



Plan Investment Review

Titan 401K

October 1 - December 31, 2023



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Style Diversification

Fixed Income Investments

Short

Titan Choice Money Market

Multisector

Titan Choice Strategic Bond

Asset Allocation

Target Date	US
Titan Choice Retirement Income	Titan Choice Conservative
Titan Choice 2025	Titan Choice Balanced
Titan Choice 2035	Titan Choice Moderate Growth
Titan Choice 2045	Titan Choice Aggressive
Titan Choice 2055	Titan Choice Growth
Titan Choice 2065	

Domestic Equity

Blend

LC Titan Choice Large Cap Stock

SC/MC Titan Choice Small Mid Cap Stock

LC = Large Cap MC = Mid Cap SC = Small Cap

International Equity

World

Titan Choice Global Stock

Non Traditional

Real Estate

Titan Choice Real Estate

Number in parentheses represents allocation of the fund in the plan.

Watch: **Orange**, Action: **Red**; Proposed Additions: **Green**, Proposed Recommendations: **Blue**.

Investment style is derived from information provided by Morningstar or directly from investment providers. Please refer to the Disclosure section for additional disclosures.

Monitoring Methodology

Default Criteria	Threshold	Weightings
Return 1Yr	In top 50% of peer group	This criteria carries a weighting of 7.0%
Return 3Yr	In top 50% of peer group	This criteria carries a weighting of 11.0%
Return 5Yr	In top 50% of peer group	This criteria carries a weighting of 13.0%
Return 10Yr	In top 50% of peer group	This criteria carries a weighting of 7.0%
YTD Return	In top 50% of peer group	This criteria carries a weighting of 1.0%
Std. Dev. 3Yr	In bottom 50% of peer group	This criteria carries a weighting of 2.0%
Max Draw Down 3Yr	In bottom 50% of peer group	This criteria carries a weighting of 2.0%
Sharpe 3Yr	In top 50% of peer group	This criteria carries a weighting of 2.0%
Manager Tenure	At least a 3 year track record	This criteria carries a weighting of 10.0%
Expense Ratio	In bottom 50% of peer group	This criteria carries a weighting of 10.0%
AUM	\$100 million or more	This criteria carries a weighting of 17.0%
Style Drift	No Drift	This criteria carries a weighting of 10.0%
Up/Down Capture 3Yr	In top 50% of peer group	This criteria carries a weighting of 4.0%
Up/Down Capture 5Yr	In top 50% of peer group	This criteria carries a weighting of 4.0%

Please note that the monitoring methodology is not intended to be investment advice, and is only intended to provide a historical performance alert.

Pass, watch, review statuses are based on thresholds defined, administered and reviewed by the advisor or advisor's home office. Each individual fund will be scored based upon monitoring criteria and respective thresholds. The amount of points that a fund earns for passing the threshold for a given criterion depends on the weighting of that criterion in the overall scoring methodology. The points earned for each criterion are totaled to determine whether a fund is classified as "Pass", "Watch" or "Review". Please note that the monitoring methodology is not intended to be investment advice, and is only intended to provide a historical performance alert. Investments on the watch list continue to be monitored according to investment methodology to determine the current and future level of suitability and its purpose in the context of the overall portfolio. The plan will be notified of any potential recommendations or actions that should be considered regarding the status of the funds on the watch list. Please review additional disclosures on Investment monitoring criteria definitions and other disclosures at end of the report. Indices cannot be invested in directly. Unmanaged index returns assume reinvestment of any and all distributions. Please see disclosures for benchmark definitions, blended benchmark calculation methodology and other disclosures.

Investment Policy Monitoring Report

(Default Criteria) Investment/Peer Group/ Benchmark	Return 1Yr	Return 3Yr	Return 5Yr	Return 10Yr	YTD Return	Std. Dev. 3Yr	Max Draw Down 3Yr	Sharpe 3Yr	Manager Tenure	Expens e Ratio	AUM	Style Drift	Up/Down Capture 3Yr	Up/Down Capture 5Yr	Status
Titan Choice Money Market	5.00	-	-	-	5.00	-	-	-	-	-	-	NO	-	-	Maintain
Morningstar Money Market - Taxable	4.85	2.06	1.67	1.03	4.85	0.63	0.00	-0.84	18.38	0.34	-	-	-4.74	-4.45	
ICE BofA US 3M Trsy Bill TR USD	5.01	2.15	1.88	1.25	5.01	0.66	-	3.24	-	-	-	-	-	-	
Titan Choice Strategic Bond	9.49	-	-	-	9.49	-	-	-	-	-	-	NO	-	-	Maintain
Morningstar Multisector Bond	8.43	-0.01	3.17	2.90	8.43	6.25	13.49	-0.31	9.07	0.86	-	-	1.32	1.27	
Bloomberg US Universal TR USD	6.17	-2.97	1.44	2.08	6.17	7.15	-	-0.70	-	-	-	-	-	-	
Titan Choice Conservative	21.14	9.65	11.65	-	21.14	10.43	-	-	-	0.48	-	NO	-	-	Maintain
Morningstar Moderately Conservative Allocation	10.57	1.10	5.36	4.17	10.57	9.85	17.63	-0.06	10.13	0.85	-	-	0.98	0.96	
DJ US Moderately Conservative TR USD	10.40	1.37	5.98	5.18	10.40	9.78	-	-0.03	-	-	-	-	-	-	
Titan Choice Balanced	26.05	12.62	15.46	9.58	26.05	13.02	-	-	-	0.42	-	NO	-	-	Maintain
Morningstar Moderate Allocation	13.81	3.35	8.00	5.94	13.81	12.35	19.93	0.16	11.14	0.94	-	-	0.99	0.98	
DJ US Moderate TR USD	13.67	3.60	8.71	6.98	13.67	12.29	-	0.17	-	-	-	-	-	-	
Titan Choice Moderate Growth	28.92	14.96	17.64	11.02	28.92	14.61	-	-	-	0.36	-	NO	-	-	Maintain
Morningstar Moderate Allocation	13.81	3.35	8.00	5.94	13.81	12.35	19.93	0.16	11.14	0.94	-	-	0.99	0.98	
DJ US Moderate TR USD	13.67	3.60	8.71	6.98	13.67	12.29	-	0.17	-	-	-	-	-	-	

Watch: Orange, Review: Red, Proposed Additions: Green, Proposed Recommendations: Blue.

Green = Meets Criteria

Red = Does Not Meet Criteria

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Investment Policy Monitoring Report

(Default Criteria) Investment/Peer Group/ Benchmark	Return 1Yr	Return 3Yr	Return 5Yr	Return 10Yr	YTD Return	Std. Dev. 3Yr	Max Draw Down 3Yr	Sharpe 3Yr	Manager Tenure	Expens e Ratio	AUM	Style Drift	Up/Down Capture 3Yr	Up/Down Capture 5Yr	Status
Titan Choice Aggressive	36.53	19.48	23.07	13.97	36.53	18.52	-	-	-	0.27	-	NO	-	-	Maintain
Morningstar Moderately Aggressive Allocation	16.09	4.17	9.36	6.68	16.09	14.34	22.45	0.21	12.12	0.96	-	-	1.02	1.01	
DJ Moderately Aggressive TR USD	15.59	3.63	9.30	6.94	15.59	14.18	-	0.17	-	-	-	-	-	-	
Titan Choice Growth	31.58	16.39	19.47	11.99	31.58	15.97	-	-	-	0.35	-	NO	-	-	Maintain
Morningstar Moderately Aggressive Allocation	16.09	4.17	9.36	6.68	16.09	14.34	22.45	0.21	12.12	0.96	-	-	1.02	1.01	
DJ Moderately Aggressive TR USD	15.59	3.63	9.30	6.94	15.59	14.18	-	0.17	-	-	-	-	-	-	
Titan Choice Retirement Income	17.20	8.92	11.11	7.53	17.20	9.36	-	-	-	0.48	-	NO	-	-	Maintain
Morningstar Target-Date Retirement	10.59	0.36	4.67	3.69	10.59	8.98	16.65	-0.15	10.94	0.58	-	-	1.37	1.24	
DJ Target Today TR USD	6.93	-2.56	1.57	1.90	6.93	6.83	-	-0.67	-	-	-	-	-	-	
Titan Choice 2025	24.59	12.19	15.27	9.66	24.59	12.75	-	-	-	0.42	-	NO	-	-	Maintain
Morningstar Target-Date 2025	13.00	1.72	7.08	5.48	13.00	11.49	20.25	0.02	10.15	0.59	-	-	1.06	1.00	
DJ US Target 2025 TR USD	9.15	0.74	5.54	5.19	9.15	9.15	-	-0.11	-	-	-	-	-	-	
Titan Choice 2035	30.26	15.77	19.14	11.73	30.26	15.67	-	-	-	0.35	-	NO	-	-	Maintain
Morningstar Target-Date 2035	16.47	3.29	9.12	6.74	16.47	13.95	23.10	0.15	9.81	0.59	-	-	0.98	0.97	
DJ US Target 2035 TR USD	12.81	3.33	8.75	7.26	12.81	11.94	-	0.16	-	-	-	-	-	-	

