

USD Conservative Dynamic



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Performance	1M	3M	6M	YTD	1Y*	3Y*	5Y*	10Y*	AT*
Total Return	0.09%	-1.82%	-1.65%	2.10%	3.96%	2.72%	1.14%	--	2.41%
Benchmark	1.94%	3.30%	2.35%	5.07%	9.24%	5.56%	4.06%	4.47%	4.28%

*Figures are annualized.

Total Returns	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD
Model Portfolio	--	--	--	--	11.67%	9.17%	0.81%	-16.20%	9.85%	2.64%	2.10%
Benchmark	-2.74%	4.95%	12.67%	-3.90%	14.57%	13.41%	4.66%	-17.39%	12.01%	5.87%	5.07%

Fundamentals	
Distribution Yield	4.28%
Dividend Yield	4.28%
Weighted Avg PE	30.12
Weighted Avg P/S	5.342
Weighted Med ROE	20.81%
Yield to Maturity	5.29%
Effective Duration	9.566
Average Coupon	5.08%
Avg Credit Qual Scr	5.913

Top 10 Holdings	
HOLDING	WEIGHT
PIMCO Active Bond Exchange-Traded Fund	39.48%
Vanguard Long-Term Treasury Ind.und ETF	33.70%
Vanguard 500 Index Fund ETF	9.49%
VanEck International High Yield Bond ETF	5.56%
Vanguard FTSE All-World ex US In.und ETF	5.26%
Vanguard Small-Cap Index Fund ETF	1.83%
First Trust Global Tactical Commo. tegy Fd	1.37%
Fidelity Government Cash Reserves	1.00%
First Trust Nasdaq Cybersecurity ETF	0.92%
Vanguard Global ex-US Real Estate. Fd ETF	0.44%

Top 10 Underlying Holdings	
HOLDING	WEIGHT
United States of America (GovernmEB-2043	2.20%
Federal National Mortgage Associ..EB-2055	1.63%
Other Assets less Liabilities	1.35%
Federal Home Loan Mortgage Corp.CT-2054	1.35%
Federal Home Loan Mortgage Corp.CT-2053	1.29%
United States of America (GovernmOV-2045	1.24%
United States of America (GovernmAN-2034	1.16%
Federal Home Loan Mortgage Corp.JUL-2054	1.12%
Federal National Mortgage Associ..EB-2055	1.01%
Government National Mortgage As.EB-2055	0.89%

Region Exposure	
Americas	89.15%
North America	86.97%
Latin America	2.18%
Greater Europe	7.23%
United Kingdom	1.64%
Europe - Developed	4.52%
Europe - Emerging	0.34%
Africa and Middle East	0.73%
Greater Asia	3.62%
Japan	1.25%
Australasia	0.46%
Asia - Developed	0.68%
Asia - Emerging	1.23%

Stock Style Exposure	
Large Cap Value	21.44%
Large Cap Blend	29.23%
Large Cap Growth	20.79%
Mid Cap Value	5.16%
Mid Cap Blend	9.93%
Mid Cap Growth	4.76%
Small Cap Value	2.78%
Small Cap Blend	3.56%
Small Cap Growth	2.35%

Bond Credit Quality Exposure	
AAA	79.95%
AA	2.16%
A	3.54%
BBB	4.96%
BB	5.48%
B	2.34%
Below B	1.26%
Not Rated	0.30%

Performance quoted with asset management fees of 0.5% (excluding platform & transaction costs). Fees may vary for private wealth service clients. Positions may deviate due to drift between custodians.

Benchmark: 30/10/60 Russell 3000, MSCI ACWI ex US, Bloomberg Global Aggregate	Advisory Fee Annually, 0.50%
Rebalance Frequency: Annually	Expense Ratio 0.34%
Max Fee: --	

Asset Allocation	% Net	% Long	% Short
Cash	-8.34%	2.64%	10.98%
Stock	18.72%	18.72%	0.00%
Bond	88.89%	104.1%	15.22%
Convertible	0.09%	0.09%	0.00%
Preferred	0.24%	0.24%	0.00%
Other	0.41%	0.41%	0.00%

Market Capitalization	
Giant	39.80%
Large	31.63%
Medium	19.86%
Small	7.33%
Micro	1.37%

Bond Sector Exposure	
Government	59.26%
Corporate	14.54%
Securitized	23.86%
Municipal	0.27%
Cash	1.85%
Derivative	0.21%

Stock Sector Exposure	
Basic Materials	3.00%
Communication Services	6.77%
Consumer Cyclical	9.50%
Consumer Defensive	5.46%
Energy	3.26%
Financial Services	15.09%
Healthcare	10.91%
Industrials	11.42%
Real Estate	6.01%
Technology	25.68%
Utilities	2.91%

Bond Maturity Exposure	
Short Term (<1 Year)	13.82%
Intermediate (1-10 Years)	16.74%
Long Term (>10 Years)	69.44%

Risk	3Y	5Y	10Y
Alpha	-2.608	-2.759	--
Beta	0.9714	0.9080	--
Standard Deviation	9.74%	8.91%	--
Historical Sharpe Ratio	-0.2012	-0.152	--
Max Drawdown	22.42%	22.42%	--
VaR 5%	0.83%	0.82%	--
Historical Sortino	-0.3176	-0.2209	--

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