.03
iShares Core MSCI EAFE ETF	US Fund Foreign Large Blend	15.0	4.13	31.83	31.83	17.05	8.66	8.29	0.07
Vanguard FTSE Emerging Markets ETF	US Fund Diversified Emerging Mkts	8.0	1.37	24.83	24.83	14.83	4.69	8.16	0.07
Vanguard Mid-Cap ETF	US Fund Mid-Cap Blend	6.0	-0.82	11.68	11.68	14.29	8.61	10.92	0.04
iShares Core US REIT ETF	US Fund Real Estate	3.0	-1.79	2.50	2.50	8.15	6.47	5.57	0.08
Vanguard Small-Cap ETF	US Fund Small Blend	3.0	1.82	8.83	8.83	13.69	7.35	10.43	0.05
Fixed Income	—	40.0	—	—	—	—	—	—	—
iShares National Muni Bond ETF	US Fund Muni National Intern	11.5	1.55	3.69	3.69	3.54	0.78	2.13	0.05
Vanguard Tax-Exempt Bond ETF	US Fund Muni National Intern	11.5	1.54	3.72	3.72	3.74	0.79	2.24	0.03
Hartford Total Return Bond ETF	US Fund Intermediate Core-Plus Bond	10.0	0.98	7.40	7.40	5.57	0.01	—	0.29
Schwab US TIPS ETF™	US Fund Inflation-Protected Bond	4.0	-0.03	6.85	6.85	4.20	1.05	3.02	0.03
Stt Strt® SPDR® Nuveen ICE HY Muncpl	EUS Fund High Yield Muni	3.0	1.63	2.09	2.09	4.99	0.67	2.61	0.35
Allocation	—	6.0	—	—	—	—	—	—	—
State Street® Multi-Asset Real Ret ETF	US Fund Global Moderate Allocation	6.0	3.93	20.29	20.29	8.13	10.86	7.71	0.50

Asset Allocation

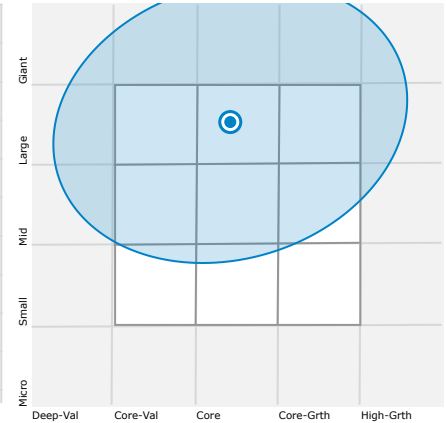


• Stock	57.5
• Bond	40.1
• Cash	2.1
• Other	0.3
Total	100.0

Equity Regional Exposure



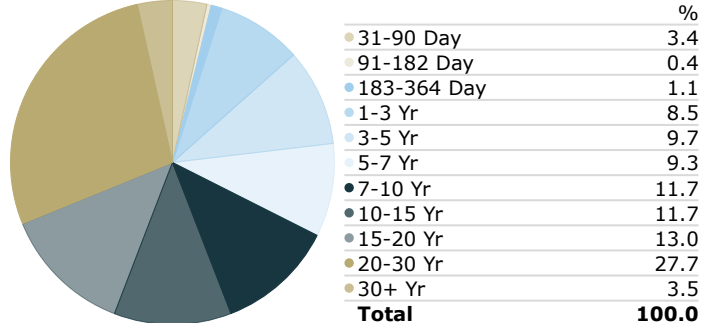
Equity Style Map



Credit Quality

AAA	13.81
AA	60.94
A	12.27
BBB	6.09
BB	2.62
B	0.30
Below B	0.11
Not Rated	3.86

Maturity



Manager performance and other data for mutual funds and ETFs sourced from Morningstar. While Fiducient Advisors, LLC deems this source to be reliable, we do not represent that the data provided is accurate or complete. All returns represent total returns, are net of fees and annualized for periods greater than one year. All data is current as of the date listed, unless indicated otherwise. The 12 Mo Yield and Expense Ratio for the overall model is calculated based on an asset weighted methodology, using each managers current target weight, 12 month yield and expense ratio, respectively. Past performance does not indicate future performance. The content of this document does not represent a specific investment recommendation.

Taxable Conservative Model

Portfolio Date: 12/31/2025

Let our independence ignite yours.™

Investment Objective for the Conservative Model

The Conservative Model targets moderate growth, with meaningful protection from income to stabilize the portfolio in the event of a serious equity downturn. The allocation seeks the benefits of broad diversification by including both traditional and non-traditional assets classes.

