

Portfolio Analysis

Prepared for

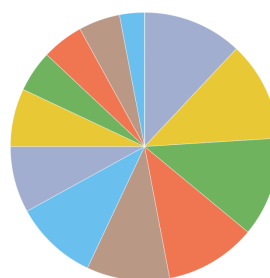
Wycliffe LifeSpan 2063

Apr 12, 2024



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Positions

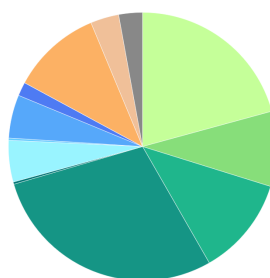


WBT LifeSpan 2063

| | | Weight (%) | Value (\$) |
|---------------------------------------|-------------|------------|------------|
| Baird Chautauqua International Gr Inv | CCWSX | 12 | 12,000 |
| Goldman Sachs GQG Ptnrs Intl Opps Inv | GSINX | 12 | 12,000 |
| Harbor Capital Appreciation Instl | HACAX | 12 | 12,000 |
| PIMCO Commodity Real Return Strat I2 | PCRPX | 11 | 11,000 |
| Fidelity Small Cap Growth | FCPGX | 10 | 10,000 |
| PRIMECAP Odyssey Growth | POGRX | 10 | 10,000 |
| PRIMECAP Odyssey Aggressive Growth | POAGX | 8 | 8,000 |
| PIMCO Real Return Instl | PRRIX | 7 | 7,000 |
| Artisan Global Opportunities Inv | ARTRX | 5 | 5,000 |
| American Funds Bond Fund of Amer R5E | RBFHX | 5 | 5,000 |
| American Funds SMALLCAP World R4 | RSLEX | 5 | 5,000 |
| American Funds Capital World Bond R5E | RCWHX | 3 | 3,000 |
| Stable Value | @WBTSTAB... | - | - |
| Cash | - | - | - |
| American Funds Income Fund of Amer R4 | RIDEX | - | - |
| American Funds American Mutual R4 | RMFEX | - | - |
| American Funds New Perspective R4 | RNPEX | - | - |
| As of Apr 11, 2024 | | 100 | 100,000 |

Cash comprises money market accounts and funds.

Allocation



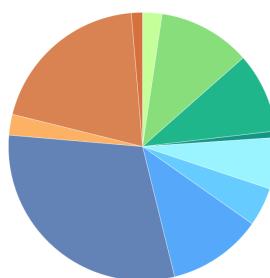
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Weight (%)

| | |
|--------------------------------|------|
| ◇ US stocks large cap | 21.1 |
| ◇ US stocks mid cap | 9.2 |
| ◆ US stocks small cap | 12.1 |
| ◆ Non US stocks | 29.2 |
| ◆ Unclassified stocks | 0.3 |
| <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 | 3.5 |
| ◇ Other | 2.9 |
| | 100 |
| <hr/> | |
| Stocks | 71.9 |
| Bonds | 10.7 |
| Alternative | 11 |
| Cash & equivalents | 3.5 |
| Other | 2.9 |
| | 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



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Weight (%)

| | Weight (%) |
|----------------------------------|------------|
| <i>Cyclical</i> | |
| ◆ Basic Materials | 2.3 |
| ◆ Consumer Cyclical | 11.2 |
| ◆ Financial Services | 9.6 |
| ◆ Real Estate | 0.8 |
| <i>Sensitive</i> | |
| ◆ Communication Services | 6.2 |
| ◆ Energy | 4.7 |
| ◆ Industrials | 11.4 |
| ◆ Technology | 30.2 |
| <i>Defensive</i> | |
| ◆ Consumer Defensive | 2.5 |
| ◆ Healthcare | 19.8 |
| ◆ Utilities | 1.3 |
| <i>Not classified</i> | |
| ◆ Not classified | - |
| | 100 |
| Percentage of portfolio analyzed | 71.9 |

| | |
|----------------|------|
| Cyclical | 23.9 |
| Sensitive | 52.4 |
| Defensive | 23.6 |
| Not classified | - |
| | 100 |

Values are based on the percentage of portfolio analyzed.

