Income Preservation - Retirement

BAKER BOYER

Level 1

Portfolio Date: 5/31/2026

Investment Strategy

The objective of the income preservation portfolio is stability of capital. The income preservation model target allocation is 20% stock and 80% bond. Both are globally diversified with stocks allocated among large, mid and small size companies and bonds allocated among a mix of goverment 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.

Income Preservation Retirement - Volatility

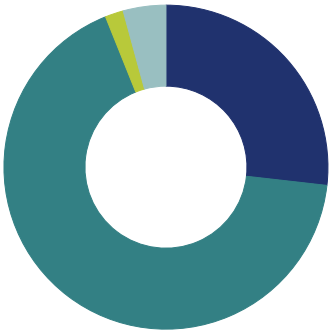
Gain Deviation	5.98
Loss Deviation	5.19

Holdings

	Portfolio Weighting %
Federated Hermes Total Return Bond IS	35.18
Dodge & Cox Income I	35.06
DFA US Core Equity 1 I	11.01
DFA International Core Equity 2 I	7.35
Vanguard Equity-Income Adm	4.17
Cohen & Steers Real Assets I	3.96
DFA Emerging Markets Core Equity 2 I	2.30
Federated Hermes Govt Obl IS	0.98

Asset Allocation

Portfolio Date: 5/31/2026



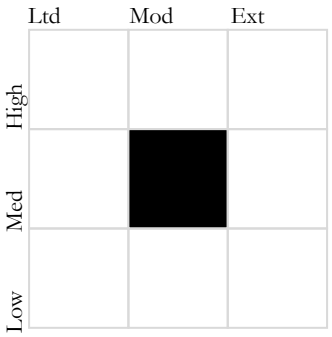
	%
Stock	26.8
Bond	67.1
Cash	1.8
Other	4.3
Total	**100.0**

Morningstar Style Box - Stocks

	Value	Blend	Growth
Large	23.8	22.4	12.7
Mid	10.8	13.2	5.2
Small	4.9	5.2	1.9

Morningstar Style Box - Bonds

Morningstar Fixed Income Style Box™



Trailing Returns

Data Point: Return

	YTD	1 Year	3 Years	5 Years	10 Years
Income Preservation Retirement	3.57	11.71	8.81	3.53	4.87

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