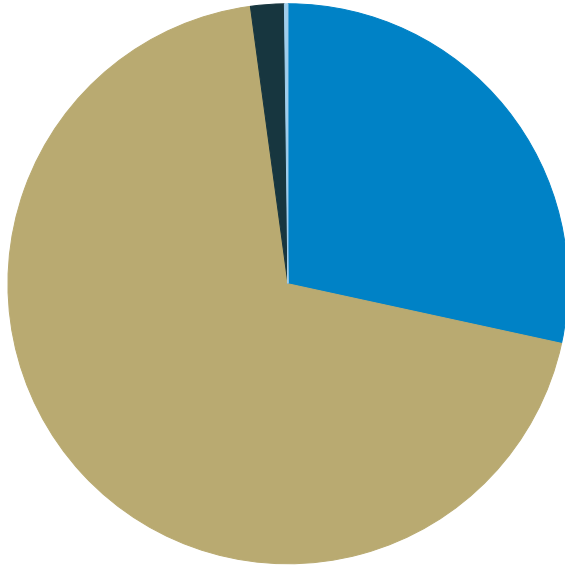
Yield and Expense Ratio

12 Mo Yield	3.34
Expense Ratio	0.12

Underlying Investments

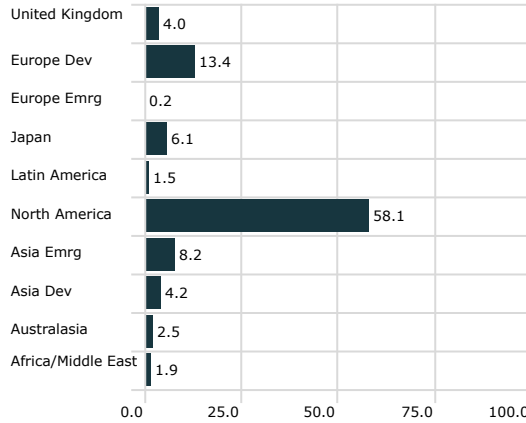
Fund/Strategy Name	Morningstar Category	Target %	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Exp. Ratio
Fixed Income	—	70.0	—	—	—	—	—	—	—
iShares National Muni Bond ETF	US Fund Muni National Interm	22.0	1.55	3.69	3.69	3.54	0.78	2.13	0.05
Vanguard Tax-Exempt Bond ETF	US Fund Muni National Interm	22.0	1.54	3.72	3.72	3.74	0.79	2.24	0.03
Hartford Total Return Bond ETF	US Fund Intermediate Core-Plus Bond	17.0	0.98	7.40	7.40	5.57	0.01	—	0.29
Stt Strt® SPDR® Nuveen ICE HY Muncpl	EUS Fund High Yield Muni	5.0	1.63	2.09	2.09	4.99	0.67	2.61	0.35
Schwab US TIPS ETF™	US Fund Inflation-Protected Bond	4.0	-0.03	6.85	6.85	4.20	1.05	3.02	0.03
Equity	—	26.0	—	—	—	—	—	—	—
iShares Core MSCI EAFE ETF	US Fund Foreign Large Blend	7.0	4.13	31.83	31.83	17.05	8.66	8.29	0.07
iShares Core S&P 500 ETF	US Fund Large Blend	6.0	2.65	17.85	17.85	22.97	14.39	14.78	0.03
Vanguard FTSE Emerging Markets ETF	US Fund Diversified Emerging Mkts	4.0	1.37	24.83	24.83	14.83	4.69	8.16	0.07
iShares Core US REIT ETF	US Fund Real Estate	3.0	-1.79	2.50	2.50	8.15	6.47	5.57	0.08
Vanguard Mid-Cap ETF	US Fund Mid-Cap Blend	3.0	-0.82	11.68	11.68	14.29	8.61	10.92	0.04
Vanguard Small-Cap ETF	US Fund Small Blend	3.0	1.82	8.83	8.83	13.69	7.35	10.43	0.05
Allocation	—	4.0	—	—	—	—	—	—	—
State Street® Multi-Asset Real Ret ETF	US Fund Global Moderate Allocation	4.0	3.93	20.29	20.29	8.13	10.86	7.71	0.50

