

Comprehensive Overview Report

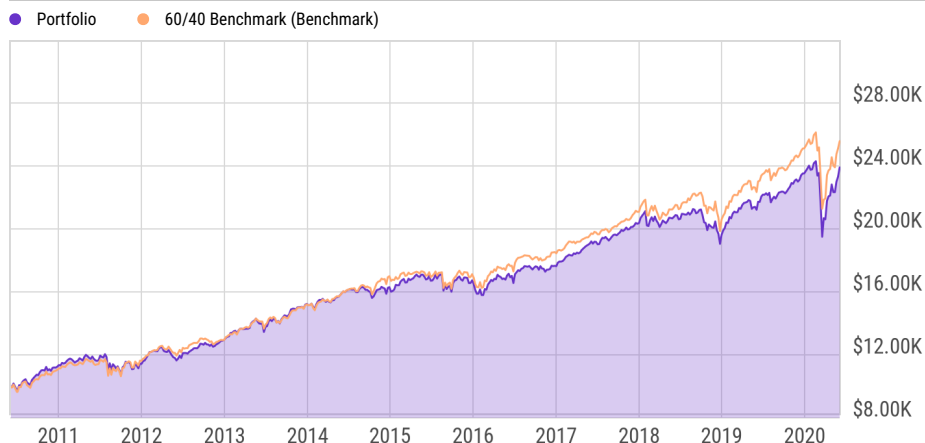
Prepared for Sample Client by Frank Gallo
June 04, 2020

**For more information,
contact 253-770-8118 or visit frank@investorsportfolioservices.com**

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Comprehensive Overview Report

Cumulative Return

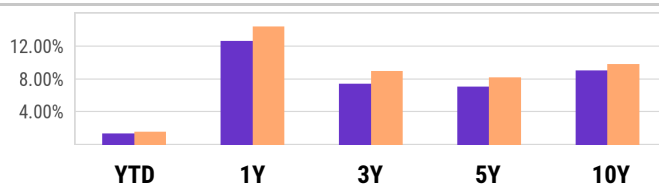


Key Stats

| | |
|-------------------------------|----------------------------|
| Expense Ratio | Distribution Yield |
| 0.10% | 2.54% |
| Stock Net Allocation | Bond Net Allocation |
| 59.42% | 38.62% |
| Annlzd All Time TR (M) | Max Drawdown All |
| 8.96% | 19.78% |

Periodic Return

Data as of June 4, 2020



| | YTD | 1Y | 3Y | 5Y | 10Y |
|------------------|-------|--------|-------|-------|-------|
| Portfolio | 1.44% | 12.67% | 7.49% | 7.10% | 9.11% |
| Benchmark | 1.64% | 14.45% | 9.02% | 8.26% | 9.84% |

Basic Info

Sample

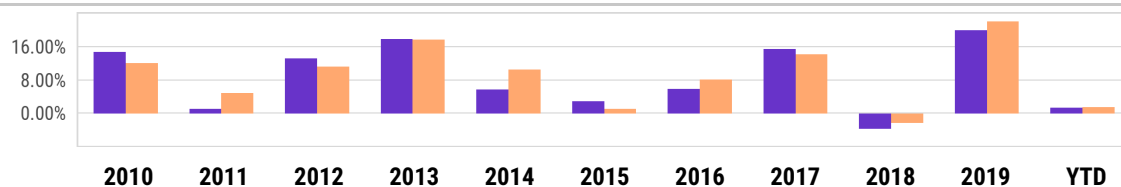
Benchmark
60/40 Benchmark

Rebalance Frequency
Quarterly

Initial Series Level: 10000
Start of Series History: Newest

Annual Return

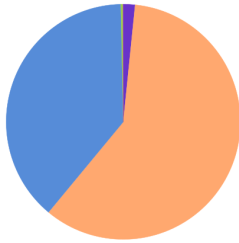
Data as of June 4, 2020



| | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | YTD |
|------------------|--------|-------|--------|--------|--------|-------|-------|--------|--------|--------|-------|
| Portfolio | 14.87% | 1.23% | 13.36% | 17.92% | 5.86% | 2.96% | 5.91% | 15.49% | -3.60% | 20.02% | 1.44% |
| Benchmark | 12.19% | 4.98% | 11.37% | 17.73% | 10.56% | 1.20% | 8.21% | 14.26% | -2.26% | 22.11% | 1.64% |

