Core Balanced - Retirement

BAKER BOYER

Level 3

Portfolio Date: 5/31/2026

Investment Strategy

The objective of the core balanced portfolio is to strike a balance between growth and stability. The core balanced model target allocation is 60% stock and 40% bond. Both are globally diversified with stocks allocated amoung large, mid and small size companies and bonds allocated among a mix of government and corporate issues.

The level score is provided to help investors better understand potential returns for this portfolio. Levels range from 1 to 5, with a larger number representing greater volitility and greater potential return. The expected 12 month volitility of this portfolio is the 5 Year Trailing Return plus the Gain Deviation and the 5 Year Trailing Return minus the Loss Deviation. This range is meant to be used to compare this portfolio's volatility and return to that of other investment portfolios.

Core Balanced Retirement - Volatility

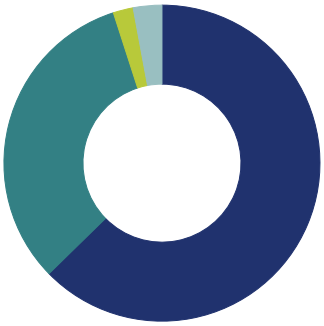
Gain Deviation	9.08
Loss Deviation	7.54

Holdings

	Portfolio Weighting %
DFA US Core Equity 1 I	28.32
Federated Hermes Total Return Bond IS	16.76
Dodge & Cox Income I	16.70
DFA International Core Equity 2 I	14.00
Morgan Stanley Inst Growth I	5.44
Vanguard International Growth Adm	5.11
JPMorgan Emerging Markets Equity R6	4.60
DFA Emerging Markets Core Equity 2 I	4.37
Cohen & Steers Real Assets I	3.77
Federated Hermes Govt Obl IS	0.93

Asset Allocation

Portfolio Date: 5/31/2026



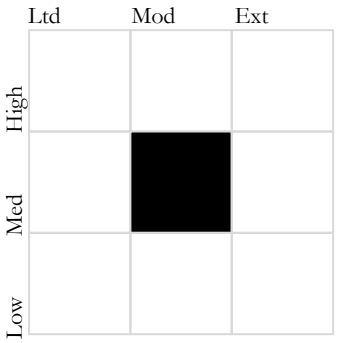
	%
Stock	62.7
Bond	32.4
Cash	2.1
Other	2.9
Total	**100.0**

Morningstar Style Box - Stocks

	Value	Blend	Growth
Large	**17.9**	**24.2**	**21.0**
Mid	**7.9**	**9.1**	**9.0**
Small	**4.4**	**4.5**	**2.1**

Morningstar Style Box - Bonds

Morningstar Fixed Income Style Box™



Trailing Returns

Data Point: Return

	YTD	1 Year	3 Years	5 Years	10 Years
Core Balanced Retirement	7.77	20.44	15.57	6.50	8.16

Portfolio allocations are subject to change at anytime based on market or other conditions. Performance illustrated is not audited and is meant to give an approximate historical return record based on portfolio management changes we have made over time. Performance indicated is not necessarily what investors achieved due to the specific nature of individual investing. Performance shown is before management fees but is net of fund expense ratios, assumes reinvestment of dividends and capital gains over time and is rebalanced quarterly. No representation is being made that any account will or is likely to achieve profits or losses similar to those shown. Past performance is no guarantee of future results. Content should not be considered a solicitation or recommendation with respect to any product or security.

Source: Morningstar Direct