Asset Allocation

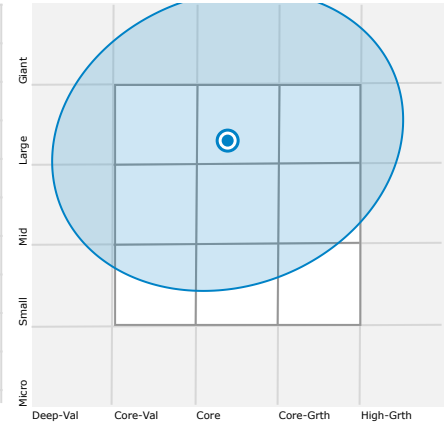


• Stock	28.4
• Bond	69.4
• Cash	1.9
• Other	0.2
Total	100.0

Equity Regional Exposure



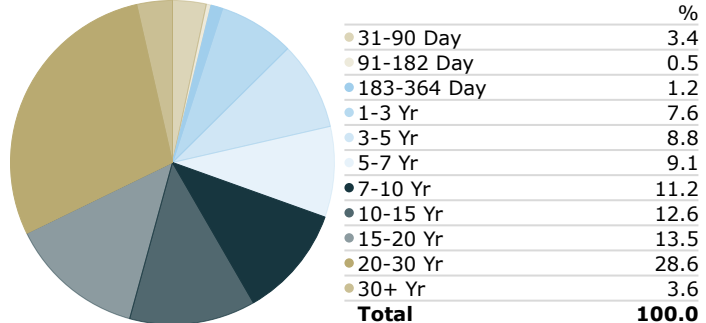
Equity Style Map



Credit Quality

AAA	15.03
AA	59.11
A	13.17
BBB	6.05
BB	2.42
B	0.30
Below B	0.10
Not Rated	3.81

Maturity



Manager performance and other data for mutual funds and ETFs sourced from Morningstar. While Fiducient Advisors, LLC deems this source to be reliable, we do not represent that the data provided is accurate or complete. All returns represent total returns, are net of fees and annualized for periods greater than one year. All data is current as of the date listed, unless indicated otherwise. The 12 Mo Yield and Expense Ratio for the overall model is calculated based on an asset weighted methodology, using each managers current target weight, 12 month yield and expense ratio, respectively. Past performance does not indicate future performance. The content of this document does not represent a specific investment recommendation.

Taxable Equity Growth Model

Portfolio Date: 12/31/2025

Let our independence ignite yours.™

Investment Objective for the Equity Growth Model

The Equity Growth Model may be suitable for investors with a long term investment horizon who seek very aggressive growth and can withstand wide fluctuations in the market, especially over the short term.

