

Investment Presentation for

BCF Quarterly

Account 480053016

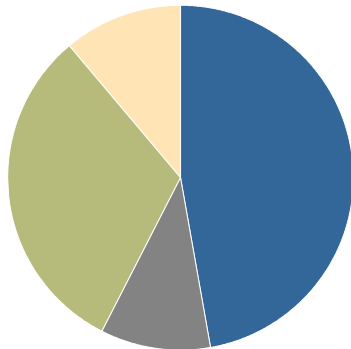
Report	Page
BCF - Historical Account Summary.	1
BCF - Historical Asset Allocation.	2
BCF - Equity Stock Sector Allocation Analysis.	4
BCF - Portfolio Performance Summary.	5
BCF - Portfolio Performance Analysis.	6
BCF - Growth Analysis.	7
BCF - Asset Class Performance Details.	8
BCF - Benefits of Diversification.	10
BCF - Historical Holdings Details.	11
BCF - Trust Disclosure.	17

Historical Account Summary as of 12/31/2024

BCF

Asset Allocation

Asset Category	Market Value	% Total
Equity	10,553,704.42	47.2
Alternatives	2,282,882.74	10.2
Fixed Income	7,066,471.27	31.6
Cash Equivalents	2,453,961.12	11.0
Other Assets	0.00	0.0
Total	\$22,357,019.55	100.0%



Account Statistics

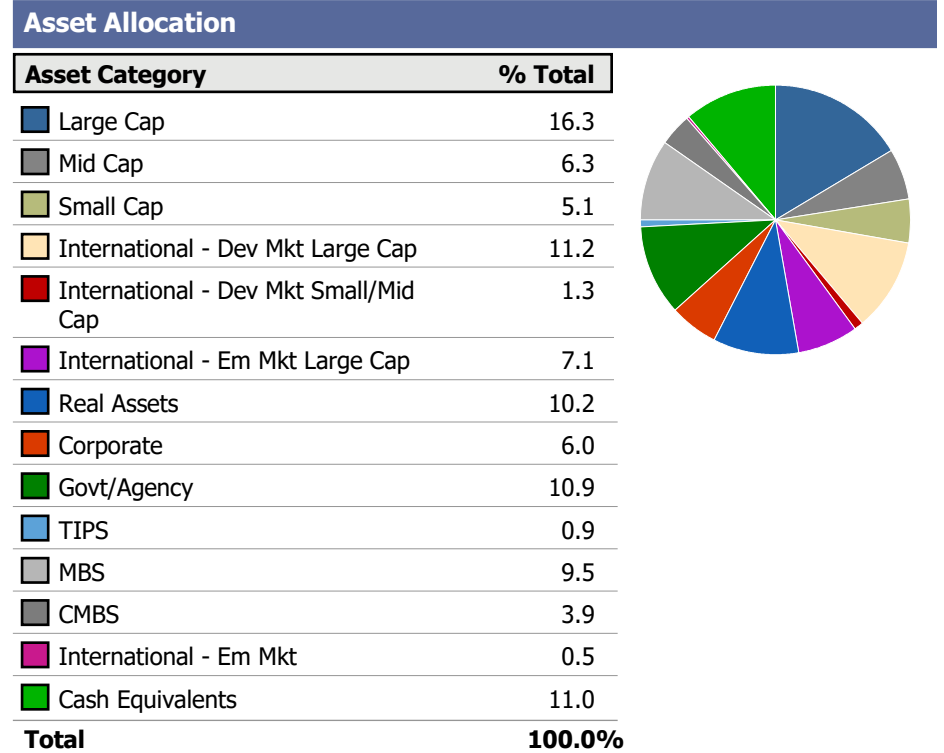
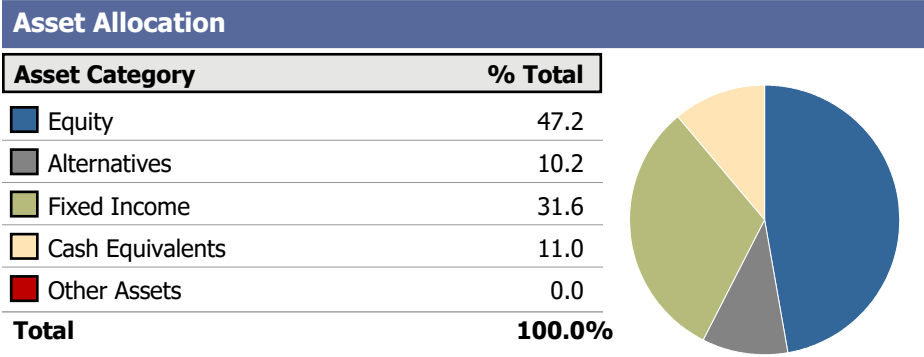
Total Market Value	\$22,357,019.55
Total Unrealized Gain/Loss	\$2,213,399.19
Estimated Annual Income	\$706,303.83
Estimated Portfolio Yield	3.16%
YTD Long Term Gain/Loss	\$749,235.88
YTD Short Term Gain/Loss	\$8,748.62
Investment Officer	Scott Hopson
Administrative Officer	Aaron Tesavis
Target Account	ABT Aggressive Growth & Income Model v.2
Policy Account	Aggressive Growth & Income

Top 3 Holdings

Asset	Units	Price	Tax Cost	Market Value	Gain/Loss	Est. Income	Yield	% Total
INVESCO GOVERNMENT & AGENCY FUND	2,453,961	1.00	2,453,961.12	2,453,961.12	0.00	108,433.18	4.42	10.98
GOLDMAN SACHS ETF TR ACCESS INVT GR	29,572	45.07	1,493,104.63	1,332,810.04	-160,294.59	59,262.29	4.45	5.96
SPDR S & P MIDCAP 400 ETF TR UTSER1	2,156	569.58	651,698.14	1,228,014.48	576,316.34	14,535.75	1.18	5.49
Total			\$4,598,763.89	\$5,014,785.64	\$416,021.75	\$182,231.22	3.63%	22.43%

