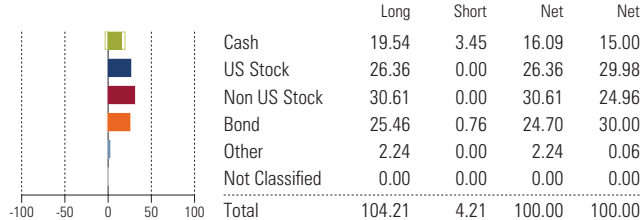




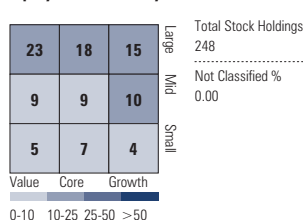
MORNINGSTAR REPORT

Morningstar, one of the largest third-party rating agencies in the country, offers an unbiased analysis of your current investments.

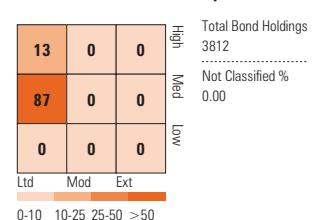
Asset Allocation



Equity Investment Style %

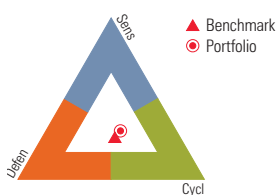


Fixed-Income Investment Style %

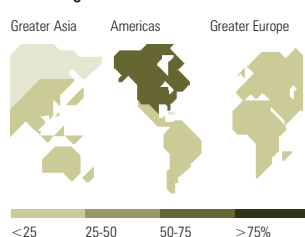


Stock Analysis

Stock Sectors



Stock Regions

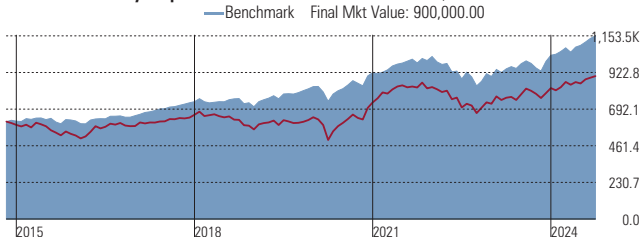


	Portfolio %	Bmark %
Defen	16.33	21.58
Cons Defensive	5.11	6.86
Healthcare	10.29	11.83
Utilities	0.93	2.89
Sens	49.39	45.09
Comm Svcs	5.02	6.86
Energy	22.06	4.18
Industrials	6.06	11.65
Technology	16.25	22.40
Cycl	34.30	33.35
Basic Matls	7.69	4.40
Cons Cyclical	12.45	9.90
Financial Svcs	12.73	16.80
Real Estate	1.43	2.25
Not Classified	-0.02	-0.02

	Portfolio %	Bmark %
Americas	54.55	59.52
North America	52.91	59.52
Central/Latin	1.64	0.00
Greater Asia	20.85	13.67
Japan	3.55	9.06
Australasia	0.44	3.18
Asia Developed	3.31	1.40
Asia Emerging	13.55	0.03
Greater Europe	24.60	26.83
United Kingdom	9.65	5.81
Europe Developed	10.51	20.74
Europe Emerging	1.86	0.01
Africa/Middle East	2.58	0.27
Not Classified	0.00	0.00

Performance (Return as of date 9/30/2024)

Investment Activity Graph



Trailing Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Portfolio Return	5.43	14.14	2.80	8.24	3.57
Benchmark Return	5.47	21.25	5.48	7.70	6.58
+/- Benchmark Return	-0.04	-7.11	-2.67	0.54	-3.01

Time Period Return	Best %	Worst %
3 Months	21.71 (04/20-06/20)	-22.35 (01/20-03/20)
1 Year	58.72 (04/20-03/21)	-19.46 (10/21-09/22)
3 Years	15.35 (04/20-03/23)	-6.45 (04/17-03/20)

Portfolio Yield	Yield %
Trailing 12 Month	1.84

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. For information current to the most recent month-end, please visit <https://advtools.morningstar.com/advisor/login/FamilyInfocontents.asp>

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SAMPLE REPORT

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