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(Default Criteria) Investment/Peer Group/ Benchmark	Return 1Yr	Return 3Yr	Return 5Yr	Return 10Yr	YTD Return	Std. Dev. 3Yr	Max Draw Down 3Yr	Sharpe 3Yr	Manager Tenure	Expens e Ratio	AUM	Style Drift	Up/Down Capture 3Yr	Up/Down Capture 5Yr	Status
Titan Choice 2045	35.85	18.13	22.03	13.18	35.85	17.28	-	-	-	0.32	-	NO	-	-	Maintain
Morningstar Target-Date 2045	19.41	4.63	10.58	7.50	19.41	15.65	24.97	0.23	10.02	0.61	-	-	0.94	0.95	
DJ US Target 2045 TR USD	16.62	5.73	11.51	8.89	16.62	14.94	-	0.30	-	-	-	-	-	-	
Titan Choice 2055	36.53	19.52	23.26	14.06	36.53	18.69	-	-	-	0.27	-	NO	-	-	Maintain
Morningstar Target-Date 2055	20.09	4.80	10.76	7.59	20.09	15.95	25.17	0.24	9.04	0.63	-	-	0.92	0.95	
DJ US Target 2055 TR USD	19.07	6.95	12.70	9.50	19.07	16.54	-	0.36	-	-	-	-	-	-	
Titan Choice 2065	36.53	19.52	23.28	-	36.53	18.69	-	-	-	0.27	-	NO	-	-	Maintain
Morningstar Target-Date 2060	20.20	4.79	10.92	6.95	20.20	16.12	25.57	0.24	6.83	0.63	-	-	1.02	1.04	
Morningstar Lifetime Mod 2060 TR USD	17.86	4.41	9.94	7.10	17.86	16.19	-	0.22	-	-	-	-	-	-	
Titan Choice Large Cap Stock	36.53	-	-	-	36.53	-	-	-	-	-	-	NO	-	-	Maintain
Morningstar Large Blend	23.92	9.02	14.61	10.78	23.92	17.50	23.93	0.46	9.94	0.72	-	-	1.01	0.99	
Russell 1000 TR USD	26.53	8.97	15.52	11.80	26.53	17.67	-	0.45	-	-	-	-	-	-	
Titan Choice Small Mid Cap Stock	23.54	-	-	-	23.54	-	-	-	-	-	-	NO	-	-	Maintain
Morningstar Small Blend	16.80	6.38	11.12	7.40	16.80	20.48	23.67	0.30	10.71	0.96	-	-	1.15	1.04	
Russell 2000 TR USD	16.93	2.22	9.97	7.16	16.93	21.41	-	0.11	-	-	-	-	-	-	
Titan Choice Real Estate	10.66	-	-	-	10.66	-	-	-	-	-	-	NO	-	-	Maintain
Morningstar Real Estate	11.83	5.35	7.17	7.23	11.83	21.37	31.51	0.25	11.09	0.98	-	-	0.95	1.05	
DJ US Select REIT TR USD	13.96	7.18	6.12	7.00	13.96	21.76	-	0.33	-	-	-	-	-	-	

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Titan Choice Global Stock	22.75	-	-	-	22.75	-	-	-	-	-	-	NO	-	-	Maintain
Morningstar Global Large- Stock Blend	19.35	5.61	10.71	7.39	19.35	16.78	25.32	0.29	8.50	0.90	-	-	1.00	0.97	
MSCI ACWI NR USD	22.20	5.75	11.72	7.93	22.20	16.50	-	0.29	-	-	-	-	-	-	

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Titan Choice Money Market

Money Market-Taxable

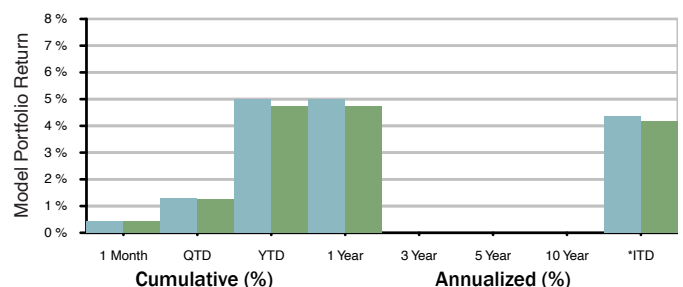
Contact

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Objective

Titan Choice Money Market Portfolio seeks maximum current income to the extent consistent with safety of principal and liquidity by investing in cash, marketable obligations issued or guaranteed by the U.S. Government, its agencies or instrumentalities and repurchase agreements that are collateralized fully.

Model Portfolio Return



	1 Month	QTD	YTD	1 Year	3 Year	5 Year	10 Year	*ITD
Model	0.44	1.31	5.00	5.00	-	-	-	4.35
Benchmark	0.43	1.27	4.75	4.75	-	-	-	4.15

■ Model
■ Titan Choice Money Market
■ Morningstar Money Market - Taxable

As of 12/31/2023

The performance presented above is hypothetical performance based on the model. The hypothetical performance calculations are shown for illustrative purposes only, and are not meant to be representative of actual results achieved while investing in the respective strategies over the time period shown. The model performance shown has been derived using performance of funds provided by Morningstar or investment provider. Please refer to the Appendix for additional details.

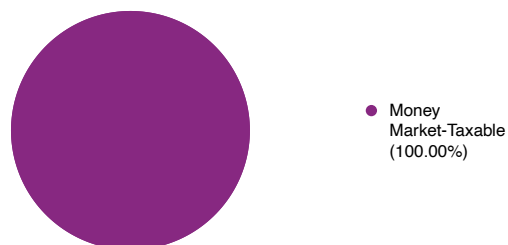
*ITD - Inception to Date

Model Estimated Fees and Expenses

Investment Fund weighted Expense	0.460
Portfolio Investment Manager	0.000
Modeltool(K)it Expense	0.025
Total Portfolio Expense	0.485

Investing includes risk and potential loss of principal.

Model Portfolio Allocation



Model Portfolio Data

Inception Date	08/28/2022	
	3-yr	5-yr
Standard Deviation	-	-
Alpha	-	-
Beta	-	-
Sharpe Ratio	-	-
Upside Capture	-	-
Downside Capture	-	-
Information Ratio	-	-

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Titan Choice Strategic Bond

Multisector Bond

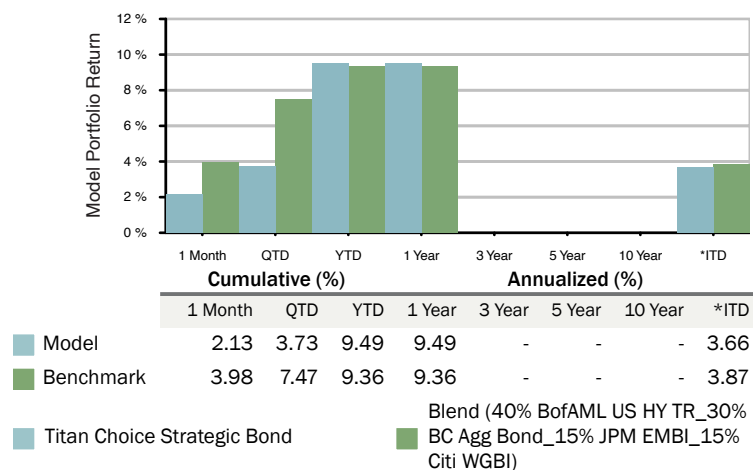
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Objective

Titan Choice Strategic Bond portfolio seeks maximum long-term return, consistent with preservation of capital. The portfolio invests at least 80% of its net assets in debt securities, investment grade debt securities of corporate or other issuers and cash, cash equivalents and other short-term holdings.