Historical Asset Allocation as of 12/31/2024

BCF



Asset Allocation Detail

Asset Category	Tax Cost	Market Value	Gain/Loss	Est. Income	% Total
Equity					
Large Cap	2,193,934.12	3,635,458.49	1,441,524.37	59,934.02	16.26
Mid Cap	828,832.86	1,408,455.54	579,622.68	16,125.60	6.30
Small Cap	845,934.60	1,147,630.80	301,696.20	14,427.52	5.13
International - Dev Mkt Large Cap	2,304,856.30	2,494,460.16	189,603.86	87,618.20	11.16
International - Dev Mkt Small/Mid Cap	295,474.01	287,165.25	-8,308.76	10,049.60	1.28
International - Em Mkt Large Cap	1,779,508.66	1,580,534.18	-198,974.48	34,279.63	7.07

Asset Allocation Detail

Asset Category	Tax Cost	Market Value	Gain/Loss	Est. Income	% Total
Total Equity	\$8,248,540.55	\$10,553,704.42	\$2,305,163.87	\$222,434.57	47.21
Alternatives					
Real Assets	1,781,271.01	2,282,882.74	501,611.73	72,135.25	10.21
Total Alternatives	\$1,781,271.01	\$2,282,882.74	\$501,611.73	\$72,135.25	10.21
Fixed Income					
Corporate	1,493,104.63	1,332,810.04	-160,294.59	59,262.29	5.96
Govt/Agency	2,544,869.64	2,428,141.80	-116,727.84	100,840.89	10.86
TIPS	221,739.37	200,027.52	-21,711.85	5,978.37	0.89
MBS	2,310,232.83	2,129,605.38	-180,627.45	102,483.08	9.53
CMBS	974,566.51	874,946.40	-99,620.11	28,713.81	3.91
International - Em Mkt	115,334.70	100,940.13	-14,394.57	6,022.38	0.45
Total Fixed Income	\$7,659,847.68	\$7,066,471.27	\$-593,376.41	\$303,300.83	31.61
Cash Equivalents					
Cash Equivalents	2,453,961.12	2,453,961.12	0.00	108,433.18	10.98
Total Cash Equivalents	\$2,453,961.12	\$2,453,961.12	\$0.00	\$108,433.18	10.98
Grand Total	\$20,143,620.36	\$22,357,019.55	\$2,213,399.19	\$706,303.83	100.00

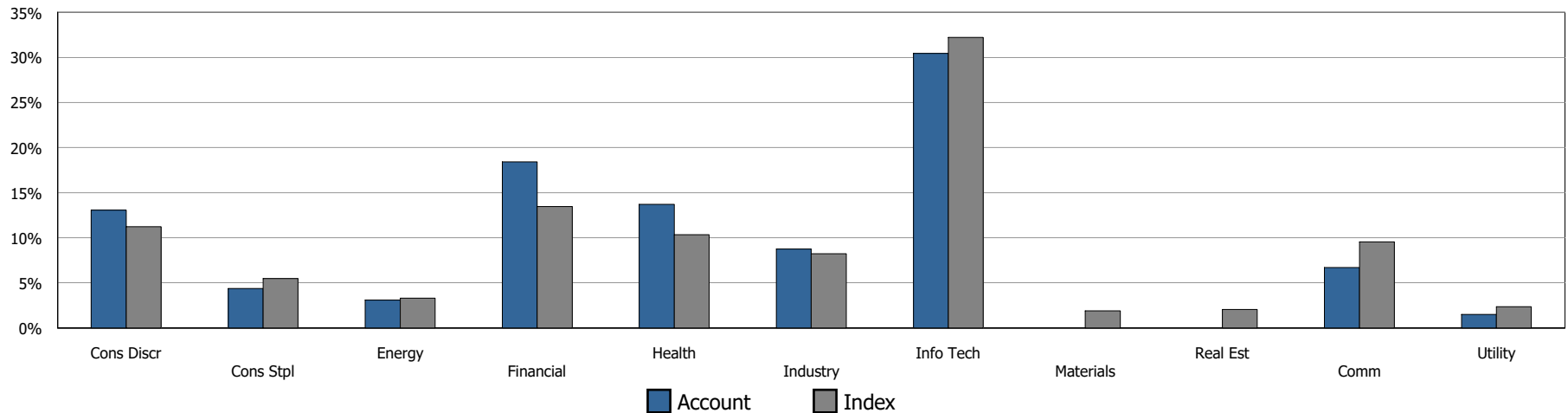
Equity Stock Sector Allocation Analysis

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Stock Attributes		
Attribute	Account	Index

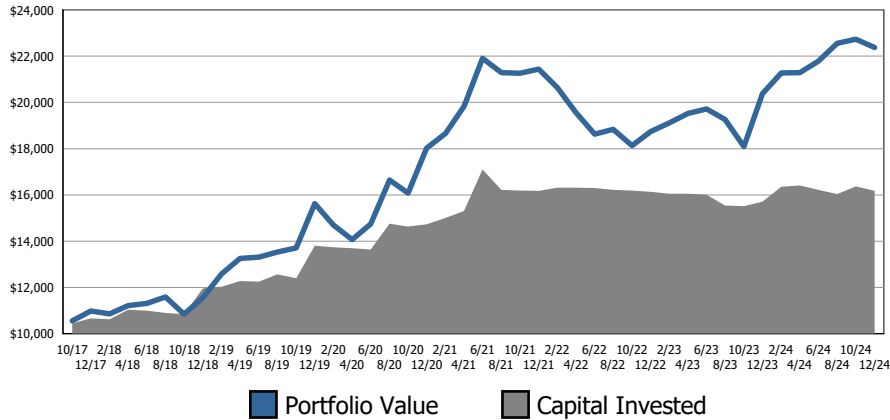
Stock Sectors			
Sector	Account Mkt Val	Account %	Index %
Consumer Discretion	322,956.68	13.1	11.2
Consumer Staples	107,951.57	4.4	5.5
Energy	75,865.40	3.1	3.3
Financials	455,426.66	18.4	13.4
Health Care	338,701.41	13.7	10.3
Industrials	216,035.82	8.7	8.2
Information Technology	752,024.19	30.4	32.2
Materials	0.00	0.0	1.9
REITs	0.00	0.0	2.0
Communication Services	165,505.82	6.7	9.5
Utilities	36,420.12	1.5	2.3
Total	\$2,470,887.67	100.0%	100.0%

