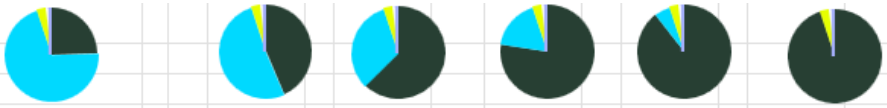
As of 11/12/2024



Portfolio Allocations

Ticker	Asset Class		Conservative (%) 20/80	Moderate Conservative (%) 40/60	Moderate (%) 60/40	Moderate Growth (%) 75/25	Growth (%) 90/10	Maximum Growth (%) 98/2
	Equity		**22.1**	**41.0**	**60.0**	**75.0**	**88.5**	**95.0**
SPY		SPDR S&P 500 ETF Trust	9.3	15.3	20.0	23.3	26.5	26.0
SPEM		SPDR Portfolio Emerging Markets ETF	6.0	9.5	11.5	13.5	15.5	16.5
SPSM		SPDR Portfolio S&P 600 Small Cap ETF	2.0	3.0	4.0	4.7	5.5	6.5
XLSR		SPDR SSGA US Sector Rotation ETF	3.8	8.7	13.5	16.2	19.5	21.0
SPMD		SPDR Portfolio S&P 400 Mid Cap ETF	1.0	1.5	2.5	3.8	4.5	6.0
GWX		SPDR S&P International Small Cap ETF	0.0	2.0	2.0	3.0	3.5	4.0
SPDW		SPDR Portfolio Developed World ex-US ETF	0.0	1.0	6.5	10.5	13.5	15.0
	Fixed Income		**73.9**	**55.0**	**36.0**	**21.0**	**7.5**	**0.0**
FISR		SPDR SSGA Fixed Income Sector Rotation ETF	29.4	22.3	13.5	2.5	0.0	0.0
SPAB		SPDR Portfolio Aggregate Bond ETF	12.5	5.2	0.0	0.0	0.0	0.0
JNK		SPDR Bloomberg High Yield Bond ETF	9.5	8.0	7.5	7.0	3.5	0.0
TIPX		SPDR Bloomberg 1-10 Year TIPS ETF	6.0	4.5	2.0	0.0	0.0	0.0
BIL		SPDR Bloomberg 1-3 Month T-Bill ETF	7.0	7.0	7.0	7.0	4.0	0.0
EBND		SPDR Bloomberg Emerging Markets Local Bond ETF	4.0	3.5	3.0	1.5	0.0	0.0
EMHC		SPDR Bloomberg Emerging Markets USD Bond ETF	3.0	2.0	1.5	1.5	0.0	0.0
SRLN		SPDR Blackstone Senior Loan ETF	2.5	2.5	1.5	1.5	0.0	0.0
SPTI		SPDR Portfolio Intermediate Term Treasury ETF	0.0	0.0	0.0	0.0	0.0	0.0
	Real Assets		**2.0**	**2.0**	**2.0**	**2.0**	**2.0**	**3.0**
GLD		SPDR Gold Shares	2.0	2.0	2.0	2.0	2.0	2.0
RWR		SPDR Dow Jones REIT ETF	0.0	0.0	0.0	0.0	0.0	0.5
RWX		SPDR Dow Jones International Real Estate ETF	0.0	0.0	0.0	0.0	0.0	0.5
	Cash		**2.0**	**2.0**	**2.0**	**2.0**	**2.0**	**2.0**
		Cash	2.0	2.0	2.0	2.0	2.0	2.0
			100.0	100.0	100.0	100.0	100.0	100.0