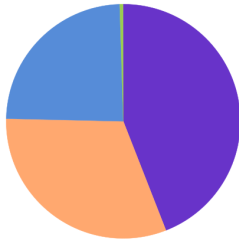
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Asset Allocation



| | | | |
|---------|--------|---------------|-------|
| ● Cash | 1.62% | ● Convertible | 0.32% |
| ● Stock | 59.42% | ● Preferred | 0.02% |
| ● Bond | 38.62% | ● Other | 0.00% |

Market Capitalization



| | | | |
|---------|--------|---------|-------|
| ● Giant | 44.07% | ● Small | 0.48% |
| ● Large | 31.29% | ● Micro | 0.00% |
| ● Med | 24.16% | | |

Stock Sector Exposure

| | | |
|--------------------|--|---------------|
| ● Cyclical | | 30.05% |
| Basic Materials | | 4.45% |
| Consumer Cyclical | | 8.77% |
| Financial Services | | 12.85% |
| Real Estate | | 3.99% |
| ● Sensitive | | 45.80% |
| Comm. Services | | 13.86% |
| Energy | | 3.19% |
| Industrials | | 10.19% |
| Technology | | 18.55% |
| ● Defensive | | 24.15% |
| Consumer Defensive | | 7.70% |
| HealthCare | | 12.86% |
| Utilities | | 3.60% |

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Geographic Exposure



Market Classification

| | |
|-----------------------|--------|
| ● % Developed Markets | 98.75% |
| ● % Emerging Markets | 1.25% |



Region

| | |
|------------------|--------|
| ● Americas | 77.33% |
| ● Greater Europe | 13.63% |
| ● Greater Asia | 9.04% |

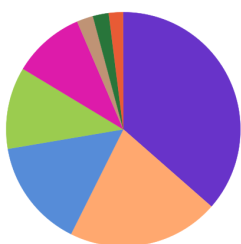
Stock Style Exposure



| | | | | | |
|-----------------|--------|------------------|-------|-----------------|-------|
| ● Lg Cap Value | 21.81% | ● Mid Cap Value | 8.81% | ● Sm Cap Value | 0.30% |
| ● Lg Cap Blend | 27.12% | ● Mid Cap Blend | 8.37% | ● Sm Cap Blend | 0.13% |
| ● Lg Cap Growth | 26.57% | ● Mid Cap Growth | 6.85% | ● Sm Cap Growth | 0.04% |

Top 10 Holdings

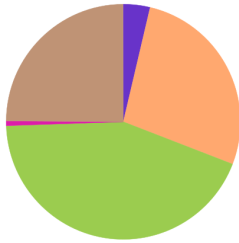
Data as of June 4, 2020



| Symbol | Name | % Weight | Price | 1Y Rtn |
|---------|------------------------------------|----------|---------|--------|
| ● BND | Vanguard Total Bond Market ETF | 36.46% | 87.38 | 9.19% |
| ● SCHF | Schwab International Equity ETF™ | 20.90% | 30.54 | 2.68% |
| ● SPY | SPDR® S&P 500 ETF Trust | 14.97% | 311.40 | 16.05% |
| ● VO | Vanguard Mid-Cap ETF | 11.30% | 167.79 | 9.13% |
| ● ABALX | American Funds American Balanced A | 9.93% | 28.21 | 11.33% |
| ● AAPL | Apple Inc | 2.26% | 323.26 | 89.84% |
| ● GOOGL | Alphabet Inc | 2.19% | 1420.83 | 38.56% |
| ● NFLX | Netflix Inc | 1.98% | 415.49 | 25.35% |

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Bond Sector Exposure



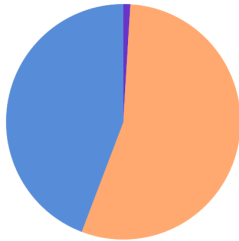
| | | | |
|--------------|--------|---------------|--------|
| ● Cash | 3.69% | ● Government | 43.60% |
| ● Corporate | 27.16% | ● Municipal | 0.66% |
| ● Derivative | 0.00% | ● Securitized | 24.88% |

Bond Credit Quality Exposure



| | | | | | |
|-------|--------|-------|--------|-------------|-------|
| ● AAA | 67.29% | ● BBB | 17.57% | ● Below B | 0.00% |
| ● AA | 3.56% | ● BB | 0.06% | ● Not Rated | 0.06% |
| ● A | 11.46% | ● B | 0.00% | | |

