

3/31/2025

Active Portfolios (Gross Returns)	Target Weights *
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Aggressive Equity Portfolio	98-0-2
Moderately Aggressive Equity Portfolio	85-13-2
Moderate Equity Portfolio	70-28-2
Balanced Equity Portfolio	55-43-2
Moderately Conservative Equity Portfolio	40-57-3
Conservative Equity Portfolio	25-71-4

Trailing Returns															
Cumulative			Annualized		Annual								Inception (Annualized)	Inception Date	Avg. Exp.
3 Months	YTD	1 Year	3 Year	5 Year	2024	2023	2022	2021	2020	2019	2018	2017			
-0.54%	-0.54%	4.37%	5.97%	15.07%	13.24%	16.77%	-14.10%	17.30%	15.66%	26.30%	-8.86%	23.63%	9.85%	06/01/16	0.66%
-0.14%	-0.14%	4.65%	5.74%	13.70%	12.34%	15.43%	-13.20%	15.08%	14.50%	24.39%	-7.71%	21.74%	9.21%	06/01/16	0.60%
0.32%	0.32%	4.76%	5.16%	11.82%	10.93%	13.45%	-12.40%	12.48%	13.30%	21.90%	-6.63%	19.37%	8.20%	06/01/16	0.53%
0.69%	0.69%	4.65%	4.51%	9.85%	9.25%	11.41%	-11.31%	9.79%	11.99%	19.12%	-5.45%	16.64%	7.12%	06/01/16	0.48%
1.04%	1.04%	4.80%	3.98%	7.77%	8.08%	9.67%	-10.12%	7.60%	9.27%	15.96%	-3.86%	12.56%	5.85%	06/01/16	0.47%
1.39%	1.39%	4.71%	3.18%	5.69%	6.50%	7.55%	-9.45%	5.09%	8.10%	12.88%	-2.65%	NA	4.01%	09/01/17	0.38%

Active Portfolios (Net Returns)	Target Weights *
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Aggressive Equity Portfolio	98-0-2
Moderately Aggressive Equity Portfolio	85-13-2
Moderate Equity Portfolio	70-28-2
Balanced Equity Portfolio	55-43-2
Moderately Conservative Equity Portfolio	40-57-3
Conservative Equity Portfolio	25-71-4

Trailing Returns															
Cumulative			Annualized		Annual								Inception (Annualized)	Inception Date	Avg. Exp.
3 Months	YTD	1 Year	3 Year	5 Year	2024	2023	2022	2021	2020	2019	2018	2017			
-1.28%	-1.28%	1.29%	2.84%	11.70%	9.92%	13.35%	-16.68%	13.87%	12.27%	22.64%	-11.58%	20.03%	6.62%	06/01/16	0.66%
-0.88%	-0.88%	1.56%	2.63%	10.37%	9.04%	12.05%	-15.81%	11.71%	11.14%	20.77%	-10.46%	18.20%	6.00%	06/01/16	0.60%
-0.43%	-0.43%	1.67%	2.06%	8.54%	7.68%	5.59%	-15.03%	9.18%	9.97%	18.35%	-9.41%	15.89%	5.02%	06/01/16	0.53%
-0.06%	-0.06%	1.56%	1.42%	6.63%	6.04%	8.15%	-13.97%	6.56%	8.70%	15.65%	-8.26%	13.24%	3.97%	06/01/16	0.48%
0.29%	0.29%	1.71%	0.91%	4.60%	4.90%	6.44%	-12.81%	4.44%	6.05%	12.57%	-6.72%	9.26%	2.74%	06/01/16	0.47%
0.64%	0.64%	1.62%	0.13%	2.57%	3.37%	4.39%	-12.15%	1.99%	4.92%	9.57%	-5.53%	NA	0.94%	09/01/17	0.38%

* Equities-Bonds-Cash

Benchmarks

Aggressive Equity
Moderately Aggressive Equity
Moderate Equity
Balanced Equity
Moderately Conservative Equity
Conservative Equity

