

# Portfolio Analysis

Prepared for

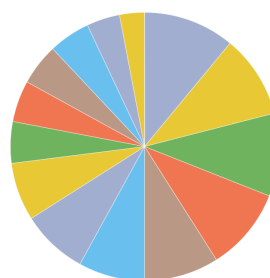
**Wycliffe LifeSpan 2058**

Apr 12, 2024



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## Positions

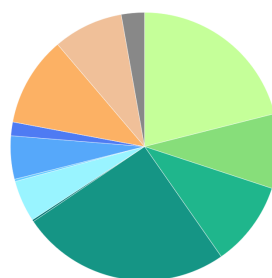


WBT LifeSpan 2058

		Weight (%)	Value (\$)
PIMCO Commodity Real Return Strat I2	PCRPX	11	11,000
Baird Chautauqua International Gr Inv	CCWSX	10	10,000
Goldman Sachs GQG Ptnrs Intl Opps Inv	GSINX	10	10,000
Harbor Capital Appreciation Instl	HACAX	10	10,000
PRIMECAP Odyssey Growth	POGRX	9	9,000
Fidelity Small Cap Growth	FCPGX	8	8,000
PRIMECAP Odyssey Aggressive Growth	POAGX	8	8,000
PIMCO Real Return Instl	PRRIX	7	7,000
Artisan Global Opportunities Inv	ARTRX	5	5,000
Stable Value	@WBTSTAB...	5	5,000
American Funds Bond Fund of Amer R5E	RBFHX	5	5,000
American Funds SMALLCAP World R4	RSLEX	5	5,000
American Funds American Mutual R4	RMFEX	4	4,000
American Funds Capital World Bond R5E	RCWHX	3	3,000
Cash	-	-	-
American Funds Income Fund of Amer R4	RIDEX	-	-
American Funds New Perspective R4	RNPEX	-	-
As of Apr 11, 2024		100	100,000

Cash comprises money market accounts and funds.

## Allocation



WBT LifeSpan 2058  
Weight (%)

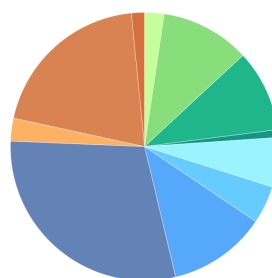
◇ US stocks large cap	21.4
◇ US stocks mid cap	9.1
◇ US stocks small cap	10.4
◆ Non US stocks	25.7
◆ Unclassified stocks	0.2
<hr/>	
◇ US bonds investment grade	5.1
◇ US bonds high yield	0.3
◇ US bonds inflation protected	5.3
◆ Non US bonds	1.7
◆ Unclassified bonds	-1.6
<hr/>	
◇ Alternative	11
◇ Cash & equivalents	8.6
◆ Other	2.8
<hr/>	
	100

Stocks	66.8
Bonds	10.7
Alternative	11
Cash & equivalents	8.6
Other	2.8
<hr/>	
	100

Cash & equivalents comprises money market holdings, and fixed-income securities with maturity of less than 90 days.  
Alternative comprises commodity, precious metals and alternative funds.  
The Other category comprises preferred stocks, convertible and options, including positions held by funds.

# Stocks Analysis

## Sectors



WBT LifeSpan 2058  
Weight (%)

<i>Cyclical</i>	
◆ Basic Materials	2.3
◆ Consumer Cyclical	10.8
◆ Financial Services	9.9
◆ Real Estate	0.9
<i>Sensitive</i>	
◆ Communication Services	6
◆ Energy	4.6
◆ Industrials	11.8
◆ Technology	29.4
<i>Defensive</i>	
◆ Consumer Defensive	2.8
◆ Healthcare	20
◆ Utilities	1.6
<i>Not classified</i>	
◆ Not classified	-
	100
Percentage of portfolio analyzed	66.8

Cyclical	23.9
Sensitive	51.7
Defensive	24.3
Not classified	-
	100

Values are based on the percentage of portfolio analyzed.

# Stocks Analysis

## Style

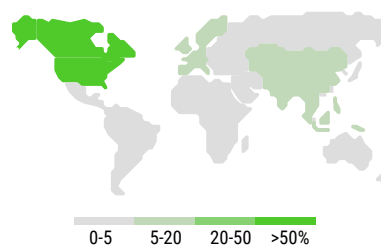
	% Value	Blend	Growth
Large	8	15	42
Mid	1	8	8
Small	3	7	8

### WBT LifeSpan 2058

Average style	
Percentage of portfolio analyzed	66.8

Values are based on the percentage of portfolio analyzed.