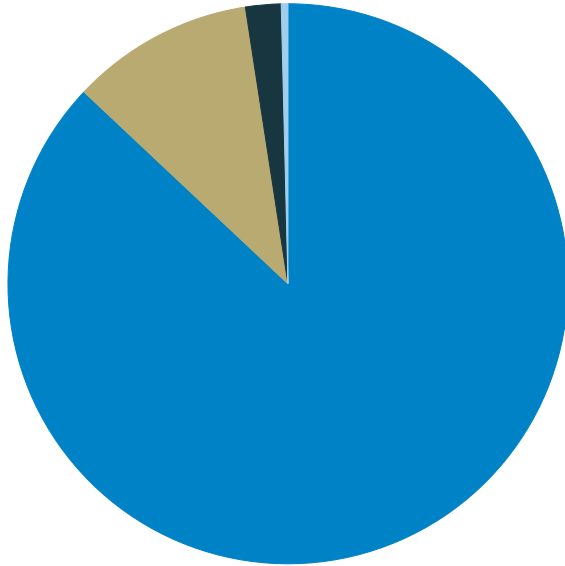
Yield and Expense Ratio

12 Mo Yield	2.43
Expense Ratio	0.09

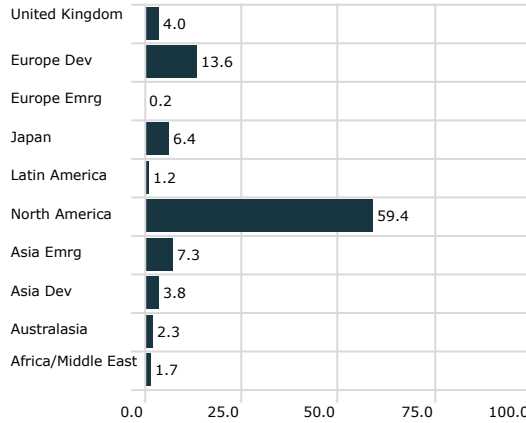
Underlying Investments

Fund/Strategy Name	Morningstar Category	Target %	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Exp. Ratio
Equity	—	83.0	—	—	—	—	—	—	—
iShares Core S&P 500 ETF	US Fund Large Blend	32.0	2.65	17.85	17.85	22.97	14.39	14.78	0.03
iShares Core MSCI EAFE ETF	US Fund Foreign Large Blend	23.0	4.13	31.83	31.83	17.05	8.66	8.29	0.07
Vanguard FTSE Emerging Markets ETF	US Fund Diversified Emerging Mkts	11.0	1.37	24.83	24.83	14.83	4.69	8.16	0.07
Vanguard Mid-Cap ETF	US Fund Mid-Cap Blend	8.0	-0.82	11.68	11.68	14.29	8.61	10.92	0.04
Vanguard Small-Cap ETF	US Fund Small Blend	6.0	1.82	8.83	8.83	13.69	7.35	10.43	0.05
iShares Core US REIT ETF	US Fund Real Estate	3.0	-1.79	2.50	2.50	8.15	6.47	5.57	0.08
Fixed Income	—	10.0	—	—	—	—	—	—	—
Hartford Total Return Bond ETF	US Fund Intermediate Core-Plus Bond	4.0	0.98	7.40	7.40	5.57	0.01	—	0.29
Schwab US TIPS ETF™	US Fund Inflation-Protected Bond	3.0	-0.03	6.85	6.85	4.20	1.05	3.02	0.03
iShares National Muni Bond ETF	US Fund Muni National Interm	1.5	1.55	3.69	3.69	3.54	0.78	2.13	0.05
Vanguard Tax-Exempt Bond ETF	US Fund Muni National Interm	1.5	1.54	3.72	3.72	3.74	0.79	2.24	0.03
Allocation	—	7.0	—	—	—	—	—	—	—
State Street® Multi-Asset Real Ret ETF	US Fund Global Moderate Allocation	7.0	3.93	20.29	20.29	8.13	10.86	7.71	0.50

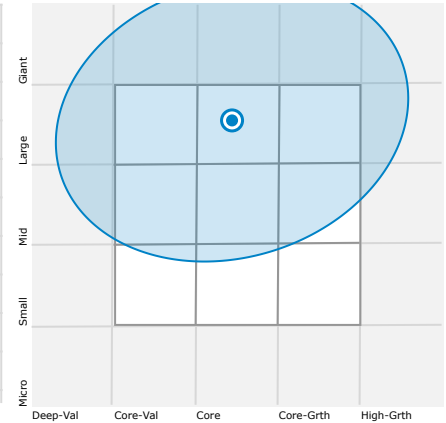
Asset Allocation



Equity Regional Exposure



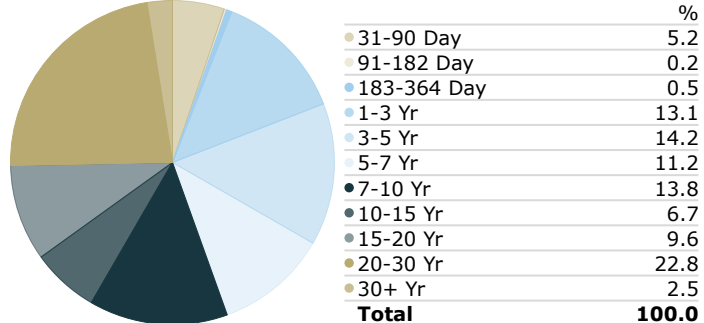
Equity Style Map



Credit Quality

AAA	9.16
AA	73.15
A	8.15
BBB	6.03
BB	2.59
B	0.17
Below B	0.02
Not Rated	0.72

Maturity



Manager performance and other data for mutual funds and ETFs sourced from Morningstar. While Fiducient Advisors, LLC deems this source to be reliable, we do not represent that the data provided is accurate or complete. All returns represent total returns, are net of fees and annualized for periods greater than one year. All data is current as of the date listed, unless indicated otherwise. The 12 Mo Yield and Expense Ratio for the overall model is calculated based on an asset weighted methodology, using each managers current target weight, 12 month yield and expense ratio, respectively. Past performance does not indicate future performance. The content of this document does not represent a specific investment recommendation.

Taxable Growth Model

Portfolio Date: 12/31/2025

Let our independence ignite yours.™

Investment Objective for the Growth Model

The Growth Model attempts to achieve the highest performance possible over the long-term with very little concern about short-term volatility. Its sole focus is to aggressively satisfy long-term accumulation needs and does not include fixed income instruments.