Trailing Returns															
Cumulative			Annualized		Annual								Inception (Annualized)	Inception Date	
3 Months	YTD	1 Year	3 Year	5 Year	2024	2023	2022	2021	2020	2019	2018	2017			
-2.10%	-2.10%	6.78%	7.69%	16.39%	18.77%	23.82%	-17.93%	21.72%	17.35%	28.17%	-7.09%	21.66%	11.53%	06/01/16	
-1.45%	-1.45%	6.56%	6.77%	14.07%	16.36%	21.26%	-17.24%	18.46%	16.16%	25.36%	-6.08%	19.15%	10.19%	06/01/16	
-0.65%	-0.65%	6.29%	5.68%	11.40%	13.52%	18.31%	-16.41%	14.69%	14.67%	22.17%	-4.99%	16.30%	8.62%	06/01/16	
0.03%	0.03%	6.02%	4.61%	8.84%	10.91%	15.50%	-15.64%	11.14%	13.25%	19.15%	-3.83%	13.47%	7.11%	06/01/16	
0.59%	0.59%	5.76%	3.59%	6.40%	8.57%	12.81%	-14.79%	7.80%	11.82%	16.21%	-2.58%	10.61%	5.65%	06/01/16	
1.26%	1.26%	5.47%	2.55%	3.94%	6.07%	10.10%	-13.89%	4.40%	10.22%	13.27%	-1.45%	NA	4.13%	09/01/17	

Indices used as benchmarks are unmanaged groups of securities which cannot be invested into directly. These benchmarks do not include the deduction of advisory fees, transaction costs, or other expenses which have been deducted from the portfolio performance listed. Past performance is not a guarantee of future results.

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3/31/2025

Index Portfolios (Gross Returns)	Target Weights *
Aggressive Equity Portfolio	98-0-2
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Conservative Equity Portfolio	25-71-4

Trailing Returns															
Cumulative			Annualized		Annual							Inception (Annualized)	Inception Date		
3 Months	YTD	1 Year	3 Year	5 Year	2024	2023	2022	2021	2020	2019	2018			2017	Avg. Exp.
-0.95%	-0.95%	6.14%	6.19%	15.75%	15.06%	18.66%	-15.79%	20.18%	16.55%	27.58%	-8.55%	NA	9.85%	5/1/2017	0.06%
-0.52%	-0.52%	6.09%	5.87%	14.09%	13.73%	17.03%	-14.64%	17.39%	14.65%	25.42%	-7.67%	20.35%	9.70%	6/1/2016	0.09%
-0.05%	-0.05%	5.99%	5.31%	12.29%	12.16%	14.94%	-13.65%	14.43%	13.94%	22.79%	-6.53%	17.39%	8.63%	6/1/2016	0.11%
0.34%	0.34%	5.69%	4.60%	10.13%	10.39%	12.74%	-12.72%	11.27%	12.57%	19.77%	-5.26%	14.86%	7.36%	6/1/2016	0.14%
0.72%	0.72%	5.38%	4.07%	7.99%	8.85%	10.53%	-11.09%	8.51%	10.23%	16.25%	-3.65%	11.11%	6.03%	6/1/2016	0.14%
1.10%	1.10%	5.01%	2.62%	5.30%	7.09%	6.57%	-10.32%	5.35%	8.44%	12.83%	-2.41%	7.96%	4.35%	6/1/2016	0.15%