Model Portfolio Return



As of 12/31/2023

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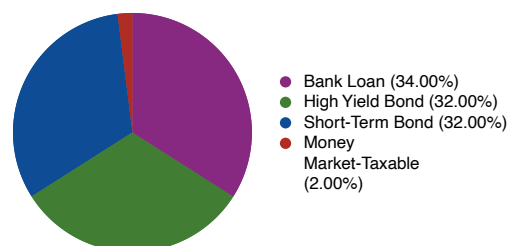
*ITD - Inception to Date

Model Estimated Fees and Expenses

Investment Fund weighted Expense	0.604
Portfolio Investment Manager	0.300
Modeltool(K)it Expense	0.025
Total Portfolio Expense	0.929

Investing includes risk and potential loss of principal.

Model Portfolio Allocation



Model Portfolio Data

Inception Date	08/28/2022	
	3-yr	5-yr
Standard Deviation	-	-
Alpha	-	-
Beta	-	-
Sharpe Ratio	-	-
Upside Capture	-	-
Downside Capture	-	-
Information Ratio	-	-

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Top 15 Model Holdings Target Allocation (%)

Pioneer Floating Rate Y	34.00
Pioneer Corporate High Yield Fund Y	32.00
Pioneer Short Term Income Y	32.00
CASH	2.00
Total	100.00 %

Titan Choice Conservative

Asset Allocation Model: Conservative

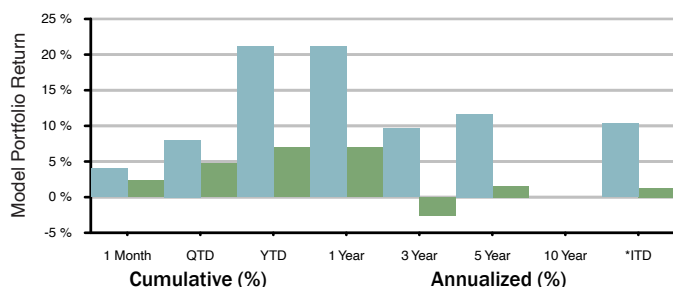
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Objective

Titan Choice Conservative is an income oriented portfolio with reduced exposure to equities. This diversified income portfolio seeks to provide lower volatility with the goal of preserving capital and generating income.

Model Portfolio Return



	1 Month	QTD	YTD	1 Year	3 Year	5 Year	10 Year	*ITD
Model	3.99	8.00	21.15	21.15	9.66	11.65	-	10.38
Benchmark	2.35	4.72	6.93	6.93	-2.56	1.57	-	1.30

As of 12/31/2023

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*ITD - Inception to Date

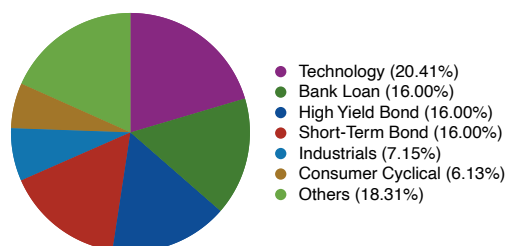
Model Estimated Fees and Expenses

Investment Fund weighted Expense	0.402
Portfolio Investment Manager	0.300
Modeltool(K)it Expense	0.025
Total Portfolio Expense	0.727

Inception Date is the inception date of the youngest fund - Communication Services Sel Sect SPDR®ETF

Investing includes risk and potential loss of principal.

Model Portfolio Allocation



Model Portfolio Data

Inception Date	07/31/2018	
	3-yr	5-yr
Standard Deviation	10.44	10.28
Alpha	13.68	9.90
Beta	1.34	1.46
Sharpe Ratio	0.74	0.94
Upside Capture	219.70	210.46
Downside Capture	76.53	102.76
Information Ratio	2.14	1.73

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Top 15 Model Holdings Target Allocation (%)

Pioneer Corporate High Yield Fund Y	16.00
Pioneer Floating Rate Y	16.00
Pioneer Short Term Income Y	16.00
iShares Expanded Tech Sector ETF	11.23
VanEck Semiconductor ETF	9.18
Industrial Select Sector SPDR® ETF	7.15
Consumer Discret Sel Sect SPDR® ETF	6.13
Energy Select Sector SPDR® ETF	5.11
Communication Services Sel Sect SPD...	4.58
Vanguard Health Care ETF	4.58
Utilities Select Sector SPDR® ETF	2.04
CASH	2.00
Total	100.00 %

Titan Choice Balanced

Moderate Allocation

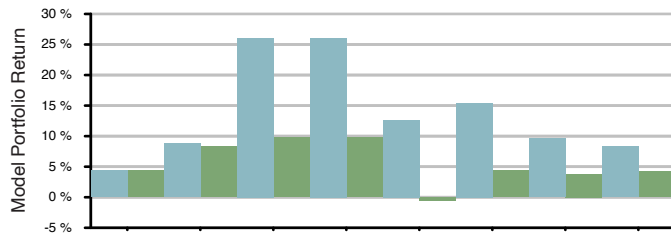
Contact

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Objective

Titan Choice Balanced is a growth and income oriented portfolio. The portfolio seeks to provide a moderate level of income with moderate volatility characteristics. This portfolio seeks a balanced allocation of equities and bonds. There will be times the ratios will be adjusted due to market conditions.

Model Portfolio Return



	1 Month	QTD	YTD	1 Year	3 Year	5 Year	10 Year	*ITD
Model	4.35	8.82	26.06	26.06	12.63	15.46	9.58	8.33
Benchmark	4.40	8.32	9.81	9.81	-0.52	4.35	3.82	4.21
Titan Choice Balanced								
DJ Moderately Conservative TR USD								

As of 12/31/2023

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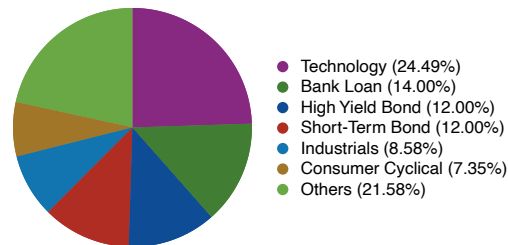
*ITD - Inception to Date

Model Estimated Fees and Expenses

Investment Fund weighted Expense	0.366
Portfolio Investment Manager	0.300
Modeltool(K)it Expense	0.025
Total Portfolio Expense	0.691

Investing includes risk and potential loss of principal.

Model Portfolio Allocation



Model Portfolio Data

Inception Date	01/01/2008	
	3-yr	5-yr
Standard Deviation	13.02	13.40
Alpha	13.18	9.85
Beta	1.17	1.26
Sharpe Ratio	0.82	1.00
Upside Capture	165.22	160.98
Downside Capture	73.76	92.26
Information Ratio	2.22	1.93

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Top 15 Model Holdings Target Allocation (%)

Pioneer Floating Rate Y	14.00
iShares Expanded Tech Sector ETF	13.47
Pioneer Corporate High Yield Fund Y	12.00
Pioneer Short Term Income Y	12.00
VanEck Semiconductor ETF	11.02
Industrial Select Sector SPDR® ETF	8.58
Consumer Discret Sel Sect SPDR® ETF	7.35
Energy Select Sector SPDR® ETF	6.13
Communication Services Sel Sect SPD...	5.50
Vanguard Health Care ETF	5.50
Utilities Select Sector SPDR® ETF	2.45
CASH	2.00
Total	100.00 %

Titan Choice Moderate Growth

Asset Allocation Model: Moderate

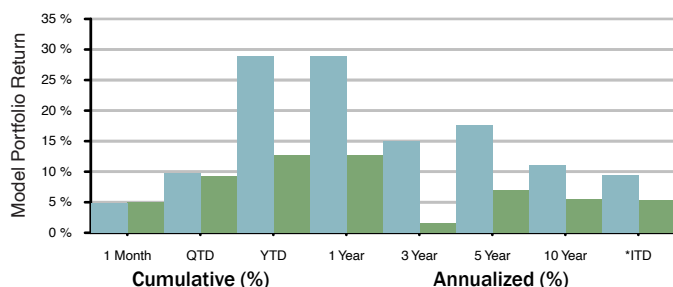
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Objective

Titan Choice Moderate Growth is an equity oriented portfolio with some exposure to fixed income assets. This diversified portfolio seeks to maximize long-term capital appreciation during sustained periods of market growth. This portfolio seeks a target allocation of up to 70% equities. However, there will be times the ratios will be adjusted due to market conditions.