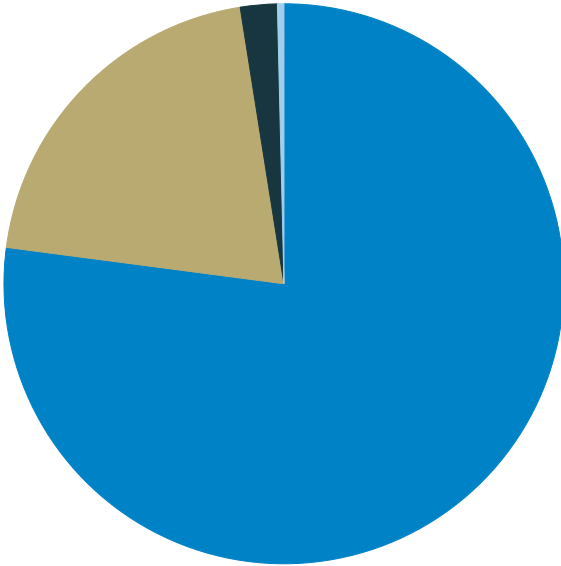
Yield and Expense Ratio

12 Mo Yield	2.55
Expense Ratio	0.09

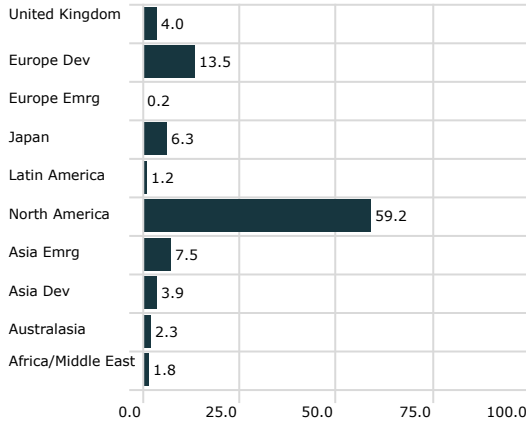
Underlying Investments

Fund/Strategy Name	Morningstar Category	Target %	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Exp. Ratio
Equity	—	73.0	—	—	—	—	—	—	—
iShares Core S&P 500 ETF	US Fund Large Blend	28.0	2.65	17.85	17.85	22.97	14.39	14.78	0.03
iShares Core MSCI EAFE ETF	US Fund Foreign Large Blend	20.0	4.13	31.83	31.83	17.05	8.66	8.29	0.07
Vanguard FTSE Emerging Markets ETF	US Fund Diversified Emerging Mkts	10.0	1.37	24.83	24.83	14.83	4.69	8.16	0.07
Vanguard Mid-Cap ETF	US Fund Mid-Cap Blend	7.0	-0.82	11.68	11.68	14.29	8.61	10.92	0.04
Vanguard Small-Cap ETF	US Fund Small Blend	5.0	1.82	8.83	8.83	13.69	7.35	10.43	0.05
iShares Core US REIT ETF	US Fund Real Estate	3.0	-1.79	2.50	2.50	8.15	6.47	5.57	0.08
Fixed Income	—	20.0	—	—	—	—	—	—	—
iShares National Muni Bond ETF	US Fund Muni National Intern	6.0	1.55	3.69	3.69	3.54	0.78	2.13	0.05
Vanguard Tax-Exempt Bond ETF	US Fund Muni National Intern	6.0	1.54	3.72	3.72	3.74	0.79	2.24	0.03
Hartford Total Return Bond ETF	US Fund Intermediate Core-Plus Bond	5.0	0.98	7.40	7.40	5.57	0.01	—	0.29
Schwab US TIPS ETF™	US Fund Inflation-Protected Bond	3.0	-0.03	6.85	6.85	4.20	1.05	3.02	0.03
Allocation	—	7.0	—	—	—	—	—	—	—
State Street® Multi-Asset Real Ret ETF	US Fund Global Moderate Allocation	7.0	3.93	20.29	20.29	8.13	10.86	7.71	0.50

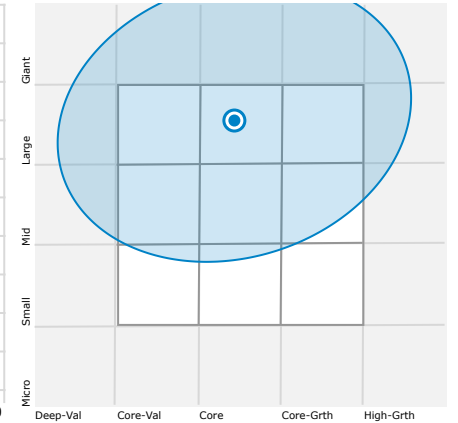
Asset Allocation



Equity Regional Exposure



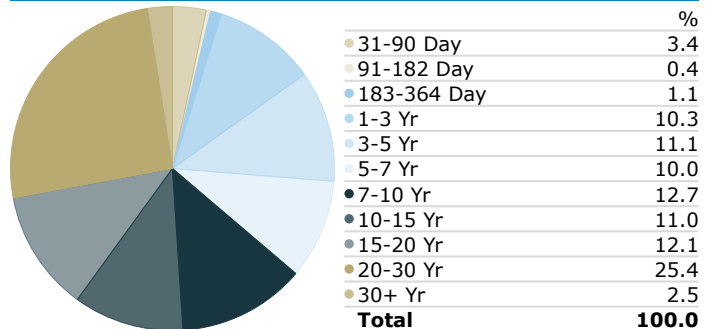
Equity Style Map



Credit Quality

AAA	13.81
AA	67.56
A	11.69
BBB	4.55
BB	1.63
B	0.12
Below B	0.02
Not Rated	0.64

Maturity



Manager performance and other data for mutual funds and ETFs sourced from Morningstar. While Fiducient Advisors, LLC deems this source to be reliable, we do not represent that the data provided is accurate or complete. All returns represent total returns, are net of fees and annualized for periods greater than one year. All data is current as of the date listed, unless indicated otherwise. The 12 Mo Yield and Expense Ratio for the overall model is calculated based on an asset weighted methodology, using each managers current target weight, 12 month yield and expense ratio, respectively. Past performance does not indicate future performance. The content of this document does not represent a specific investment recommendation.