Index Portfolios (Net Returns)	Target Weights *
Aggressive Equity Portfolio	98-0-2
Moderately Aggressive Equity Portfolio	85-13-2
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Balanced Equity Portfolio	55-43-2
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Trailing Returns																
Cumulative			Annualized		Annual								Inception (Annualized)	Inception Date		
3 Months	YTD	1 Year	3 Year	5 Year	2024	2023	2022	2021	2020	2019	2018	2017			Avg. Exp.	
-1.69%	-1.69%	3.01%	3.06%	12.36%	11.69%	15.19%	-18.32%	16.67%	13.14%	23.88%	-11.27%	NA	6.63%	05/01/17	0.06%	
-1.27%	-1.27%	2.96%	2.75%	10.75%	10.40%	13.61%	-17.20%	13.96%	11.29%	21.77%	-10.42%	16.85%	6.48%	06/01/16	0.09%	
-0.80%	-0.80%	2.87%	2.20%	9.00%	8.87%	11.58%	-16.24%	11.08%	10.60%	19.22%	-9.32%	13.96%	5.44%	06/01/16	0.11%	
-0.41%	-0.41%	2.58%	1.52%	6.90%	7.15%	9.44%	-15.33%	8.00%	9.27%	16.28%	-8.07%	11.50%	4.20%	06/01/16	0.14%	
-0.04%	-0.04%	2.28%	1.00%	4.82%	5.65%	7.29%	-13.75%	5.32%	6.99%	12.85%	-6.51%	7.85%	2.91%	06/01/16	0.14%	
0.35%	0.35%	1.91%	-0.41%	2.20%	3.94%	3.43%	-13.00%	2.24%	5.26%	9.53%	-5.31%	4.78%	1.27%	06/01/16	0.15%	

* Equities-Bonds-Cash

Benchmarks

Trailing Returns															
Cumulative			Annualized		Annual								Inception (Annualized)	Inception Date	
3 Months	YTD	1 Year	3 Year	5 Year	2024	2023	2022	2021	2020	2019	2018	2017			
-2.10%	-2.10%	6.78%	7.69%	16.39%	18.77%	23.82%	-17.93%	21.72%	17.35%	28.17%	-7.09%	NA	11.53%	05/01/17	
-1.45%	-1.45%	6.56%	6.77%	14.07%	16.36%	21.26%	-17.24%	18.46%	16.16%	25.36%	-6.08%	19.15%	10.19%	06/01/16	
-0.65%	-0.65%	6.29%	5.68%	11.40%	13.52%	18.31%	-16.41%	14.69%	14.67%	22.17%	-4.99%	16.30%	8.62%	06/01/16	
0.03%	0.03%	6.02%	4.61%	8.84%	10.91%	15.50%	-15.64%	11.14%	13.25%	19.15%	-3.83%	13.47%	7.11%	06/01/16	
0.59%	0.59%	5.76%	3.59%	6.40%	8.57%	12.81%	-14.79%	7.80%	11.82%	16.21%	-2.58%	10.61%	5.65%	06/01/16	
1.26%	1.26%	5.47%	2.55%	3.94%	6.07%	10.10%	-13.89%	4.40%	10.22%	13.27%	-1.45%	7.83%	4.13%	06/01/16	

Indices used as benchmarks are unmanaged groups of securities which cannot be invested into directly. These benchmarks do not include the deduction of advisory fees, transaction costs, or other expenses which have been deducted from the portfolio performance listed. Past performance is not a guarantee of future results.

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3/31/2025

Income Portfolios (Gross Returns)	Target Weights *
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Tax Favored Income Portfolio	69-29-2
Taxable Income Portfolio	69-29-2

Income Portfolios (Net Returns)	Target Weights *
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Tax Favored Income Portfolio	69-29-2
Taxable Income Portfolio	69-29-2

* Equities-Bonds-Cash

Benchmarks

Tax Favored Income Portfolio
Taxable Income Portfolio

Trailing Returns															
Cumulative			Annualized		Annual								Inception (Annualized)	Inception Date	Avg. Exp.
3 Months	YTD	1 Year	3 Year	5 Year	2024	2023	2022	2021	2020	2019	2018	2017			
3.33%	3.33%	10.17%	6.03%	13.59%	10.46%	11.61%	-7.49%	21.09%	-1.35%	19.25%	-6.74%	11.28%	6.69%	6/1/2016	0.23%
3.56%	3.56%	10.33%	6.55%	13.68%	10.20%	11.21%	-5.01%	20.30%	-1.79%	17.85%	-7.10%	10.45%	6.83%	6/1/2016	0.12%