Stock Sectors

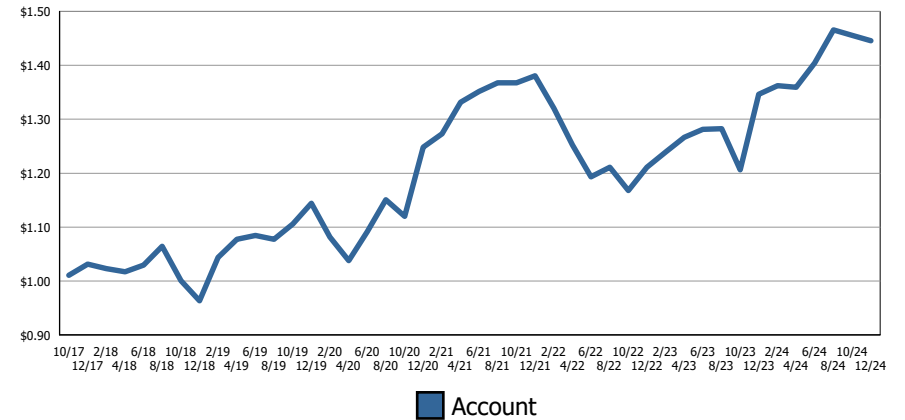


Index account is S&P 500 (TR).

Portfolio Growth (\$000s)



Growth of \$1



Performance

	YTD	2023	2022	2021	1 Year	3 Year	5 Year	Since Inception	Inception Date
Total Managed	7.37%	11.18%	-12.28%	10.56%	7.37%	1.55%	4.78%	5.21%	09/30/2017
Allocation Benchmark for 480053016	8.74%	12.58%	-12.12%	11.57%	8.74%	2.47%	5.67%	5.87%	09/30/2017
Equity	9.17%	16.78%	-16.65%	17.89%	9.17%	2.04%	7.16%	7.62%	09/30/2017
Fixed	1.58%	5.61%	-12.14%	-0.61%	1.58%	-1.95%	0.20%	1.26%	09/30/2017
Alternatives	24.36%	9.41%	5.50%	28.83%	24.36%	12.80%	9.59%	8.41%	09/30/2017
Cash	4.90%	4.72%	1.56%	0.03%	4.90%	3.72%	2.30%	2.13%	09/30/2017

The Total Account returns presented on this report are calculated net of fees. Fees are not prorated across asset classes. Net of Fees data only available after February 2007; Performance class for Growth of \$1 is Total Managed.

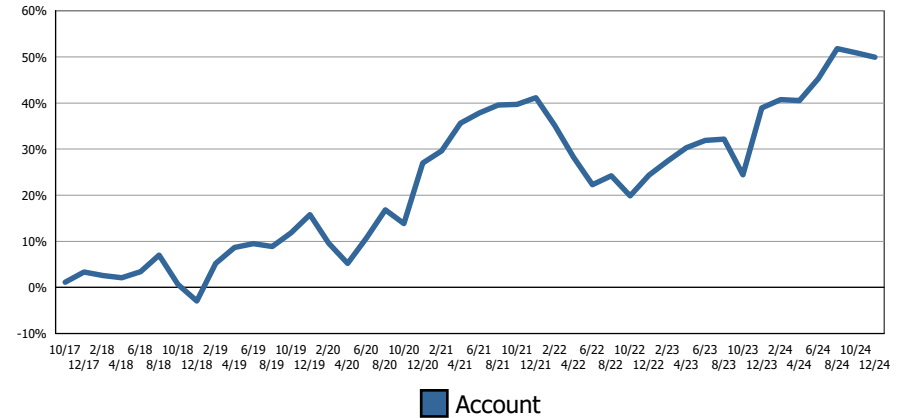
Top Ten Contributors, Trailing 12 Months

Asset - Total Account	Contribution	Weight
MNGD PORT SER TORTOISE NRAM PI	1.73	4.84
ISHARES TR S&P 500 INDX FD MFC	0.85	3.43
FIRST TR EXCHANGE TRADED FD IV NO AMER ENERGY	0.80	2.40
SPDR S & P MIDCAP 400 ETF TR UTSER1	0.78	5.75
ISHARES TR S&P 500 GRW	0.49	1.37
INVESCO GOVERNMENT & AGENCY FUND	0.46	9.28
ISHARES TR RSSL 2000 INDX MFC	0.42	3.72
FISERV INC	0.31	0.57
J P MORGAN CHASE & CO COM	0.24	0.54
ISHARES TR MSCI EAFE INDEX FD MFC	0.22	6.64
Total	6.30%	38.53%

Top Ten Detractors, Trailing 12 Months

Asset - Total Account	Contribution	Weight
ISHARES BARCLAYS 20 PLUS YEAR TREASURY BOND FUND	-0.11	1.38
IQVIA HLDGS INC COM	-0.08	0.54
ABRDN PALLADIUM ETF	-0.08	0.46
APPLIED MATLS INC	-0.07	0.32 ¹
SKYWORKS SOLUTIONS INC COM	-0.07	0.32 ¹
ISHARES TR BARCLYS 10-20 YR	-0.06	1.51
MONDELEZ INTL INC CL A	-0.05	0.33
RESTAURANT BRANDS INTL INC COM	-0.05	0.32
ABRDN PLATINUM ETF	-0.04	0.47
FORTUNE BRANDS HOME & SEC IN COM	-0.03	0.37
Total	-0.64%	6.02%