Taxable Moderate Growth Model

Portfolio Date: 12/31/2025

Let our independence ignite yours.™

Investment Objective for the Moderate Growth Model

An investment portfolio characterized by moderate risk. This objective is for an investor who accepts a fair degree of risk and is looking to exceed long-term inflation by a fair margin (e.g. 3-5% over the long term). The investor understands, and is comfortable with the fact, that short-term volatility is a price to be paid for higher long-te...

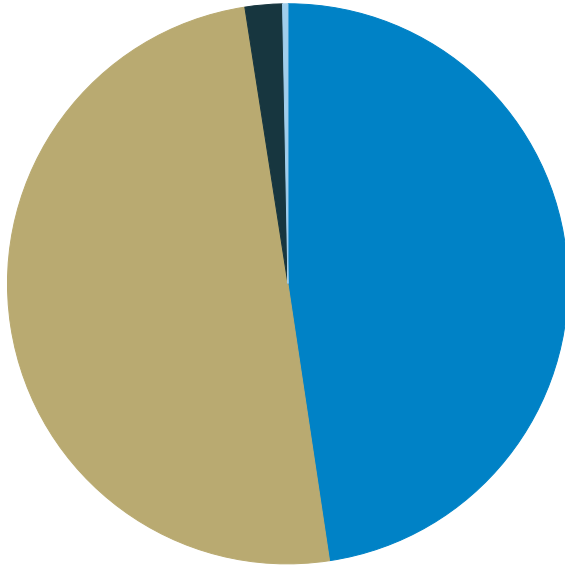
Yield and Expense Ratio

12 Mo Yield	3.04
Expense Ratio	0.11

Underlying Investments

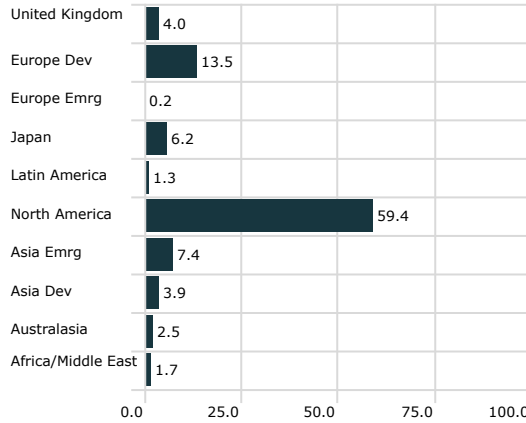
Fund/Strategy Name	Morningstar Category	Target %	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Exp. Ratio
Fixed Income	—	50.0	—	—	—	—	—	—	—
iShares National Muni Bond ETF	US Fund Muni National Intern	15.0	1.55	3.69	3.69	3.54	0.78	2.13	0.05
Vanguard Tax-Exempt Bond ETF	US Fund Muni National Intern	15.0	1.54	3.72	3.72	3.74	0.79	2.24	0.03
Hartford Total Return Bond ETF	US Fund Intermediate Core-Plus Bond	13.0	0.98	7.40	7.40	5.57	0.01	—	0.29
Schwab US TIPS ETF™	US Fund Inflation-Protected Bond	4.0	-0.03	6.85	6.85	4.20	1.05	3.02	0.03
Stt Strt® SPDR® Nuveen ICE HY Muncpl	EUS Fund High Yield Muni	3.0	1.63	2.09	2.09	4.99	0.67	2.61	0.35
Equity	—	44.0	—	—	—	—	—	—	—
iShares Core S&P 500 ETF	US Fund Large Blend	15.0	2.65	17.85	17.85	22.97	14.39	14.78	0.03
iShares Core MSCI EAFE ETF	US Fund Foreign Large Blend	12.0	4.13	31.83	31.83	17.05	8.66	8.29	0.07
Vanguard FTSE Emerging Markets ETF	US Fund Diversified Emerging Mkts	6.0	1.37	24.83	24.83	14.83	4.69	8.16	0.07
Vanguard Mid-Cap ETF	US Fund Mid-Cap Blend	5.0	-0.82	11.68	11.68	14.29	8.61	10.92	0.04
iShares Core US REIT ETF	US Fund Real Estate	3.0	-1.79	2.50	2.50	8.15	6.47	5.57	0.08
Vanguard Small-Cap ETF	US Fund Small Blend	3.0	1.82	8.83	8.83	13.69	7.35	10.43	0.05
Allocation	—	6.0	—	—	—	—	—	—	—
State Street® Multi-Asset Real Ret ETF	US Fund Global Moderate Allocation	6.0	3.93	20.29	20.29	8.13	10.86	7.71	0.50