Trailing Returns															
Cumulative			Annualized		Annual								Inception (Annualized)	Inception Date	Avg. Exp.
3 Months	YTD	1 Year	3 Year	5 Year	2024	2023	2022	2021	2020	2019	2018	2017			
2.56%	2.56%	6.94%	2.91%	10.26%	7.22%	8.34%	-10.24%	17.56%	-4.28%	15.78%	-9.52%	8.01%	3.54%	06/01/16	0.23%
2.79%	2.79%	7.09%	3.42%	10.35%	6.97%	7.95%	-7.83%	16.79%	-4.71%	14.41%	-9.87%	7.20%	3.68%	06/01/16	0.12%

Trailing Returns															
Cumulative			Annualized		Annual								Inception (Annualized)	Inception Date	Avg. Exp.
3 Months	YTD	1 Year	3 Year	5 Year	2024	2023	2022	2021	2020	2019	2018	2017			
-2.68%	-2.68%	6.33%	7.20%	15.17%	18.25%	22.45%	-17.34%	20.51%	17.05%	26.46%	-5.62%	19.67%	10.95%	06/01/16	
-2.38%	-2.38%	6.71%	7.09%	15.00%	18.27%	22.36%	-17.75%	20.17%	17.31%	26.59%	-5.74%	19.46%	10.90%	06/01/16	

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Cambridge Investment Research Advisors, Inc. (CIRA) is an investment advisory firm registered with the U.S. Securities and Exchange Commission.

Performance information includes eight CIRA Asset Allocation Portfolios (Aggressive Equity Portfolio, Moderately Aggressive Equity Portfolio, Moderate Equity Portfolio, Balanced Equity Portfolio, Moderately Conservative Equity Portfolio, Conservative Equity Portfolio, Taxable Income Portfolio, and Tax Favored Income Portfolio). Each CIRA Asset Allocation Portfolio (Portfolio) is managed on a limited discretionary basis and according to the strategy for the respective Portfolio. The following Portfolios are based upon broad definitions and are not representative of any individual account objective.

Aggressive Equity Portfolio:

This Strategy primarily invests in equity-based mutual funds/exchange-traded funds (ETFs) (median target 98%). The remaining amount (median target 2%) is targeted to invest in cash or cash equivalents. This strategy may invest a portion of its assets in international or global-based mutual funds/ETFs. This strategy is best-suited for investors who have a high tolerance for risk and a long time horizon.

Moderately Aggressive Equity Portfolio:

This Strategy primarily invests in equity-based mutual funds/exchange-traded funds (ETFs) (median target 85%). This strategy also invests a smaller portion in fixed-income based mutual funds/ETFs (median target 13%). The remaining amount (median target 2%) is targeted to invest in cash or cash equivalents. This strategy may invest a portion of its assets in international or global-based mutual funds/ETFs. This strategy is intended for investors who seek healthy asset growth from their investments yet are not troubled by significant fluctuations in market value.

Moderate Equity Portfolio:

This Strategy primarily invests in equity-based mutual funds/exchange-traded funds (ETFs) (median target 70%). This strategy also invests a smaller portion in fixed-income based mutual funds/ETFs (median target 28%). The remaining amount (median target 2%) is targeted to invest in cash or cash equivalents. This strategy may invest a portion of its assets in international or global-based mutual funds/ETFs. This strategy is intended for investors who seek growth from their investments yet are not troubled by significant fluctuations in market value.

Balanced Equity Portfolio:

This Strategy primarily invests in equity-based mutual funds/exchange-traded funds (ETFs) (median target 55%). This strategy also invests a smaller portion in primarily aggregate style fixed-income-based mutual funds/ETFs (median target 43%). The remaining amount (median target 2%) is targeted to invest in cash or cash equivalents. This strategy may invest a portion of its assets in international or global-based mutual funds/ETFs. This strategy is intended for investors who seek growth from their investments but still desire a potential cushion against excessive stock market fluctuations.

Moderately Conservative Equity Portfolio:

This Strategy primarily invests in fixed-income-based mutual funds/exchange-traded funds (ETFs) (median target 57%). This strategy also invests a smaller portion in equity-based mutual funds/ETFs (median target 40%). This strategy may invest a portion of its assets in international or global-based mutual funds/ETFs. The remaining amount (median target 3%) is targeted to invest in cash or cash equivalents. This strategy is intended for investors who are reluctant to risk substantial short-term losses or who will need to pay for financial goals in the near term, but who still seek some capital appreciation.