Performance Over Time

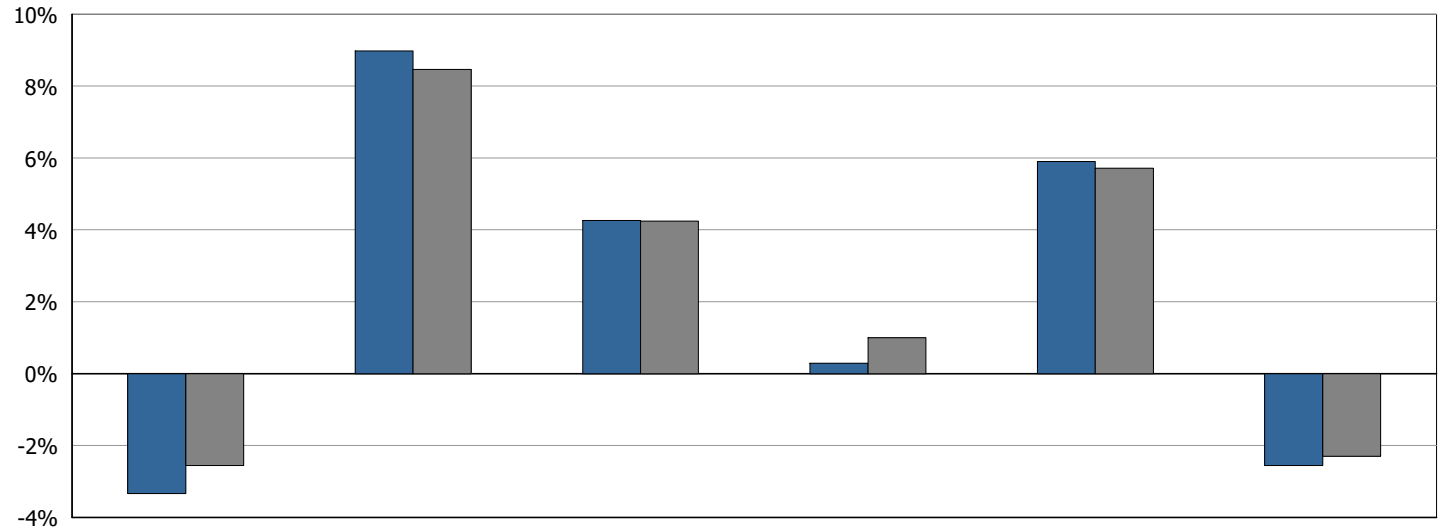


Performance Statistics, Since 09/30/2017

Name	Account	Index
Annualized Return	5.75%	---
Annualized Standard Deviation	11.36%	---
Standard Deviation	3.28%	---
Alpha	---	0.00
Beta	---	1.00
Sharpe Ratio	0.30	---

Assets with a (1) were not held for the entire period; Included asset classes: Equity, Fixed Income, Cash Equivalents, Other Assets, Alternatives; Weight is calculated as an average over the period held; Total performance class used is Total Managed.

Total Managed Performance



Account/Index	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024
BCF	-3.34%	8.98%	4.26%	0.29%	5.90%	-2.56%
Allocation Benchmark for 480053016	-2.56%	8.46%	4.24%	1.00%	5.71%	-2.30%

Account Flows

Flow Type	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024
Beginning Market Value	\$19,711,225.29	\$18,557,993.37	\$20,374,911.25	\$21,913,811.33	\$21,787,388.93	\$22,859,967.57
Net Contributions Less Withdrawals	-519,108.15	161,331.41	644,338.23	-187,880.29	-200,758.35	105,639.64
Earned Income	121,378.58	204,637.58	109,134.16	180,952.97	135,958.22	242,432.39
Market Appreciation/Depreciation	-755,502.35	1,450,948.89	785,427.70	-119,495.08	1,137,378.76	-834,117.17
Ending Market Value	\$18,557,993.37	\$20,374,911.25	\$21,913,811.33	\$21,787,388.93	\$22,859,967.57	\$22,373,922.42

Market values include accruals.