Bond Maturity Exposure



| | | | |
|-----------------|--------|----------------|--------|
| ● Short Term | 0.98% | ● Long Term | 44.20% |
| 1 to 7 Days | 0.00% | 10 to 15 Years | 3.90% |
| 8 to 30 Days | 0.00% | 15 to 20 Years | 4.22% |
| 31 to 90 Days | 0.00% | 20 to 30 Years | 32.69% |
| 91 to 182 Days | 0.15% | Over 30 Years | 3.40% |
| 183 to 264 Days | 0.83% | | |
| ● Intermediate | 54.82% | | |
| 1 to 3 Years | 18.85% | | |
| 3 to 5 Years | 15.05% | | |
| 5 to 7 Years | 11.05% | | |
| 7 to 10 Years | 9.87% | | |

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Risk Info

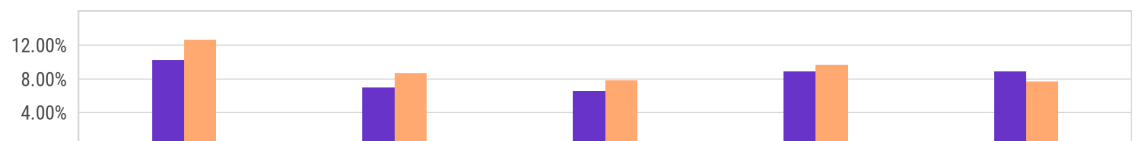
Data as of May 31, 2020

| | | 3 Yr. | 5 Yr. | 10 Yr. |
|--------------------------------|-----------|--------|---------|---------|
| Alpha | Portfolio | -1.122 | -0.7599 | -0.4617 |
| | Benchmark | 2.006 | 1.556 | 1.819 |
| Beta | Portfolio | 0.921 | 0.9259 | 0.9632 |
| | Benchmark | 0.5926 | 0.5939 | 0.5844 |
| Standard Deviation | Portfolio | 11.43% | 9.89% | 8.74% |
| | Benchmark | 11.77% | 10.11% | 8.66% |
| Historical Sharpe | Portfolio | 0.5146 | 0.5926 | 0.9965 |
| | Benchmark | 0.6486 | 0.709 | 1.098 |
| Historical Sortino | Portfolio | 0.4565 | 0.5589 | 1.040 |
| | Benchmark | 0.5937 | 0.6771 | 1.119 |
| Max Drawdown | Portfolio | 19.78% | 19.78% | 19.78% |
| | Benchmark | 20.88% | 20.88% | 20.88% |
| Monthly Value at Risk (VaR) 5% | Portfolio | 4.07% | 3.77% | 3.36% |
| | Benchmark | 4.42% | 3.81% | 3.24% |

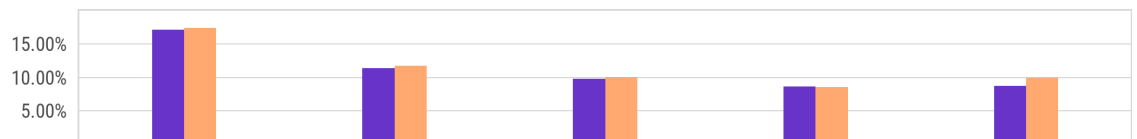
Risk/Reward

Data as of May 31, 2020

| Return | 1Y | 3Y | 5Y | 10Y | All time |
|-------------|--------|-------|-------|-------|----------|
| ● Portfolio | 10.33% | 7.06% | 6.61% | 8.95% | 8.96% |
| ● Benchmark | 12.65% | 8.74% | 7.87% | 9.75% | 7.76% |



Standard Deviation



| | | | | | |
|-------------|--------|--------|--------|-------|--------|
| ● Portfolio | 17.21% | 11.43% | 9.89% | 8.74% | 8.82% |
| ● Benchmark | 17.49% | 11.77% | 10.11% | 8.66% | 10.03% |

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Fundamentals

General

| | | | |
|--------------------------|-------|--------------------|-------|
| Dividend Yield (TTM) | 2.33% | Expense Ratio | 0.10% |
| Distribution Yield (TTM) | 2.54% | Number of Holdings | 8 |