Model Portfolio Return



	1 Month	QTD	YTD	1 Year	3 Year	5 Year	10 Year	*ITD
Model	4.86	9.79	28.93	28.93	14.96	17.65	11.03	9.44
Benchmark	4.96	9.18	12.70	12.70	1.59	6.89	5.49	5.38
Titan Choice Moderate Growth								
DJ Moderate TR USD								

As of 12/31/2023

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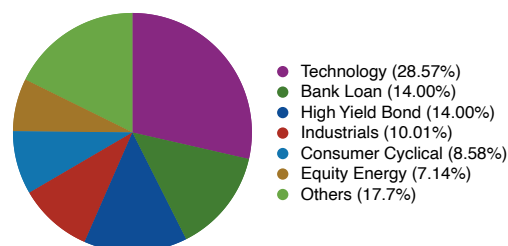
*ITD - Inception to Date

Model Estimated Fees and Expenses

Investment Fund weighted Expense	0.344
Portfolio Investment Manager	0.300
Modeltool(K)it Expense	0.025
Total Portfolio Expense	0.669

Investing includes risk and potential loss of principal.

Model Portfolio Allocation



Model Portfolio Data

Inception Date	01/01/2008	
	3-yr	5-yr
Standard Deviation	14.61	15.63
Alpha	12.77	9.15
Beta	1.11	1.17
Sharpe Ratio	0.89	1.00
Upside Capture	144.01	137.37
Downside Capture	70.63	86.45
Information Ratio	2.18	1.93

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Please see disclosures for additional details on benchmark definitions, expenses, blended benchmark calculation and performance calculation methodology.

Top 15 Model Holdings Target Allocation (%)

iShares Expanded Tech Sector ETF	15.71
Pioneer Corporate High Yield Fund Y	14.00
Pioneer Floating Rate Y	14.00
VanEck Semiconductor ETF	12.86
Industrial Select Sector SPDR® ETF	10.01
Consumer Discret Sel Sect SPDR® ETF	8.58
Energy Select Sector SPDR® ETF	7.14
Communication Services Sel Sect SPD...	6.42
Vanguard Health Care ETF	6.42
Utilities Select Sector SPDR® ETF	2.86
CASH	2.00
Total	100.00 %

Titan Choice Aggressive

Aggressive Allocation

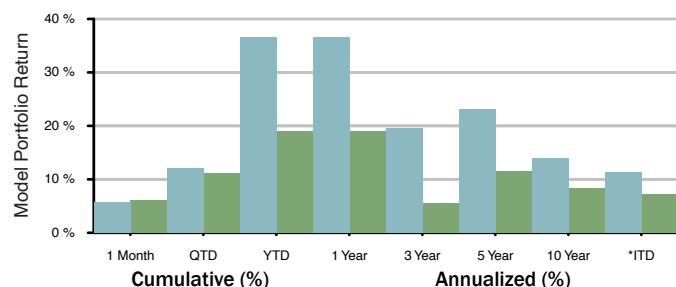
Contact

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Objective

Titan Choice Aggressive is an equity oriented allocation model with no exposure to fixed income assets. This diversified portfolio seeks to maximize long-term capital appreciation during sustained periods of market growth. This portfolio seeks a target allocation of up to 100% equities.

Model Portfolio Return



	1 Month	QTD	YTD	1 Year	3 Year	5 Year	10 Year	*ITD
Model	5.77	12.05	36.55	36.55	19.48	23.07	13.97	11.35
Benchmark	6.10	11.09	19.02	19.02	5.43	11.56	8.31	7.28

As of 12/31/2023

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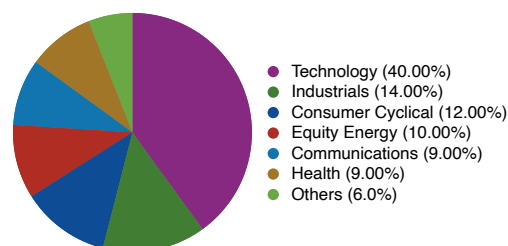
*ITD - Inception to Date

Model Estimated Fees and Expenses

Investment Fund weighted Expense	0.211
Portfolio Investment Manager	0.300
Modeltool(K)it Expense	0.025
Total Portfolio Expense	0.536

Investing includes risk and potential loss of principal.

Model Portfolio Allocation



Model Portfolio Data

Inception Date	01/01/2008	
	3-yr	5-yr
Standard Deviation	18.52	19.94
Alpha	12.93	10.22
Beta	1.00	0.99
Sharpe Ratio	0.95	1.05
Upside Capture	128.59	118.43
Downside Capture	77.21	81.18
Information Ratio	1.81	1.72

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Top 15 Model Holdings Target Allocation (%)

iShares Expanded Tech Sector ETF	22.00
VanEck Semiconductor ETF	18.00
Industrial Select Sector SPDR® ETF	14.00
Consumer Discret Sel Sect SPDR® ETF	12.00
Energy Select Sector SPDR® ETF	10.00
Communication Services Sel Sect SPD...	9.00
Vanguard Health Care ETF	9.00
Utilities Select Sector SPDR® ETF	4.00
CASH	2.00
Total	100.00 %

Titan Choice Growth

Moderately Aggressive Allocation

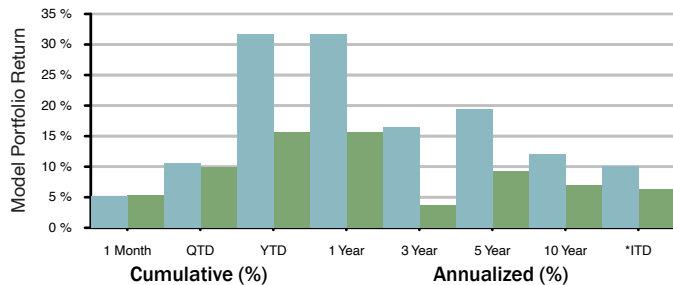
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Objective

Titan Choice Growth is an equity oriented portfolio with some exposure to fixed income assets. This diversified portfolio seeks to maximize a long-term capital appreciation during sustained periods of market growth. This portfolio seeks a target allocation of up to 85% equities. However, there will be times the ratios will be adjusted due to market conditions.

Model Portfolio Return



	1 Month	QTD	YTD	1 Year	3 Year	5 Year	10 Year	*ITD
Model	5.18	10.60	31.60	31.60	16.40	19.47	11.99	10.06
Benchmark	5.39	9.90	15.59	15.59	3.63	9.30	6.94	6.36

As of 12/31/2023

The performance presented above is hypothetical performance based on the model. The hypothetical performance calculations are shown for illustrative purposes only, and are not meant to be representative of actual results achieved while investing in the respective strategies over the time period shown. The model performance shown has been derived using performance of funds provided by Morningstar or investment provider. Please refer to the Appendix for additional details.

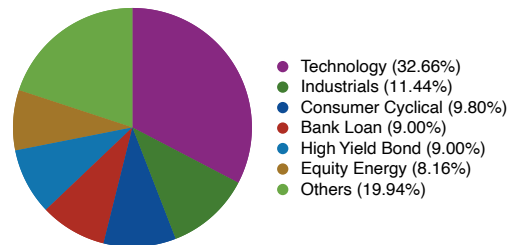
*ITD - Inception to Date

Model Estimated Fees and Expenses

Investment Fund weighted Expense	0.297
Portfolio Investment Manager	0.300
Modeltool(K)it Expense	0.025
Total Portfolio Expense	0.622

Investing includes risk and potential loss of principal.

Model Portfolio Allocation



Model Portfolio Data

Inception Date	01/01/2008	
	3-yr	5-yr
Standard Deviation	15.97	17.41
Alpha	11.90	8.80
Beta	1.03	1.06
Sharpe Ratio	0.90	1.01
Upside Capture	132.41	123.92
Downside Capture	75.26	84.61
Information Ratio	1.98	1.86

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Top 15 Model Holdings Target Allocation (%)

iShares Expanded Tech Sector ETF	17.96
VanEck Semiconductor ETF	14.70
Industrial Select Sector SPDR® ETF	11.44
Consumer Discret Sel Sect SPDR® ETF	9.80
Pioneer Corporate High Yield Fund Y	9.00
Pioneer Floating Rate Y	9.00
Energy Select Sector SPDR® ETF	8.16
Communication Services Sel Sect SPD...	7.34
Vanguard Health Care ETF	7.34
Utilities Select Sector SPDR® ETF	3.26
CASH	2.00
Total	100.00 %

Titan Choice Retirement Income

Target-Date Retirement

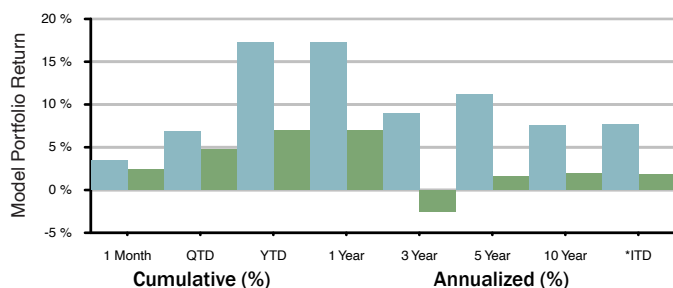
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Objective

Titan Choice Retirement Income is an income portfolio with limited exposure to equities. This diversified income portfolio seeks to provide low volatility with the goal of preserving capital and generating income during retirement.