Asset Class Performance Details as of 12/31/2024

BCF

	YTD	2023	2022	2021	1 Year	3 Year	5 Year	Since Inception	Inception Date
Total Managed	7.90%	11.73%	-11.87%	11.12%	7.90%	2.04%	5.30%	5.75%	09/30/2017
Allocation Benchmark for 480053016	8.74%	12.58%	-12.12%	11.57%	8.74%	2.47%	5.67%	5.87%	09/30/2017
Equity	9.17%	16.78%	-16.65%	17.89%	9.17%	2.04%	7.16%	7.62%	09/30/2017
Large Cap	14.15%	19.38%	-16.44%	28.88%	14.15%	4.43%	10.43%	11.11%	09/30/2017
LIPPER US INDEX - LARGE CAP CORE FUNDS	23.49%	24.65%	-17.00%	26.04%	23.49%	8.51%	13.33%	13.04%	09/30/2017
Mid Cap	12.65%	14.74%	-13.18%	22.74%	12.65%	3.92%	9.29%	8.65%	09/30/2017
S&P MidCap 400	13.93%	16.44%	-13.06%	24.76%	13.93%	4.87%	10.34%	9.65%	09/30/2017
Small Cap	10.66%	17.80%	-17.85%	17.97%	10.66%	2.31%	8.72%	8.00%	09/30/2017
S&P 600	8.70%	16.05%	-16.10%	26.82%	8.70%	1.91%	8.36%	7.98%	09/30/2017
International - Dev Mkt Large Cap	3.67%	18.15%	-14.35%	11.43%	3.67%	1.61%	4.71%	4.46%	09/30/2017
MSCI EAFE U\$	3.82%	18.24%	-14.45%	11.26%	3.82%	1.65%	4.73%	4.56%	09/30/2017
International - Dev Mkt Small/Mid Cap	---	---	-23.36%	18.50%	---	---	---	---	06/30/2020
MSCI EAFE U\$	---	---	-14.45%	11.26%	---	---	---	---	06/30/2020
International - Em Mkt Large Cap	4.15%	9.75%	-22.11%	-3.11%	4.15%	-3.80%	0.24%	2.42%	09/30/2017
MSCI EM U\$	7.50%	9.83%	-20.09%	-2.54%	7.50%	-1.92%	1.70%	2.34%	09/30/2017
Alternatives	24.36%	9.41%	5.50%	28.83%	24.36%	12.80%	9.59%	8.41%	09/30/2017
Real Assets	24.36%	9.41%	5.50%	28.83%	24.36%	12.80%	9.59%	8.41%	09/30/2017
Real Assets Blended Index	10.57%	8.32%	2.52%	34.92%	10.57%	7.08%	7.43%	4.94%	09/30/2017
Fixed	1.58%	5.61%	-12.14%	-0.61%	1.58%	-1.95%	0.20%	1.26%	09/30/2017
Corporate	1.21%	8.78%	-15.78%	-1.68%	1.21%	-2.49%	0.01%	1.46%	09/30/2017
ICE BofA US Corporate Index	2.77%	8.39%	-15.45%	-0.95%	2.77%	-1.98%	0.48%	2.03%	09/30/2017
Government/Agency	0.56%	3.89%	-9.10%	-0.80%	0.56%	-1.71%	-0.43%	0.40%	09/30/2017
Bloomberg U.S. Government: Intermediate USD	2.44%	4.30%	-7.73%	-1.69%	2.44%	-0.47%	0.49%	1.18%	09/30/2017
TIPS	1.92%	3.94%	-12.04%	5.79%	1.92%	-2.33%	2.03%	2.48%	09/30/2017
ICE BofA US Inflation-Linked Treasury Index	1.99%	3.60%	-12.63%	6.04%	1.99%	-2.63%	1.77%	2.39%	09/30/2017

Account 480053016

	YTD	2023	2022	2021	1 Year	3 Year	5 Year	Since Inception	Inception Date
MBS	1.42%	5.38%	-11.82%	-0.91%	1.42%	-1.96%	-0.45%	0.63%	09/30/2017
Bloomberg U.S. Mortgage Backed Securities USD	1.20%	5.05%	-11.81%	-1.04%	1.20%	-2.13%	-0.74%	0.50%	09/30/2017
CMBS	4.22%	4.99%	-11.22%	-1.80%	4.22%	-0.96%	0.51%	1.56%	09/30/2017
Bloomberg U.S. Mortgage Backed Securities USD	1.20%	5.05%	-11.81%	-1.04%	1.20%	-2.13%	-0.74%	0.50%	09/30/2017
International - Em Mkt	8.19%	9.56%	-15.52%	2.03%	8.19%	0.04%	0.29%	1.84%	09/30/2018
Bloomberg U.S. Aggregate USD	1.25%	5.53%	-13.01%	-1.54%	1.25%	-2.41%	-0.33%	1.34%	09/30/2018
Cash	4.90%	4.72%	1.56%	0.03%	4.90%	3.72%	2.30%	2.13%	09/30/2017
Cash Equivalents	4.90%	4.72%	1.56%	0.03%	4.90%	3.72%	2.30%	2.13%	09/30/2017
FTSE 1-Month Treasury Bill Index	5.38%	5.13%	1.48%	0.04%	5.38%	3.98%	2.47%	2.29%	09/30/2017