## Regions



### WBT LifeSpan 2058

North America	65.1
Latin America	2.4
Europe Developed	17.8
Europe Emerging	-
Africa/Middle east	0.5
Japan	3.8
Australasia	0.3
Asia Developed	2.6
Asia Emerging	7.6
	100
Percentage of portfolio analyzed	66.8

Values are based on the percentage of portfolio analyzed.

## Bonds Analysis

### Style

	WBT LifeSpan 2058
Bonds allocation (%)	10.7
Average credit quality	A
% of bonds rated	100
Average effective duration	6.34
% of bonds measured	100

## Funds Expense

### WBT LifeSpan 2058

Average net expense ratio: 0.84%; Portfolio net expense ratio: **0.79%**

Fund	Symbol	Maximum Sales load	Net exp. ratio	As of prospectus	Weight in portfolio	Net annual expense (*)
PIMCO Commodity Real Return Strat I2	PCRPX	-	1.09%	01/05/24	11%	120
Baird Chautauqua International Gr Inv	CCWSX	-	1.05%	05/01/23	10%	105
Goldman Sachs GQG Ptnrs Intl Opps Inv	GSINX	-	0.87%	02/28/24	10%	87
Fidelity Small Cap Growth	FCPGX	-	1.05%	09/29/23	8%	84
Harbor Capital Appreciation Instl	HACAX	-	0.68%	03/01/24	10%	68
PRIMECAP Odyssey Growth	POGRX	-	0.66%	02/28/24	9%	59
Artisan Global Opportunities Inv	ARTRX	-	1.15%	02/29/24	5%	58
PRIMECAP Odyssey Aggressive Growth	POAGX	-	0.66%	02/28/24	8%	53
American Funds SMALLCAP World R4	RSLEX	-	1.01%	12/01/23	5%	51
PIMCO Real Return Instl	PRRIX	-	0.67%	01/05/24	7%	47
American Funds American Mutual R4	RMFEX	-	0.62%	01/01/24	4%	25
American Funds Bond Fund of Amer R5E	RBFHX	-	0.39%	03/01/24	5%	20
American Funds Capital World Bond R5E	RCWHX	-	0.63%	03/01/24	3%	19
American Funds Income Fund of Amer R4	RIDEX	-	0.62%	10/01/23	0%	0
American Funds New Perspective R4	RNPEX	-	0.77%	12/01/23	0%	0
					95%	794

(\*) in \$, based on portfolio value of \$100,000. Does not include sales loads if applicable.

## Securities

### Average annual return as of Apr 11, 2024

Total returns, assuming reinvested dividends

	Symbol	1 year	5 years	10 years or inception †	Yield 12 month	SEC Yield 30 day	Web
PIMCO Commodity Real Return Strat I2	PCRPX	-0.9%	7.3%	-1.2%	0.74%	6.96%	[a]
Baird Chautauqua International Gr Inv	CCWSX	6.1%	9.1%	8.7% 04/15/16	0.15%	-	[b]
Goldman Sachs GQG Ptnrs Intl Opps Inv	GSINX	31.3%	13.1%	13.4% 12/15/16	1.98%	-	[c]
Harbor Capital Appreciation Instl	HACAX	49.6%	16.7%	16.2%	0%	-	[d]
PRIMECAP Odyssey Growth	POGRX	21.4%	10.4%	12.3%	0.5%	-	[e]
Fidelity Small Cap Growth	FCPGX	25%	10.6%	12.5%	0%	-	[f]
PRIMECAP Odyssey Aggressive Growth	POAGX	17.8%	7.7%	11.5%	0.02%	-	[e]
PIMCO Real Return Instl	PRRIX	-1%	2.3%	1.9%	3.24%	1.17%	[a]
Artisan Global Opportunities Inv	ARTRX	25.7%	11.2%	11.1%	0%	-	[g]
American Funds Bond Fund of Amer R5E	RBFHX	-1.2%	0.7%	1.5%	4.2%	4.77%	[h]
American Funds SMALLCAP World R4	RSLEX	14.3%	7.3%	8.1%	0.67%	0.26%	[h]
American Funds American Mutual R4	RMFEX	12.8%	9.6%	9.7%	2.02%	1.8%	[h]
American Funds Capital World Bond R5E	RCWHX	-0.9%	-1.4%	-0.3%	3.08%	4.36%	[h]
CASH	\$CASH	5.2%	2%	1.4%	5.22%	5.24%	
American Funds Income Fund of Amer R4	RIDEX	8%	6.7%	6.5%	3.57%	3.51%	[h]
American Funds New Perspective R4	RNPEX	22.3%	11.8%	10.9%	0.87%	0.85%	[h]

† if less than 10 years history, performance since inception and inception date are indicated.