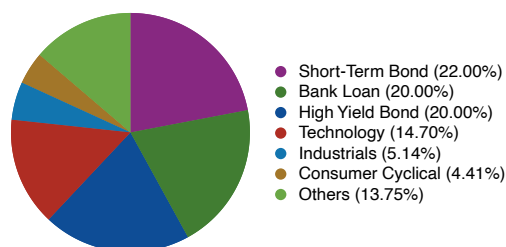
Model Portfolio Return



	1 Month	QTD	YTD	1 Year	3 Year	5 Year	10 Year	*ITD
Model	3.46	6.80	17.21	17.21	8.92	11.12	7.53	7.64
Benchmark	2.35	4.72	6.93	6.93	-2.56	1.57	1.90	1.86

Titan Choice Retirement Income DJ Target Today TR USD
 As of 12/31/2023

Model Portfolio Allocation



Model Portfolio Data

Inception Date	01/01/2013	
	3-yr	5-yr
Standard Deviation	9.36	9.19
Alpha	12.14	9.29
Beta	1.17	1.29
Sharpe Ratio	0.74	0.99
Upside Capture	197.39	192.56
Downside Capture	66.54	88.16
Information Ratio	2.22	1.89

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Top 15 Model Holdings Target Allocation (%)

Pioneer Short Term Income Y	22.00
Pioneer Corporate High Yield Fund Y	20.00
Pioneer Floating Rate Y	20.00
iShares Expanded Tech Sector ETF	8.08
VanEck Semiconductor ETF	6.62
Industrial Select Sector SPDR® ETF	5.14
Consumer Discret Sel Sect SPDR® ETF	4.41
Energy Select Sector SPDR® ETF	3.68
Communication Services Sel Sect SPD...	3.30
Vanguard Health Care ETF	3.29
CASH	2.00
Utilities Select Sector SPDR® ETF	1.48
Total	100.00 %

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*ITD - Inception to Date

Model Estimated Fees and Expenses

Investment Fund weighted Expense	0.455
Portfolio Investment Manager	0.300
Modeltool(K)it Expense	0.025
Total Portfolio Expense	0.780

Investing includes risk and potential loss of principal.

Titan Choice 2025

Target-Date 2025

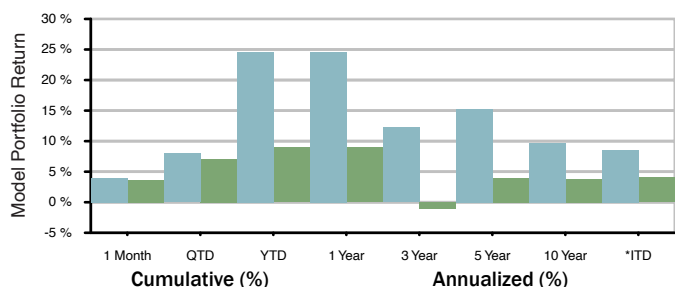
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Objective

Titan Choice 2025 is a growth and income oriented portfolio with reduced exposure to equities. The portfolio seeks to provide a moderate level of growth with moderate volatility characteristics. This portfolio is designed for individuals looking to use these assets to fund retirement in the next 5-10 years.

Model Portfolio Return



	1 Month	QTD	YTD	1 Year	3 Year	5 Year	10 Year	*ITD
Model	3.99	8.00	24.60	24.60	12.19	15.28	9.66	8.56
Benchmark	3.65	7.06	8.94	8.94	-1.07	3.96	3.83	4.08
Titan Choice 2025								
DJ Target 2025 TR USD								

As of 12/31/2023

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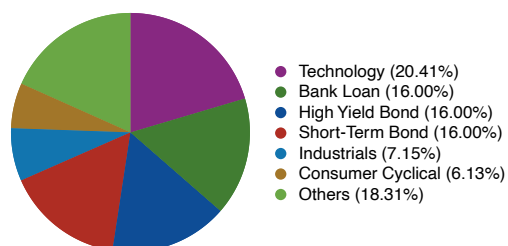
*ITD - Inception to Date

Model Estimated Fees and Expenses

Investment Fund weighted Expense	0.402
Portfolio Investment Manager	0.300
Modeltool(K)it Expense	0.025
Total Portfolio Expense	0.727

Investing includes risk and potential loss of principal.

Model Portfolio Allocation



Model Portfolio Data

Inception Date	01/01/2008	
	3-yr	5-yr
Standard Deviation	12.75	13.30
Alpha	13.69	10.07
Beta	1.24	1.32
Sharpe Ratio	0.80	1.00
Upside Capture	181.39	170.54
Downside Capture	77.80	96.98
Information Ratio	2.14	1.88

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Top 15 Model Holdings Target Allocation (%)

Pioneer Corporate High Yield Fund Y	16.00
Pioneer Floating Rate Y	16.00
Pioneer Short Term Income Y	16.00
iShares Expanded Tech Sector ETF	11.23
VanEck Semiconductor ETF	9.18
Industrial Select Sector SPDR® ETF	7.15
Consumer Discret Sel Sect SPDR® ETF	6.13
Energy Select Sector SPDR® ETF	5.11
Communication Services Sel Sect SPD...	4.58
Vanguard Health Care ETF	4.58
Utilities Select Sector SPDR® ETF	2.04
CASH	2.00
Total	100.00 %

Titan Choice 2035

Target-Date 2035

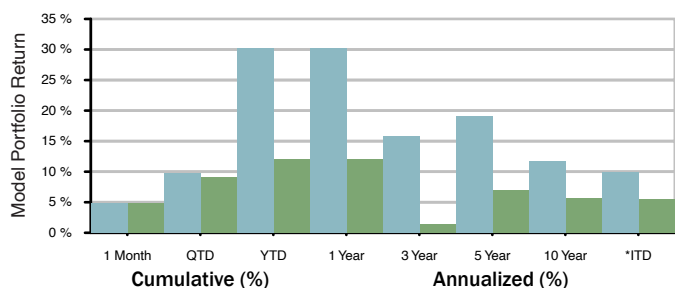
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Objective

Titan Choice 2035 is an equity oriented portfolio with some exposure to bonds. This diversified portfolio seeks to maximize long-term capital appreciation during sustained periods of market growth. This portfolio seeks a target allocation of up to 70% equities. However, there will be times the ratios will be adjusted due to market conditions.

Model Portfolio Return



	1 Month	QTD	YTD	1 Year	3 Year	5 Year	10 Year	*ITD
Model	4.86	9.79	30.27	30.27	15.77	19.14	11.73	9.87
Benchmark	4.86	9.01	11.98	11.98	1.33	6.91	5.69	5.42
Titan Choice 2035								
DJ Target 2035 TR USD								

As of 12/31/2023

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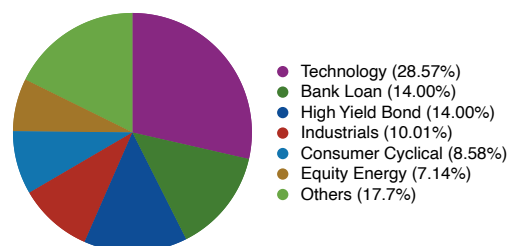
*ITD - Inception to Date

Model Estimated Fees and Expenses

Investment Fund weighted Expense	0.344
Portfolio Investment Manager	0.300
Modeltool(K)it Expense	0.025
Total Portfolio Expense	0.669

Investing includes risk and potential loss of principal.