Benefits of Diversification as of 12/31/2024

BCF

2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Large Cap 11.33%	Municipal - Tax Exempt 3.40%	Small Cap 26.56%	International - Dev Mkt Large Cap 25.03%	Government/Agenc y 1.43%	Large Cap 29.00%	Large Cap 16.10%	Real Assets 34.92%	Real Assets 2.52%	Large Cap 24.65%	Large Cap 23.49%
Mid Cap 9.77%	MBS 1.51%	Mid Cap 20.74%	International - Dev Mkt Small/Mid Cap 25.03%	Municipal - Tax Exempt 1.21%	Mid Cap 26.20%	Mid Cap 13.66%	Small Cap 26.82%	Municipal - Tax Exempt -7.21%	International - Dev Mkt Large Cap 18.24%	Mid Cap 13.93%
Corporate 7.51%	Government/Agenc y 1.18%	Large Cap 12.28%	Large Cap 20.90%	MBS 0.99%	Small Cap 22.78%	Small Cap 11.29%	Large Cap 26.04%	Government/Agenc y -7.73%	International - Dev Mkt Small/Mid Cap 18.24%	Real Assets 10.57%
Municipal - Tax Exempt 6.84%	Diversified Inv-Grade 0.55%	Real Assets 10.70%	Mid Cap 16.25%	Diversified Inv-Grade 0.01%	International - Dev Mkt Large Cap 22.01%	Corporate 9.81%	Mid Cap 24.76%	MBS -11.81%	Mid Cap 16.44%	Small Cap 8.70%
MBS 6.08%	Corporate -0.63%	Corporate 5.96%	Small Cap 13.23%	Corporate -2.24%	International - Dev Mkt Small/Mid Cap 22.01%	Account 9.67%	International - Dev Mkt Large Cap 11.26%	Account -11.87%	Small Cap 16.05%	Account 7.90%
Diversified Inv-Grade 5.97%	Large Cap -0.67%	Diversified Inv-Grade 2.65%	Corporate 6.47%	Large Cap -5.13%	Account 19.32%	International - Dev Mkt Large Cap 7.82%	International - Dev Mkt Small/Mid Cap 11.26%	Diversified Inv-Grade -13.01%	Account 11.73%	International - Dev Mkt Large Cap 3.82%
Small Cap 5.76%	International - Dev Mkt Large Cap -0.81%	MBS 1.67%	Municipal - Tax Exempt 4.88%	Account -6.09%	Corporate 14.23%	International - Dev Mkt Small/Mid Cap 7.82%	Account 11.12%	Mid Cap -13.06%	Corporate 8.39%	International - Dev Mkt Small/Mid Cap 3.82%
Real Assets 3.26%	International - Dev Mkt Small/Mid Cap -0.81%	Government/Agenc y 1.05%	Diversified Inv-Grade 3.54%	Small Cap -8.48%	Real Assets 10.42%	Diversified Inv-Grade 7.51%	Municipal - Tax Exempt 0.38%	International - Dev Mkt Large Cap -14.45%	Real Assets 8.32%	Corporate 2.77%
Government/Agenc y 2.52%	Small Cap -1.97%	International - Dev Mkt Large Cap 1.00%	MBS 2.47%	Mid Cap -11.08%	Diversified Inv-Grade 8.72%	Government/Agenc y 5.73%	Corporate -0.95%	International - Dev Mkt Small/Mid Cap -14.45%	Municipal - Tax Exempt 5.70%	Government/Agenc y 2.44%
International - Dev Mkt Large Cap -4.90%	Mid Cap -2.17%	International - Dev Mkt Small/Mid Cap 1.00%	Government/Agenc y 1.14%	Real Assets -11.30%	Municipal - Tax Exempt 7.12%	Municipal - Tax Exempt 5.70%	MBS -1.04%	Corporate -15.45%	Diversified Inv-Grade 5.53%	Diversified Inv-Grade 1.25%
International - Dev Mkt Small/Mid Cap -4.90%	Real Assets -19.84%	Municipal - Tax Exempt -0.28%	Real Assets -2.30%	International - Dev Mkt Large Cap -13.79%	MBS 6.35%	MBS 3.87%	Diversified Inv-Grade -1.54%	Small Cap -16.10%	MBS 5.05%	MBS 1.20%
				International - Dev Mkt Small/Mid Cap -13.79%	Government/Agenc y 5.20%	Real Assets -13.64%	Government/Agenc y -1.69%	Large Cap -17.00%	Government/Agenc y 4.30%	Municipal - Tax Exempt -0.31%

Performance class used for account returns is Total Managed; Account inception date for total performance class is 9/30/2017.

Historical Holdings Details as of 12/31/2024

BCF

Asset	Units	Price	Tax Cost	Market Value	Gain/Loss	Est. Income	Current Yield	% Total
Equity								
Large Cap								
ABBVIE INC COM	523	177.70	54,965.14	92,937.10	37,971.96	3,430.88	3.69	0.42
ACCENTURE PLC IRELAND SHS CL A	245	351.79	36,699.14	86,188.55	49,489.41	1,450.40	1.68	0.39
ALPHABET INC CAP STK CL A	181	189.30	30,177.49	34,263.30	4,085.81	144.80	0.42	0.15
APPLE COMPUTER INC	485	250.42	27,266.79	121,453.70	94,186.91	485.00	0.40	0.54
APPLIED MATLS INC	251	162.63	51,611.04	40,820.13	-10,790.91	401.60	0.98	0.18
BANK OF AMER CORP COM	2,230	43.95	59,595.82	98,008.50	38,412.68	2,319.20	2.37	0.44
CAPITAL ONE FINANCIAL CORP	303	178.32	27,112.62	54,030.96	26,918.34	727.20	1.35	0.24
CISCO SYSTEMS INC	1,171	59.20	55,968.45	69,323.20	13,354.75	1,873.60	2.70	0.31
CONOCOPHILLIPS	420	99.17	22,254.50	41,651.40	19,396.90	1,310.40	3.15	0.19
DISNEY COM STK	411	111.35	42,463.89	45,764.85	3,300.96	411.00	0.90	0.20
DTE ENERGY CO	306	120.75	30,181.19	36,949.50	6,768.31	1,334.16	3.61	0.17
EBAY INC	704	61.95	25,033.11	43,612.80	18,579.69	760.32	1.74	0.20
ECOLAB INC COM	184	234.32	26,022.27	43,114.88	17,092.61	478.40	1.11	0.19
FISERV INC	571	205.42	40,577.03	117,294.82	76,717.79	0.00	0.00	0.52
FORTUNE BRANDS HOME & SEC IN COM	941	68.33	40,599.11	64,298.53	23,699.42	941.00	1.46	0.29
GENERAL DYNAMICS CORP COM	299	263.49	61,400.46	78,783.51	17,383.05	1,698.32	2.16	0.35
GILEAD SCIENCES INC	523	92.37	41,271.32	48,309.51	7,038.19	1,610.84	3.33	0.22
HONEYWELL INTL INC COM	292	225.89	41,774.88	65,959.88	24,185.00	1,319.84	2.00	0.30
HP INC COM	1,605	32.63	35,985.35	52,371.15	16,385.80	1,858.59	3.55	0.23
INVESCO QQQ TR UNIT SER 1	203	511.23	52,708.48	103,779.69	51,071.21	577.74	0.56	0.46
IQVIA HLDGS INC COM	468	196.51	50,838.77	91,966.68	41,127.91	0.00	0.00	0.41