Conservative Equity Portfolio:

This Strategy primarily invests in high-quality fixed-income-based mutual funds/exchange-traded funds (ETFs) (median target 71%). This strategy also invests a smaller portion in equity-based mutual funds/ETFs (median target 25%). The remaining amount (median target 4%) is targeted to invest in cash or cash equivalents. This strategy may invest a portion of its assets in international or global-based mutual funds/ETFs. This strategy is intended for investors who are reluctant to risk substantial short-term losses or who will need to pay for financial goals in the near term, but who still seek some capital appreciation.

Taxable Income Portfolio:

This Strategy primarily invests in equity-based mutual funds/exchange-traded funds (ETFs) (median target 69%). This strategy also invests a smaller portion in fixed-income based mutual funds/ETFs (median target 29%). The remaining amount (median target 2%) is targeted to invest in cash or cash equivalents. This strategy may invest a portion of its assets in international or global-based mutual funds/ETFs. This strategy is intended for investors who seek current income yet are not troubled by fluctuations in market value.

Tax Favored Income Portfolio:

This Strategy primarily invests in equity-based mutual funds/exchange-traded funds (ETFs) (median target 69%). This strategy also invests a smaller portion in fixed-income based mutual funds/ETFs (median target 29%). The remaining amount (median target 2%) is targeted to invest in cash or cash equivalents. This strategy may invest a portion of its assets in international or global-based mutual funds/ETFs. This strategy is intended for investors who seek current income with an emphasis on tax free income, yet are not troubled by fluctuations in market value.

The aforementioned median targets are considered base guidelines and as such CIRA does not imply or guarantee complete adherence to these levels. Some deviation should be expected primarily as a result of factors beyond CIRA's control, such as ongoing market fluctuations and volatility, interest rate(s) changes, and portfolio or style drift. The inception date for most of the portfolios is June 1, 2016. Aggressive Equity Portfolio Index is May 1st, 2017 and Conservative Equity Portfolio Active is September 1st, 2017.

All information presented herein was prepared by CIRA. All information and data was provided by and taken from Morningstar, Inc., Albridge, and Pershing LLC, each of which is a company not affiliated with CIRA and over which CIRA has no control. While CIRA believes the information was obtained from reliable sources, CIRA cannot guarantee the complete accuracy of this information. Please refer to your custodial statement/records. These performance returns are not Global Investment Performance Standards "GIPS" certified.

Stocks, options, mutual funds, exchange-traded funds/notes, bonds, separate accounts, and subaccounts will fluctuate. There is a risk of loss of principal with all of these investments.

The data quoted herein represents past performance and does not guarantee future results. Performance includes cash and cash equivalents and also reflects the reinvestment of dividends, interest, capital gains, and other earnings, if applicable. CIRA currently provides investment advisory services through other platforms/custodians in addition to those used to calculate the attached information. While the portfolios noted adhere to a common composition and generally reflect the corresponding median targets mentioned above, the actual holdings, mutual fund share classes, and trade dates may differ from platform to platform.

Performance provided in this document is calculated based on a composite of actual client accounts and is no guarantee of the future performance of an investment strategy. Individual client experience may have differed dependent upon the timing of initial investment, timing of cash flows, tax events and any individual client restrictions.

Net performance is presented after the deduction of the maximum allowed annual investment management fee of 2.25%, fund expenses noted as the average expense ratio, and transaction costs, if applicable.

Gross performance is calculated without the deduction of the 3.00% maximum annual investment management fee. Actual returns would be reduced by this amount, as can be seen in the Net performance figure. Note that indices used as benchmarks do not reflect the deduction of management fees and other trading expenses. A client's returns will be reduced by the advisory fee and other expenses incurred in the management of its account. For example, the deduction of a 1% advisory fee over a 10-year period would reduce a 10% gross return to an 8.9% net return. For more information on fees charged by Cambridge Investment Research Advisors, Inc., please reference Part 2A of Form ADV which is available upon request.