Model Portfolio Allocation



Model Portfolio Data

Inception Date	01/01/2008	
	3-yr	5-yr
Standard Deviation	15.67	16.61
Alpha	13.97	10.27
Beta	1.21	1.21
Sharpe Ratio	0.88	1.03
Upside Capture	158.16	145.53
Downside Capture	77.89	90.05
Information Ratio	2.03	1.89

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Top 15 Model Holdings Target Allocation (%)

iShares Expanded Tech Sector ETF	15.71
Pioneer Corporate High Yield Fund Y	14.00
Pioneer Floating Rate Y	14.00
VanEck Semiconductor ETF	12.86
Industrial Select Sector SPDR® ETF	10.01
Consumer Discret Sel Sect SPDR® ETF	8.58
Energy Select Sector SPDR® ETF	7.14
Communication Services Sel Sect SPD...	6.42
Vanguard Health Care ETF	6.42
Utilities Select Sector SPDR® ETF	2.86
CASH	2.00
Total	100.00 %

Titan Choice 2045

Target-Date 2045

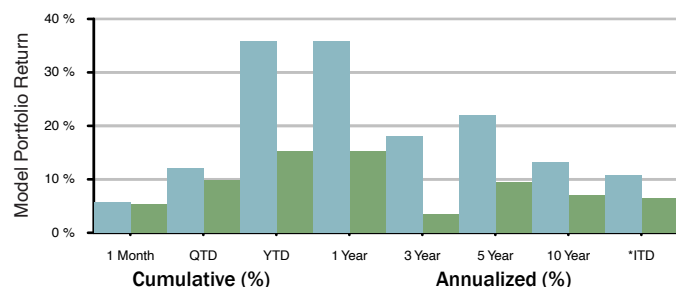
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Objective

Titan Choice 2045 is an equity oriented portfolio with some exposure to bonds. This diversified portfolio seeks to maximize a long-term capital appreciation during sustained periods of market growth. This portfolio seeks a target allocation of up to 85% equities. However, there will be times the ratios will be adjusted due to market conditions.

Model Portfolio Return



	1 Month	QTD	YTD	1 Year	3 Year	5 Year	10 Year	*ITD
Model	5.77	12.05	35.87	35.87	18.13	22.03	13.18	10.79
Benchmark	5.35	9.83	15.21	15.21	3.51	9.39	7.09	6.47

As of 12/31/2023

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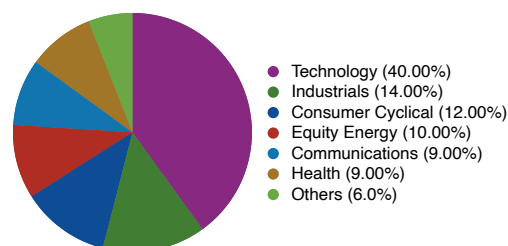
*ITD - Inception to Date

Model Estimated Fees and Expenses

Investment Fund weighted Expense	0.211
Portfolio Investment Manager	0.300
Modeltool(K)it Expense	0.025
Total Portfolio Expense	0.536

Investing includes risk and potential loss of principal.

Model Portfolio Allocation



Model Portfolio Data

Inception Date	01/01/2008	
	3-yr	5-yr
Standard Deviation	17.28	18.60
Alpha	13.54	10.66
Beta	1.12	1.10
Sharpe Ratio	0.93	1.07
Upside Capture	145.20	133.03
Downside Capture	81.10	87.15
Information Ratio	2.00	1.95

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Top 15 Model Holdings Target Allocation (%)

iShares Expanded Tech Sector ETF	22.00
VanEck Semiconductor ETF	18.00
Industrial Select Sector SPDR® ETF	14.00
Consumer Discret Sel Sect SPDR® ETF	12.00
Energy Select Sector SPDR® ETF	10.00
Communication Services Sel Sect SPD...	9.00
Vanguard Health Care ETF	9.00
Utilities Select Sector SPDR® ETF	4.00
CASH	2.00
Total	100.00 %

Titan Choice 2055

Target-Date 2055

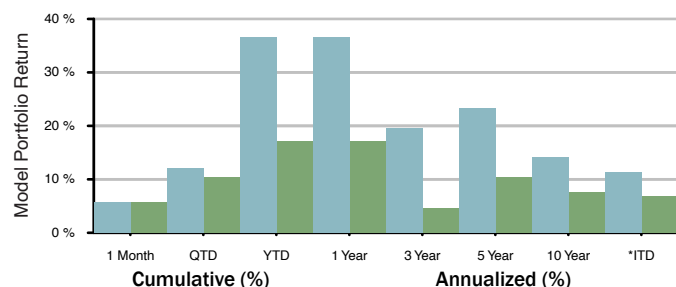
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Objective

Titan Choice 2055 is an equity oriented portfolio with little or no exposure to fixed income. This diversified portfolio seeks to maximize long-term capital appreciation during sustained periods of market growth. This portfolio maintains a target allocation of between 85%-100% equities.

Model Portfolio Return



	1 Month	QTD	YTD	1 Year	3 Year	5 Year	10 Year	*ITD
Model	5.77	12.05	36.55	36.55	19.53	23.26	14.06	11.41
Benchmark	5.65	10.35	17.19	17.19	4.62	10.47	7.63	6.81

As of 12/31/2023

The performance presented above is hypothetical performance based on the model. The hypothetical performance calculations are shown for illustrative purposes only, and are not meant to be representative of actual results achieved while investing in the respective strategies over the time period shown. The model performance shown has been derived using performance of funds provided by Morningstar or investment provider. Please refer to the Appendix for additional details.

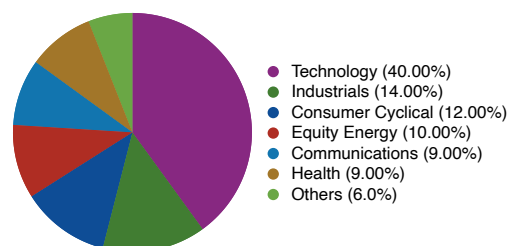
*ITD - Inception to Date

Model Estimated Fees and Expenses

Investment Fund weighted Expense	0.211
Portfolio Investment Manager	0.300
Modeltool(K)it Expense	0.025
Total Portfolio Expense	0.536

Investing includes risk and potential loss of principal.

Model Portfolio Allocation



Model Portfolio Data

Inception Date	01/01/2008	
	3-yr	5-yr
Standard Deviation	18.69	20.05
Alpha	13.63	10.69
Beta	1.10	1.09
Sharpe Ratio	0.94	1.05
Upside Capture	143.63	131.63
Downside Capture	85.33	89.91
Information Ratio	1.87	1.84

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Please see disclosures for additional details on benchmark definitions, expenses, blended benchmark calculation and performance calculation methodology.

Top 15 Model Holdings Target Allocation (%)

iShares Expanded Tech Sector ETF	22.00
VanEck Semiconductor ETF	18.00
Industrial Select Sector SPDR® ETF	14.00
Consumer Discret Sel Sect SPDR® ETF	12.00
Energy Select Sector SPDR® ETF	10.00
Communication Services Sel Sect SPD...	9.00
Vanguard Health Care ETF	9.00
Utilities Select Sector SPDR® ETF	4.00
CASH	2.00
Total	100.00 %

Titan Choice 2065

Target-Date 2060

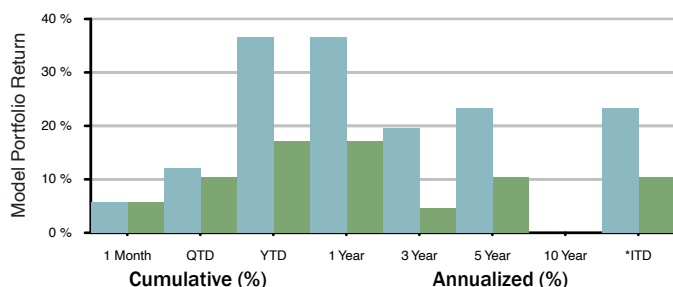
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Objective

Titan Choice 2065 is an equity oriented portfolio with little or no exposure to fixed income. This diversified portfolio seeks to maximize long-term capital appreciation during sustained periods of market growth. This portfolio maintains a target allocation of between 85%-100% equities.

Model Portfolio Return



	1 Month	QTD	YTD	1 Year	3 Year	5 Year	10 Year	*ITD
Model	5.77	12.05	36.55	36.55	19.53	23.28	-	23.28
Benchmark	5.65	10.35	17.19	17.19	4.62	10.47	-	10.47

As of 12/31/2023

The performance presented above is hypothetical performance based on the model. The hypothetical performance calculations are shown for illustrative purposes only, and are not meant to be representative of actual results achieved while investing in the respective strategies over the time period shown. The model performance shown has been derived using performance of funds provided by Morningstar or investment provider. Please refer to the Appendix for additional details.

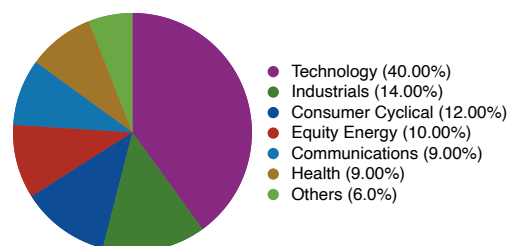
*ITD - Inception to Date

Model Estimated Fees and Expenses

Investment Fund weighted Expense	0.211
Portfolio Investment Manager	0.300
Modeltool(K)it Expense	0.025
Total Portfolio Expense	0.536

Investing includes risk and potential loss of principal.