Asset	Units	Price	Tax Cost	Market Value	Gain/Loss	Est. Income	Current Yield	% Total
Equity								
Large Cap (continued)								
ISHARES TR S&P 500 GRW	3,137	101.53	150,097.61	318,499.61	168,402.00	1,367.73	0.43	1.42
ISHARES TR S&P 500 INDX FD MFC	1,289	588.68	423,967.09	758,808.52	334,841.43	9,854.41	1.30	3.39
J P MORGAN CHASE & CO COM	530	239.71	52,528.24	127,046.30	74,518.06	2,650.00	2.09	0.57
JOHNSON & JOHNSON	353	144.62	47,282.55	51,050.86	3,768.31	1,750.88	3.43	0.23
LAM RESEARCH CORP COM NEW	1,060	72.23	25,849.44	76,563.80	50,714.36	975.20	1.27	0.34
LOWES COS INC COM	472	246.80	44,407.05	116,489.60	72,082.55	2,171.20	1.86	0.52
MICRON TECHNOLOGY INC	1,114	84.16	53,638.73	93,754.24	40,115.51	512.44	0.55	0.42
MICROSOFT CORP	111	421.50	49,360.87	46,786.50	-2,574.37	368.52	0.79	0.21
MONDELEZ INTL INC CL A	941	59.73	47,379.46	56,205.93	8,826.47	1,769.08	3.15	0.25
MOTOROLA SOLUTIONS INC COM NEW	78	462.23	30,680.62	36,053.94	5,373.32	340.08	0.94	0.16
OMNICOM GROUP INC COM	1,049	86.04	73,991.47	90,255.96	16,264.49	2,937.20	3.25	0.40
PFIZER INC	2,051	26.53	63,418.30	54,413.03	-9,005.27	3,527.72	6.48	0.24
PROCTER & GAMBLE	347	167.65	33,829.59	58,174.55	24,344.96	1,397.02	2.40	0.26
RESTAURANT BRANDS INTL INC COM	860	65.18	55,275.45	56,054.80	779.35	1,995.20	3.56	0.25
SPDR S & P 500 ETF TRUST	58	586.08	32,065.02	33,992.64	1,927.62	409.77	1.21	0.15
SPDR SER TR PORTFOLIO S&P 500	807	68.94	56,844.90	55,634.58	-1,210.32	710.16	1.28	0.25
TRAVELERS COS INC THE	279	240.89	35,273.99	67,208.31	31,934.32	1,171.80	1.74	0.30
UNION PACIFIC	332	228.04	42,951.52	75,709.28	32,757.76	1,779.52	2.35	0.34
VALERO ENERGY CORP COM	260	122.59	20,585.37	31,873.40	11,288.03	1,112.80	3.49	0.14
Total Large Cap			\$2,193,934.12	\$3,635,458.49	\$1,441,524.37	\$59,934.02	1.65%	16.26
Mid Cap								
SPDR S & P MIDCAP 400 ETF TR UTSER1	2,156	569.58	651,698.14	1,228,014.48	576,316.34	14,535.75	1.18	5.49
UNIFIED SER TR DEAN MC VL NL S	7,035	25.65	177,134.72	180,441.06	3,306.34	1,589.85	0.88	0.81
Total Mid Cap			\$828,832.86	\$1,408,455.54	\$579,622.68	\$16,125.60	1.14%	6.30

Asset	Units	Price	Tax Cost	Market Value	Gain/Loss	Est. Income	Current Yield	% Total
Equity								
Small Cap								
ADVISORS INNER CIRCLE FS WESTWOOD	12,099	20.25	249,815.13	245,003.94	-4,811.19	2,443.99	1.00	1.10
ISHARES TR RSSL 2000 INDX MFC	3,571	220.96	514,453.31	789,048.16	274,594.85	9,038.20	1.15	3.53
SPDR SER TR S&P REGL BKG	1,882	60.35	81,666.16	113,578.70	31,912.54	2,945.33	2.59	0.51
Total Small Cap			\$845,934.60	\$1,147,630.80	\$301,696.20	\$14,427.52	1.26%	5.13
International - Dev Mkt Large Cap								
FRANKLIN FTSE JAPAN ETF	9,899	28.61	270,905.57	283,210.39	12,304.82	12,908.30	4.56	1.27
ISHARES TR MSCI EAFE INDEX FD MFC	13,087	75.61	829,510.45	989,508.07	159,997.62	32,063.15	3.24	4.43
J P MORGAN EXCHANGE-TRADED FD BEATBUILDERS EUR	3,736	55.42	200,207.57	207,049.12	6,841.55	8,611.48	4.16	0.93
VANGUARD TAX MGD FD EUROPE PAC EFT	21,219	47.82	1,004,232.71	1,014,692.58	10,459.87	34,035.28	3.35	4.54
Total International - Dev Mkt Large Cap			\$2,304,856.30	\$2,494,460.16	\$189,603.86	\$87,618.20	3.51%	11.16
International - Dev Mkt Small/Mid Cap								
ISHARES TR EAFE SML CP ETF	4,727	60.75	295,474.01	287,165.25	-8,308.76	10,049.60	3.50	1.28
Total International - Dev Mkt Small/Mid Cap			\$295,474.01	\$287,165.25	\$-8,308.76	\$10,049.60	3.50%	1.28
International - Em Mkt Large Cap								
GOLDMAN SACHS ETF TR ACTIVEBETA EME	21,255	31.92	772,998.53	678,459.60	-94,538.93	17,492.87	2.58	3.03
ISHARES TR MSCI AC ASIA ETF	1,904	72.18	141,212.02	137,430.72	-3,781.30	2,549.46	1.86	0.61
VANECK FDS EMRGING MKTS Z	47,933	14.17	770,581.47	679,206.26	-91,375.21	11,503.85	1.69	3.04
VANGUARD EMERGING MKT ETF	1,940	44.04	94,716.64	85,437.60	-9,279.04	2,733.46	3.20	0.38
Total International - Em Mkt Large Cap			\$1,779,508.66	\$1,580,534.18	\$-198,974.48	\$34,279.63	2.17%	7.07