Asset Allocation

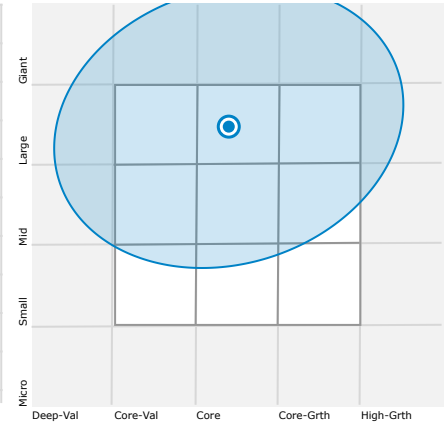


• Stock	47.6
• Bond	49.9
• Cash	2.2
• Other	0.3
Total	100.0

Equity Regional Exposure



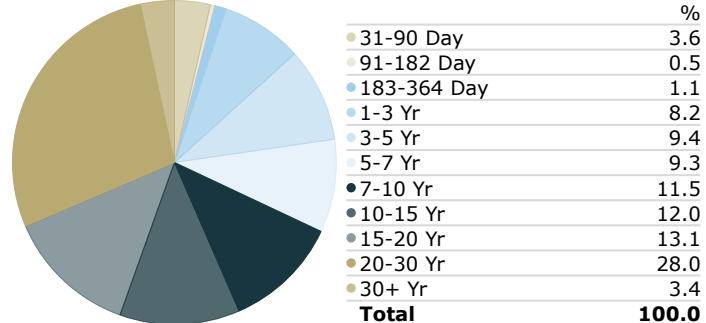
Equity Style Map



Credit Quality

AAA	14.44
AA	60.93
A	12.62
BBB	5.99
BB	2.37
B	0.27
Below B	0.09
Not Rated	3.27

Maturity



Manager performance and other data for mutual funds and ETFs sourced from Morningstar. While Fiducient Advisors, LLC deems this source to be reliable, we do not represent that the data provided is accurate or complete. All returns represent total returns, are net of fees and annualized for periods greater than one year. All data is current as of the date listed, unless indicated otherwise. The 12 Mo Yield and Expense Ratio for the overall model is calculated based on an asset weighted methodology, using each managers current target weight, 12 month yield and expense ratio, respectively. Past performance does not indicate future performance. The content of this document does not represent a specific investment recommendation.

Taxable Moderate Model

Portfolio Date: 12/31/2025

Let our independence ignite yours.™

Investment Objective for the Moderate Model

The Moderate Model targets long-term growth, with some protection from income to stabilize the portfolio in the event of a serious equity downturn. It seeks the benefits of broad diversification by including both traditional and nontraditional assets classes