Model Portfolio Allocation



Model Portfolio Data

Inception Date	01/01/2019	
	3-yr	5-yr
Standard Deviation	18.69	20.05
Alpha	13.63	10.70
Beta	1.10	1.10
Sharpe Ratio	0.94	1.06
Upside Capture	143.63	131.64
Downside Capture	85.33	89.82
Information Ratio	1.87	1.84

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Please see disclosures for additional details on benchmark definitions, expenses, blended benchmark calculation and performance calculation methodology.

Top 15 Model Holdings Target Allocation (%)

iShares Expanded Tech Sector ETF	22.00
VanEck Semiconductor ETF	18.00
Industrial Select Sector SPDR® ETF	14.00
Consumer Discret Sel Sect SPDR® ETF	12.00
Energy Select Sector SPDR® ETF	10.00
Communication Services Sel Sect SPD...	9.00
Vanguard Health Care ETF	9.00
Utilities Select Sector SPDR® ETF	4.00
CASH	2.00
Total	100.00 %

Titan Choice Large Cap Stock

Large Blend

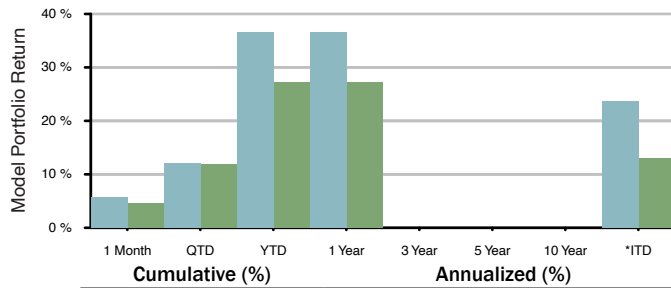
Contact

Manager	Invest Titan
Contact	Joshua Coughran
Email	Josh@InvestTitan.com
Web	

Objective

Titan.Choice Large Cap Stock portfolio seeks long-term growth of capital Normally investing at least 80% of assets in common stocks of companies with large market capitalizations (companies with market capitalizations similar to companies in the Russell 1000 Index or the S&P 500). Investing in either "growth" stocks or "value" stocks or both.

Model Portfolio Return



	1 Month	QTD	YTD	1 Year	3 Year	5 Year	10 Year	*ITD
Model	5.77	12.05	36.55	36.55	-	-	-	23.63
Benchmark	4.61	11.95	27.28	27.28	-	-	-	12.97

The performance presented above is hypothetical performance based on the model. The hypothetical performance calculations are shown for illustrated purposes only, and are not meant to be representative of actual results achieved while investing in the respective strategies over the time period shown. The model performance shown has been derived using performance of funds provided by Morningstar or investment provider. Please refer to the Appendix for additional details.

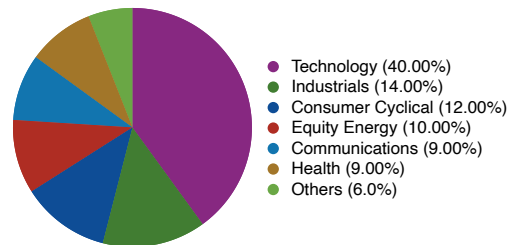
*ITD - Inception to Date

Model Estimated Fees and Expenses

Investment Fund weighted Expense	0.211
Portfolio Investment Manager	0.300
Modeltool(K)it Expense	0.025
Total Portfolio Expense	0.536

Investing includes risk and potential loss of principal.

Model Portfolio Allocation



Model Portfolio Data

Inception Date	08/28/2022	
	3-yr	5-yr
Standard Deviation	-	-
Alpha	-	-
Beta	-	-
Sharpe Ratio	-	-
Upside Capture	-	-
Downside Capture	-	-
Information Ratio	-	-

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Please see disclosures for additional details on benchmark definitions, expenses, blended benchmark calculation and performance calculation methodology.

Top 15 Model Holdings

Target Allocation (%)

iShares Expanded Tech Sector ETF	22.00
VanEck Semiconductor ETF	18.00
Industrial Select Sector SPDR® ETF	14.00
Consumer Discret Sel Sect SPDR® ETF	12.00
Energy Select Sector SPDR® ETF	10.00
Communication Services Sel Sect SPD...	9.00
Vanguard Health Care ETF	9.00
Utilities Select Sector SPDR® ETF	4.00
CASH	2.00
Total	100.00 %

Titan Choice Small Mid Cap Stock

Small Blend

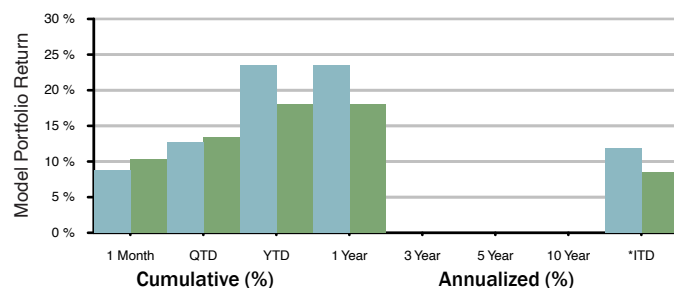
Contact

Manager	Invest Titan
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Email	Josh@InvestTitan.com
Web	

Objective

Titan Choice Small Mid Cap Stock portfolio normally invests at least 80% of assets in common stocks of companies with small and mid market capitalizations. Investing in either "growth" stocks or "value" stocks or both.

Model Portfolio Return



	1 Month	QTD	YTD	1 Year	3 Year	5 Year	10 Year	*ITD
Model	8.73	12.75	23.54	23.54	-	-	-	11.79
Benchmark	10.28	13.41	18.09	18.09	-	-	-	8.51

■ Model
■ Titan Choice Small Mid Cap Stock
■ Benchmark
■ CRSP US Small Cap TR USD

As of 12/31/2023

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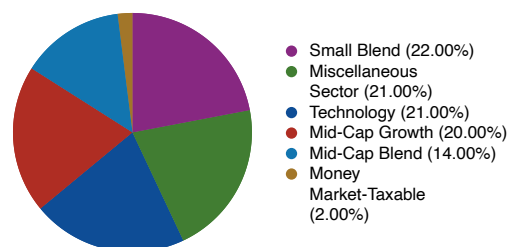
*ITD - Inception to Date

Model Estimated Fees and Expenses

Investment Fund weighted Expense	0.295
Portfolio Investment Manager	0.300
Modeltool(K)it Expense	0.025
Total Portfolio Expense	0.620

Investing includes risk and potential loss of principal.

Model Portfolio Allocation



Model Portfolio Data

Inception Date	08/28/2022	
	3-yr	5-yr
Standard Deviation	-	-
Alpha	-	-
Beta	-	-
Sharpe Ratio	-	-
Upside Capture	-	-
Downside Capture	-	-
Information Ratio	-	-

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Top 15 Model Holdings Target Allocation (%)

ARK Autonomous Technology&Robotics ETF	21.00
iShares Exponential Technologies ETF	21.00
iShares Morningstar Mid-Cap Growth ETF	20.00
Fidelity® Mid Cap Index	14.00
Vanguard Small Cap Index Adm	12.00
iShares Russell 2000 ETF	10.00
CASH	2.00
Total	100.00

Titan Choice Global Stock

Global Large-Stock Blend

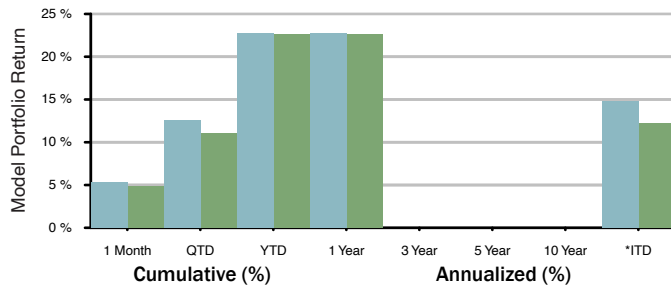
Contact

Manager	Invest Titan
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Email	Josh@InvestTitan.com
Web	

Objective

Titan Choice Global Stock portfolio invests in both foreign and U.S. stocks, which covers both well-established and still-developing markets. The portfolio has high potential for growth, but also high risk; share value may swing up and down more than U.S. or international stock funds. Only appropriate for long-term goals.