[a] [www.pimco.com](http://www.pimco.com) [b] [www.bairdfunds.com](http://www.bairdfunds.com) [c] [www.goldmansachsfunds.com](http://www.goldmansachsfunds.com) [d] [www.harborfunds.com](http://www.harborfunds.com) [e] [www.odysseyfunds.com](http://www.odysseyfunds.com) [f] [www.institutional.fidelity.com](http://www.institutional.fidelity.com) [g] [www.artisanfunds.com](http://www.artisanfunds.com) [h] [www.americanfunds.com](http://www.americanfunds.com)

ETF performance is calculated based on the last closing price for the period.

**The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. To obtain current month-end performance information, please consult the websites referenced above. The performance quoted, reflects the reinvestment of dividends and capital gains, is net of expenses and does not reflect the maximum sales load. Such a fee, if taken into consideration, will reduce the performance quoted above.**

**Investors should consider the investment objectives, risks, charges and expenses of the investment company carefully before investing. The prospectus and, if available, the summary prospectus contain this and other important information about the investment company. You can obtain a prospectus and summary prospectus from your financial representative. Read carefully before investing. Amounts in mutual funds are subject to fluctuations in value and market risk. Shares, when redeemed, may be worth more or less than their original cost.**

**An investment in Exchange Traded Funds (ETF), structured as a mutual fund or unit investment trust, involves the risk of losing money and should be considered as part of an overall program, not a complete investment program. An investment in ETFs involves additional risks such as not diversified, price volatility, competitive industry pressure, international political and economic developments, possible trading halts, and index tracking errors.**



**IMPORTANT DISCLOSURES**

This report is being provided by your financial professional as a courtesy and is not intended to be used as or in lieu of an account statement.

This report presents past performance, which does not guarantee future results. The investment return and principal value will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be higher or lower than return data quoted herein.

The portfolio performance presented in this report is hypothetical and based on simulated investments. Unlike the results shown in an actual performance record, these results do not represent actual trading. Also, because these trades have not actually been executed, these results may have under-or over-compensated for the impact, if any, of certain market factors, such as lack of liquidity. Simulated or hypothetical trading programs in general are also subject to the fact that they are designed with the benefit of hindsight. No representation is being made that any account will or is likely to achieve profits or losses similar to these being shown.

Returns in this report are time-weighted returns (TWR). Returns include distribution income such as dividends. The simulation of model portfolios does not take into account trading costs and tax implications.

The projections or other information generated by Kwanti Analytics regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results.

Performance is presented net of advisory fees. Other fees borne by investors and not included in this report are: commissions, custodial charges and sales loads. If applicable, these fees will have a compounding effect on performance that can be material.

**INDEXES AND BENCHMARKS**

References to indexes and benchmarks are hypothetical illustrations of aggregate returns and do not reflect the performance of any actual investment. Investors cannot invest in an index.

S&P 500 Index TR: Measures the performance of 500 widely held, large-capitalization US stocks.

Barclays US Aggregate Bond Index: Measures the U.S. bond market and covers all major types of bonds, including taxable corporate bonds, treasury bonds, and municipal bonds.

**DEFINITIONS**

Current yield: the total distributions paid from the portfolio positions over 12 trailing months, divided by the total market price of the portfolio positions.

Fund expense ratio: for investment funds, the expense ratio as reported in the fund's prospectus.

Maximum drawdown: the largest percent retrenchment from an investment's peak value to the investment's valley value for a given period.

Risk (Standard Deviation): a measure of dispersion of returns around their historical average. The higher the standard deviation, the more widely the investment's returns vary over time.

Yield 12-month: the sum of distributions from the asset(s) over 12 trailing months, divided by the current market price of the asset(s).

Yield SEC: the annualized yield based on the 30-day period ending on the last day of previous month.

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