Stocks Analysis

Style

| | % | Value | Blend | Growth |
|-------|---|-------|-------|--------|
| Large | | 7 | 14 | 44 |
| Mid | | 1 | 8 | 8 |
| Small | | 3 | 7 | 9 |

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Average style

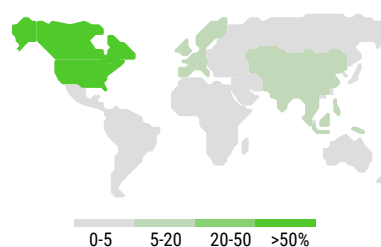


Percentage of portfolio analyzed

71.9

Values are based on the percentage of portfolio analyzed.

Regions



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| | |
|--------------------|------|
| North America | 62.9 |
| Latin America | 2.5 |
| Europe Developed | 18.9 |
| Europe Emerging | - |
| Africa/Middle east | 0.5 |
| Japan | 3.9 |
| Australasia | 0.3 |
| Asia Developed | 2.8 |
| Asia Emerging | 8.1 |

Percentage of portfolio analyzed

71.9

Values are based on the percentage of portfolio analyzed.

Bonds Analysis

Style

| | WBT LifeSpan 2063 |
|----------------------------|-------------------|
| Bonds allocation (%) | 10.7 |
| Average credit quality | A |
| % of bonds rated | 100 |
| Average effective duration | 6.34 |
| % of bonds measured | 100 |

Funds Expense

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Average net expense ratio: 0.85%; Portfolio net expense ratio: **0.85%**

| Fund | Symbol | Maximum Sales load | Net exp. ratio | As of prospectus | Weight in portfolio | Net annual expense (*) |
|---------------------------------------|--------|--------------------|----------------|------------------|---------------------|------------------------|
| Baird Chautauqua International Gr Inv | CCWSX | - | 1.05% | 05/01/23 | 12% | 126 |
| PIMCO Commodity Real Return Strat I2 | PCRPX | - | 1.09% | 01/05/24 | 11% | 120 |
| Fidelity Small Cap Growth | FCPGX | - | 1.05% | 09/29/23 | 10% | 105 |
| Goldman Sachs GQG Ptnrs Intl Opps Inv | GSINX | - | 0.87% | 02/28/24 | 12% | 104 |
| Harbor Capital Appreciation Instl | HACAX | - | 0.68% | 03/01/24 | 12% | 82 |
| PRIMECAP Odyssey Growth | POGRX | - | 0.66% | 02/28/24 | 10% | 66 |
| 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 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 American Mutual R4 | RMFEX | - | 0.62% | 01/01/24 | 0% | 0 |
| American Funds New Perspective R4 | RNPEX | - | 0.77% | 12/01/23 | 0% | 0 |
| | | | | | 100% | 849 |

(*) 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 |
|---------------------------------------|--------|--------|---------|----------------------------|-------------------|---------------------|-----|
| Baird Chautauqua International Gr Inv | CCWSX | 6.1% | 9.1% | 8.7% 04/15/16 | 0.15% | - | [a] |
| Goldman Sachs GQG Ptnrs Intl Opps Inv | GSINX | 31.3% | 13.1% | 13.4% 12/15/16 | 1.98% | - | [b] |
| Harbor Capital Appreciation Instl | HACAX | 49.6% | 16.7% | 16.2% | 0% | - | [c] |
| PIMCO Commodity Real Return Strat I2 | PCRPX | -0.9% | 7.3% | -1.2% | 0.74% | 6.96% | [d] |
| Fidelity Small Cap Growth | FCPGX | 25% | 10.6% | 12.5% | 0% | - | [e] |
| PRIMECAP Odyssey Growth | POGRX | 21.4% | 10.4% | 12.3% | 0.5% | - | [f] |
| PRIMECAP Odyssey Aggressive Growth | POAGX | 17.8% | 7.7% | 11.5% | 0.02% | - | [f] |
| PIMCO Real Return Instl | PRRIX | -1% | 2.3% | 1.9% | 3.24% | 1.17% | [d] |
| 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 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 American Mutual R4 | RMFEX | 12.8% | 9.6% | 9.7% | 2.02% | 1.8% | [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.bairdfunds.com [b] www.goldmansachsfunds.com [c] www.harborfunds.com [d] www.pimco.com [e] www.institutional.fidelity.com [f] www.odysseyfunds.com [g] www.artisanfunds.com [h] 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.

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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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