Again, as with any investment strategy, there is a potential for profit as well as the possibility for loss. Different types of investments and investment strategies (including those mentioned herein) involve varying degrees of risk, and there can be no assurance that the future performance of any specific investment, investment strategy, or product detailed in this report will increase in value, will be profitable, or will equal any corresponding indicated historical performance level(s).

To the extent that there has been a change in your investment objectives, financial situation, or other information that could affect recommendations, please advise your Financial Advisor immediately.

Presentation of Portfolio performance is for general illustrative purposes only. While the data quoted represents past performance of actual client accounts and plans, a composite or aggregate return is not and should not be considered completely reflective of your or another given investor's actual experience. Please refer to your account statement.

For comparison purposes only, CIRA uses benchmarks comprised of widely recognized indices. This is for general illustrative purposes only, and is not reflective of an investor's actual experience. CIRA portfolio allocations are not managed towards a market index.

Benchmarks used by CIRA are comprised of the following indices and tracked using Morningstar. Aggressive Equity Portfolio benchmark is comprised of 74% DJ US TR Index, 23% MSCI EAFE NR Index, and 2% FTSE 3 Month T-Bill Index. Moderately Aggressive Equity Portfolio benchmark is comprised of 65% DJ US TR Index, 20% MSCI EAFE NR Index, 13% Bloomberg US Aggregate Bond TR Index, and 2% FTSE 3 Month T-Bill Index. Moderate Equity Portfolio benchmark is comprised of 53% DJ US TR Index, 17% MSCI EAFE NR Index, 28% Bloomberg US Aggregate Bond TR Index, and 2% FTSE 3 Month T-Bill Index. Balanced Equity Portfolio benchmark is comprised of 42% DJ US TR Index, 13% MSCI EAFE NR Index, 43% Bloomberg US Aggregate Bond TR Index, and 2% FTSE 3 Month T-Bill Index. Moderately Conservative Equity Portfolio benchmark is comprised of 32% DJ US TR Index, 8% MSCI EAFE NR Index, 57% Bloomberg US Aggregate Bond TR Index, and 3% FTSE 3 Month T-Bill Index. Conservative Equity Portfolio benchmark is comprised of 21% DJ US TR Index, 4% MSCI EAFE NR Index, 71% Bloomberg US Aggregate Bond TR Index, and 4% FTSE 3 Month T-Bill Index. Taxable Income Portfolio benchmark is comprised of 74% DJ US TR Index, 14% MSCI EAFE NR Index, 10% Barclays Global Aggregate Ex US Index, 10% Bloomberg US Agg Bond TR Index, and 2% FTSE 3 Month T-Bill Index. Tax Favored Income Portfolio benchmark is comprised of 74% DJ US total Market Index, 14% MSCI EAFE NR Index, 10% Bloomberg Municipal TR Index, and 2% FTSE 3 Month T-Bill Index.

These allocation percentages may differ with the aforementioned median targets and more closely represent the actual portfolio allocation as applied. Indices used as benchmarks are unmanaged groups of securities which cannot be invested into directly. These benchmarks do not include the deduction of advisory fees, transaction costs, or other expenses which have been deducted from the portfolio performance listed.

For comparison purposes only, CIRA uses widely recognized indices. This is for general illustrative purposes only, and is not reflective of an investor's actual experience. Portfolio allocations are not managed towards a market index. Dow Jones US Total Market Index is a measure of domestic equity security performance. The MSCI EAFE measures the broad performance of international equity. The Bloomberg US Aggregate Bond Index measures the performance of the US investment grade bond market. The Bloomberg Municipal Bond Index is a broad measure of domestic revenue and state government bonds. FTSE 3 Month T-Bill Index is a performance measure of three-month Treasury bills.

Model performance presented assumes, at minimum, an annual rebalance and any dividends and gains reinvested back into the respective holdings.

Past performance is no guarantee of future results.