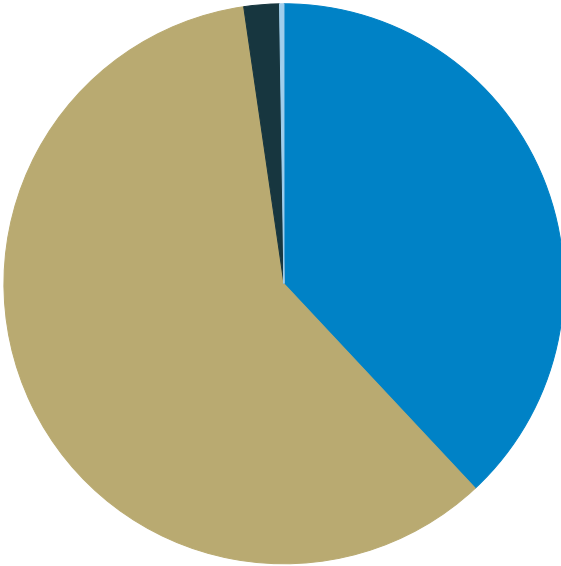
Yield and Expense Ratio

12 Mo Yield	3.20
Expense Ratio	0.12

Underlying Investments

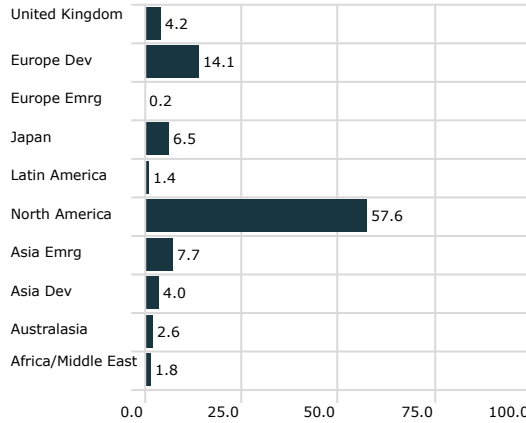
Fund/Strategy Name	Morningstar Category	Target %	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Exp. Ratio
Fixed Income	—	60.0	—	—	—	—	—	—	—
iShares National Muni Bond ETF	US Fund Muni National Interm	18.5	1.55	3.69	3.69	3.54	0.78	2.13	0.05
Vanguard Tax-Exempt Bond ETF	US Fund Muni National Interm	18.5	1.54	3.72	3.72	3.74	0.79	2.24	0.03
Hartford Total Return Bond ETF	US Fund Intermediate Core-Plus Bond	15.0	0.98	7.40	7.40	5.57	0.01	—	0.29
Schwab US TIPS ETF™	US Fund Inflation-Protected Bond	4.0	-0.03	6.85	6.85	4.20	1.05	3.02	0.03
Stt Strt® SPDR® Nuveen ICE HY Muncpl	EUS Fund High Yield Muni	4.0	1.63	2.09	2.09	4.99	0.67	2.61	0.35
Equity	—	35.0	—	—	—	—	—	—	—
iShares Core S&P 500 ETF	US Fund Large Blend	11.0	2.65	17.85	17.85	22.97	14.39	14.78	0.03
iShares Core MSCI EAFE ETF	US Fund Foreign Large Blend	10.0	4.13	31.83	31.83	17.05	8.66	8.29	0.07
Vanguard FTSE Emerging Markets ETF	US Fund Diversified Emerging Mkts	5.0	1.37	24.83	24.83	14.83	4.69	8.16	0.07
iShares Core US REIT ETF	US Fund Real Estate	3.0	-1.79	2.50	2.50	8.15	6.47	5.57	0.08
Vanguard Mid-Cap ETF	US Fund Mid-Cap Blend	3.0	-0.82	11.68	11.68	14.29	8.61	10.92	0.04
Vanguard Small-Cap ETF	US Fund Small Blend	3.0	1.82	8.83	8.83	13.69	7.35	10.43	0.05
Allocation	—	5.0	—	—	—	—	—	—	—
State Street® Multi-Asset Real Ret ETF	US Fund Global Moderate Allocation	5.0	3.93	20.29	20.29	8.13	10.86	7.71	0.50

Asset Allocation

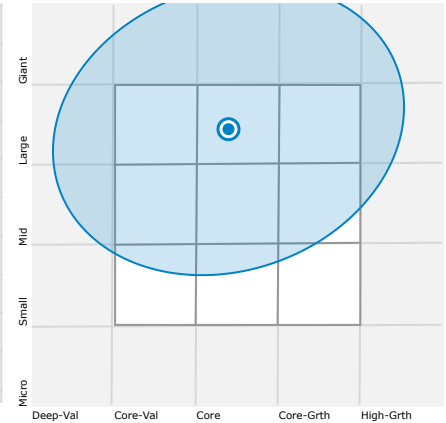


• Stock	38.0
• Bond	59.7
• Cash	2.0
• Other	0.3
Total	100.0

Equity Regional Exposure



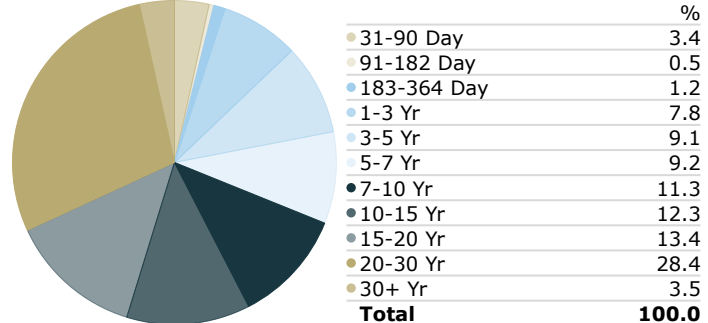
Equity Style Map



Credit Quality

AAA	14.78
AA	59.87
A	12.94
BBB	6.03
BB	2.40
B	0.29
Below B	0.10
Not Rated	3.58

Maturity



Manager performance and other data for mutual funds and ETFs sourced from Morningstar. While Fiducient Advisors, LLC deems this source to be reliable, we do not represent that the data provided is accurate or complete. All returns represent total returns, are net of fees and annualized for periods greater than one year. All data is current as of the date listed, unless indicated otherwise. The 12 Mo Yield and Expense Ratio for the overall model is calculated based on an asset weighted methodology, using each managers current target weight, 12 month yield and expense ratio, respectively. Past performance does not indicate future performance. The content of this document does not represent a specific investment recommendation.