Stock

| | | | |
|---------------------------------------|--------|------------------------------|---------|
| Weighted Average PE Ratio | 19.93 | Weighted Median ROA | 7.82% |
| Weighted Average Price to Sales Ratio | 2.060 | Avg. Market Cap | 144.79B |
| Weighted Average Price to Book Ratio | 3.430 | Weighed Avg. Debt to Capital | 40.02 |
| Weighted Median ROE | 21.53% | Number of Stock Holdings | -- |

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All Holdings

| Symbol | Name | % Weight | Price | Annuali. 1 Year Total Returns (Daily) | Annuali. 3 Year Total Returns (Daily) | Annuali. 5 Year Total Returns (Daily) | Distrib. Yield | Expense Ratio |
|--------------|------------------------------------|----------|---------|---|---|---|-------------------|------------------|
| BND | Vanguard Total Bond Market ETF | 36.46% | 87.38 | 9.19% | 4.98% | 4.19% | 2.52% | 0.04% |
| SCHF | Schwab International Equity ETF™ | 20.90% | 30.54 | 2.68% | 1.13% | 1.99% | 3.25% | 0.06% |
| SPY | SPDR® S&P 500 ETF Trust | 14.97% | 311.40 | 16.05% | 10.68% | 10.25% | 1.86% | 0.09% |
| VO | Vanguard Mid-Cap ETF | 11.30% | 167.79 | 9.13% | 7.07% | 7.02% | 2.02% | 0.04% |
| ABALX | American Funds American Balanced A | 9.93% | 28.21 | 11.33% | 7.34% | 7.58% | 4.04% | 0.59% |
| AAPL | Apple Inc | 2.26% | 323.26 | 89.84% | 29.71% | 22.08% | 0% | -- |
| GOOGL | Alphabet Inc | 2.19% | 1420.83 | 38.56% | 13.05% | 20.98% | 0% | -- |
| NFLX | Netflix Inc | 1.98% | 415.49 | 25.35% | 36.70% | 36.57% | 0% | -- |

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Definitions

Model Portfolio: All model portfolios represent hypothetical blended investments of weighted securities as designated by the creator of this report and should be used for illustrative purposes only and should not be considered performance reports. They are calculated by taking a weighted average of the target weights and the securities total return, assuming all dividends reinvested, since the latest rebalance date. These portfolios are assumed to rebalance to the exact designated weights at each calendar quarter or month end – whichever is chosen when setting up the portfolio. No transaction costs, taxes, or advisory fees are included. Portfolio holdings are weighted by percentage, not whole share numbers.

Portfolio Weights: All stated portfolio weights are based on allocation choices input by the creator of this report. These weights represent the values used at rebalance periods and not necessarily the implied weights at the time this report was generated. All weightings ignore the concept of whole shares and instead uses the exact percentage chosen when setting up the portfolio.

Benchmark: The benchmark used in this report was chosen by the creator of the report. The benchmark is displayed for comparison reasons and is used to calculate portfolio level risk data when necessary. Underlying holdings risk data is computed using specific benchmarks based on that securities asset classification as outlined in the table at ycharts.com/support/data/answer/broad_asset_class_benchmark

Returns: All returns are hypothetical and should not be considered performance reporting. The hypothetical returns displayed are based on weighted calculations of the underlying holdings' returns and other selections by the creator of this report. Returns assume all dividends and distributions are reinvested on the corresponding ex-date. Returns are not audited and should not be considered performance reporting, as they are hypothetical in nature.

Risk Calculations: All risk calculations are for illustrative purposes only. They are calculated at the portfolio level using a benchmark selected by the creator of this report. At the security level, risk metrics are calculated by YCharts using the methodology outlined at www.ycharts.com/support/

Expense Ratio: Any expense ratio shown is only inclusive of the underlying fees in the securities included in the hypothetical model portfolio, and as such should be considered for illustrative purposes only. These fees do not include additional commissions, loads, transaction, or advisory fees. All fee data is collected from Morningstar Inc.

Rebalancing: Rebalancing is conducted on a monthly, quarterly or annual basis, as selected by the creator of this report. Weights may drift away from the target allocations between rebalance periods.

Yield: The stated yield for the hypothetical model portfolio is based on the weighted average of trailing 12-month yields for the underlying securities. It is no indication or guarantee of future yield.

Allocations and Exposure Data: All hypothetical model portfolio attributes are calculated as weighted averages of the underlying holdings using the target weights input by the creator of this report. The underlying securities' attributes are based on data in YCharts, Inc. provided by Morningstar, Inc. For individual stock positions the entire weight is assigned to the corresponding sector, market cap group, style, etc.