Model Portfolio Return



	1 Month	QTD	YTD	1 Year	3 Year	5 Year	10 Year	*ITD
Model	5.30	12.56	22.75	22.75	-	-	-	14.75
Benchmark	4.80	11.05	22.60	22.60	-	-	-	12.19

As of 12/31/2023

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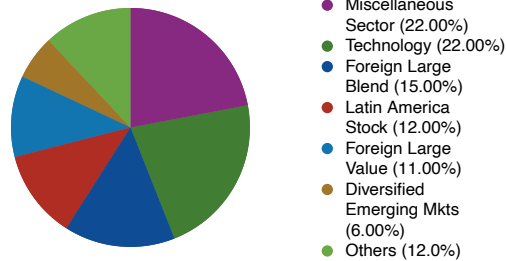
*ITD - Inception to Date

Model Estimated Fees and Expenses

Investment Fund weighted Expense	0.327
Portfolio Investment Manager	0.300
Modeltool(K)it Expense	0.025
Total Portfolio Expense	0.652

Investing includes risk and potential loss of principal.

Model Portfolio Allocation



Model Portfolio Data

Inception Date	08/28/2022	
	3-yr	5-yr
Standard Deviation	-	-
Alpha	-	-
Beta	-	-
Sharpe Ratio	-	-
Upside Capture	-	-
Downside Capture	-	-
Information Ratio	-	-

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Top 15 Model Holdings Target Allocation (%)

iShares Exponential Technologies ETF	22.00
iShares Global Tech ETF	22.00
Schwab International Equity ETF™	15.00
iShares Latin America 40 ETF	12.00
Schwab International Dividend Equit...	11.00
Schwab Emerging Markets Equity ETF™	6.00
iShares Asia 50 ETF	5.00
iShares Global Energy ETF	5.00
CASH	2.00
Total	100.00 %

Titan Choice Real Estate

Real Estate

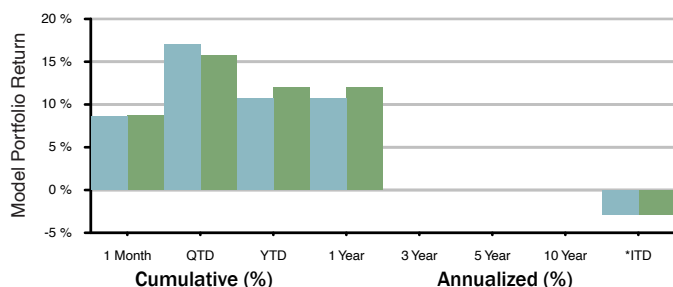
Contact

Manager Invest Titan
 Contact Joshua Coughran
 Email Josh@InvestTitan.com
 Web

Objective

Titan Choice Real Estate Portfolio seeks total return through dividends and capital appreciation. The portfolio will seek to invest at least 80% of its net assets in publicly traded equity securities of REITs, in publicly traded common equity of U.S. real estate operating companies, in publicly traded preferred equity of U.S. REITs, in real estate operating companies, and in cash and cash equivalents. It is non-diversified.

Model Portfolio Return



	1 Month	QTD	YTD	1 Year	3 Year	5 Year	10 Year	*ITD
Model	8.55	16.97	10.66	10.66	-	-	-	-2.89
Benchmark	8.69	15.72	12.02	12.02	-	-	-	-2.90

■ Model
■ Titan Choice Real Estate
■ Benchmark
■ Morningstar Real Estate

As of 12/31/2023

The performance presented above is hypothetical performance based on the model. The hypothetical performance calculations are shown for illustrated purposes only, and are not meant to be representative of actual results achieved while investing in the respective strategies over the time period shown. The model performance shown has been derived using performance of funds provided by Morningstar or investment provider. Please refer to the Appendix for additional details.

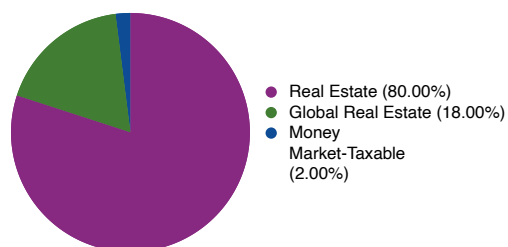
*ITD - Inception to Date

Model Estimated Fees and Expenses

Investment Fund weighted Expense	0.096
Portfolio Investment Manager	0.300
Modeltool(K)it Expense	0.025
Total Portfolio Expense	0.421

Investing includes risk and potential loss of principal.

Model Portfolio Allocation



Model Portfolio Data

Inception Date	08/28/2022	
	3-yr	5-yr
Standard Deviation	-	-
Alpha	-	-
Beta	-	-
Sharpe Ratio	-	-
Upside Capture	-	-
Downside Capture	-	-
Information Ratio	-	-

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Top 15 Model Holdings Target Allocation (%)

Schwab US REIT ETF™	31.00
Real Estate Select Sector SPDR®	29.00
Vanguard Real Estate ETF	20.00
Vanguard Global ex-US Real Est ETF	18.00
CASH	2.00
Total	100.00 %

Disclosures

Important Disclosure Information

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Investors should consider the investment objectives, risks, charges and expenses before investing. The prospectuses (for Investment Company Securities) and disclosure documents (for Collective Investment Trust options) contain this and other important information. These documents are available through you plan's Record Keeper. Read carefully before investing.

Past performance is no guarantee of future results. Performance data quoted represents past performance. Investment return and principal will fluctuate so that an investor's shares or units, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted.

For additional information made publicly available by the fund's sponsor, including performance data to the most recent month-end, please visit the fund's Website. Performance quoted is at net asset value (NAV), reflects the reinvestment of dividends and capital gains, and is net of expenses. Returns do not include the effects of maximum sales charge, if any, as sales charges are waived for qualified plans. If the effects of sales charges were included, returns would be lower. In certain circumstances, a back-end sales charge or redemption fee may be assessed upon redemption of shares within a particular timeframe. Please refer to the prospectus, disclosure document (for Collective Investment Trust options) and/or statement of additional information for specific details. *An investment in the money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.*

For certain investment options, the returns shown reflect fee subsidies and waivers, without which the results would have been lower than noted. These fee subsidies and waivers may not continue to remain in effect in the future. Please note that certain funds will charge a redemption fee for short-term trading. The returns shown do not reflect short-term trading fees, which if included would reduce returns. Investments in target date funds are subject to the risks of their underlying funds. The year in a target date fund name refers to the approximate year (the target date) when an investor in the fund would retire and leave the workforce. Target date funds will gradually shift their emphasis from more aggressive investments to more conservative ones based on the indicated target date.

Disclosures

An investment in a target date fund is not guaranteed at any time, including on or after the target date. Target date fund suggestions are based on an estimated retirement age of approximately 65. Should the investor choose to retire significantly earlier or later, he/she may want to consider a fund with an asset allocation more appropriate to his/her situation. The stable value funds identified, if any, are structured either as collective investment trust funds ("CITs") or insurance company general or separate accounts, but are not mutual funds (as defined under the Investment Company Act of 1940, as amended). For detailed information about these products please see the applicable disclosure document related to the product in question. Investments identified as Separately Managed Accounts ("SMA"), if any, are not registered mutual funds. SMAs are privately managed investment accounts that have various investment objectives, differing degrees of risk, and utilize varying investment strategies. Detailed information on each SMA available to your Plan is available directly from the Registered Investment Advisor with whom the Plan Sponsor has contracted to manage the SMA.

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Plan Performance Calculation Methodology

Plan Performance is calculated based on the historical performance of each underlying investment weighted based on the asset allocation as of the report date. Returns are hypothetical and do not reflect actual returns of the plan as asset allocations of the underlying investments may have changed throughout the history of the periods reported. In the event that an underlying investment does not have performance for any period, that investment is not used in the calculation and the total assets to calculate the weighted average are reduced accordingly.

Blended Benchmark Calculation Methodology

The Blended Benchmark Performance is calculated based on the historical performance of the benchmark assigned to each underlying investment in the Plan, weighted based on the asset allocation as of the report date. Returns are hypothetical and do not reflect actual benchmark returns of the plan as asset allocations of the underlying investments and the benchmarks assigned to each may have changed throughout the history of the periods reported. In the event that a benchmark does not have performance for any period, that benchmark is not used in the calculation and the total assets to calculate the weighted average are reduced accordingly.

Plan Category Calculation Methodology

The Plan Category Return is calculated based on the historical performance of the investment category (Peer Group) assigned to each underlying investment that is assigned to the category, weighted based on the asset allocation as of the report date. Returns are hypothetical and do not reflect actual category returns of the plan as asset allocations of the underlying investments and the categories assigned to each may have changed throughout the history of the periods reported.