Asset	Units	Price	Tax Cost	Market Value	Gain/Loss	Est. Income	Current Yield	% Total
Total Equity			\$8,248,540.55	\$10,553,704.42	\$2,305,163.87	\$222,434.57	2.11%	47.21
Alternatives								
Real Assets								
ABRDN PALLADIUM ETF	1,238	83.52	109,718.28	103,397.76	-6,320.52	0.00	0.00	0.46
ABRDN PLATINUM ETF	1,290	83.05	109,933.40	107,134.50	-2,798.90	0.00	0.00	0.48
FIRST TR EXCHANGE TRADED FD IV NO AMER ENERGY	13,276	35.65	301,838.69	473,289.40	171,450.71	15,121.36	3.19	2.12
FIRST TR GLOBAL COMMODITY STRATEGY	19,283	23.93	432,324.82	461,442.19	29,117.37	14,095.87	3.05	2.06
ISHARES SILVER TRUST	4,162	26.33	88,842.57	109,585.46	20,742.89	0.00	0.00	0.49
MNGD PORT SER TORTOISE NRAM PI	24,447	34.09	518,368.20	833,398.23	315,030.03	32,881.22	3.95	3.73
VANGUARD INTL EQUITY INDX FD GLBL EX US ETF	4,920	39.56	220,245.05	194,635.20	-25,609.85	10,036.80	5.16	0.87
Total Real Assets			\$1,781,271.01	\$2,282,882.74	\$501,611.73	\$72,135.25	3.16%	10.21
Total Alternatives			\$1,781,271.01	\$2,282,882.74	\$501,611.73	\$72,135.25	3.16%	10.21
Fixed Income								
Corporate								
GOLDMAN SACHS ETF TR ACCESS INVT GR	29,572	45.07	1,493,104.63	1,332,810.04	-160,294.59	59,262.29	4.45	5.96
Total Corporate			\$1,493,104.63	\$1,332,810.04	\$-160,294.59	\$59,262.29	4.45%	5.96
Govt/Agency								
GOLDMAN SACHS TREAS ACCT ETF	3,790	99.92	378,926.80	378,696.80	-230.00	18,669.54	4.93	1.69
INVESCO EXCH TRADED RD TR II SHORT TERM TREAS	2,615	105.60	276,691.76	276,144.00	-547.76	14,094.85	5.10	1.24
ISHARES BARCLAYS 20 PLUS YEAR TREASURY BOND FUND	3,607	87.33	360,337.18	314,999.31	-45,337.87	13,544.29	4.30	1.41
ISHARES BARCLAYS 3-7 YR TSY BD FD	1,742	115.55	201,265.23	201,288.10	22.87	6,401.85	3.18	0.90
ISHARES BARCLAYS AGENCY BOND	4,357	107.96	487,726.99	470,381.72	-17,345.27	16,303.89	3.47	2.10

Asset	Units	Price	Tax Cost	Market Value	Gain/Loss	Est. Income	Current Yield	% Total
Fixed Income								
Govt/Agency (continued)								
ISHARES TR BARCLYS 10-20 YR	3,857	99.54	430,430.47	383,925.78	-46,504.69	16,446.25	4.28	1.72
ISHARES TR INDEX BARCLAYS 1-3 YR	3,303	81.98	269,992.82	270,779.94	787.12	10,602.63	3.92	1.21
ISHARES TR INDEX BARCLYS 7-10 YR	1,427	92.45	139,498.39	131,926.15	-7,572.24	4,777.60	3.62	0.59
Total Govt/Agency			\$2,544,869.64	\$2,428,141.80	\$-116,727.84	\$100,840.89	4.15%	10.86
TIPS								
SCHWAB STRATEGIC TR US TIPS ETF	7,744	25.83	221,739.37	200,027.52	-21,711.85	5,978.37	2.99	0.89
Total TIPS			\$221,739.37	\$200,027.52	\$-21,711.85	\$5,978.37	2.99%	0.89
MBS								
ISHARES BARCLAYS MBS BOND FD	10,219	91.68	1,024,047.23	936,877.92	-87,169.31	36,880.37	3.94	4.19
JANUS DETROIT STR TR HENDERSON MTG	26,997	44.18	1,286,185.60	1,192,727.46	-93,458.14	65,602.71	5.50	5.33
Total MBS			\$2,310,232.83	\$2,129,605.38	\$-180,627.45	\$102,483.08	4.81%	9.53
CMBS								
ISHARES CMBS BOND FUND	18,537	47.20	974,566.51	874,946.40	-99,620.11	28,713.81	3.28	3.91
Total CMBS			\$974,566.51	\$874,946.40	\$-99,620.11	\$28,713.81	3.28%	3.91
International - Em Mkt								
DOUBLELINE EMG MKTS INC I	11,342	8.90	115,334.70	100,940.13	-14,394.57	6,022.38	5.97	0.45
Total International - Em Mkt			\$115,334.70	\$100,940.13	\$-14,394.57	\$6,022.38	5.97%	0.45
Total Fixed Income			\$7,659,847.68	\$7,066,471.27	\$-593,376.41	\$303,300.83	4.29%	31.61
Cash Equivalents								
Cash Equivalents								
INVESCO GOVERNMENT & AGENCY FUND	2,453,961	1.00	2,453,961.12	2,453,961.12	0.00	108,433.18	4.42	10.98
Total Cash Equivalents			\$2,453,961.12	\$2,453,961.12	\$0.00	\$108,433.18	4.42%	10.98

Asset	Units	Price	Tax Cost	Market Value	Gain/Loss	Est. Income	Current Yield	% Total
Total Cash Equivalents			\$2,453,961.12	\$2,453,961.12	\$0.00	\$108,433.18	4.42%	10.98
Grand Total			\$20,143,620.36	\$22,357,019.55	\$2,213,399.19	\$706,303.83	3.16%	100.00

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