

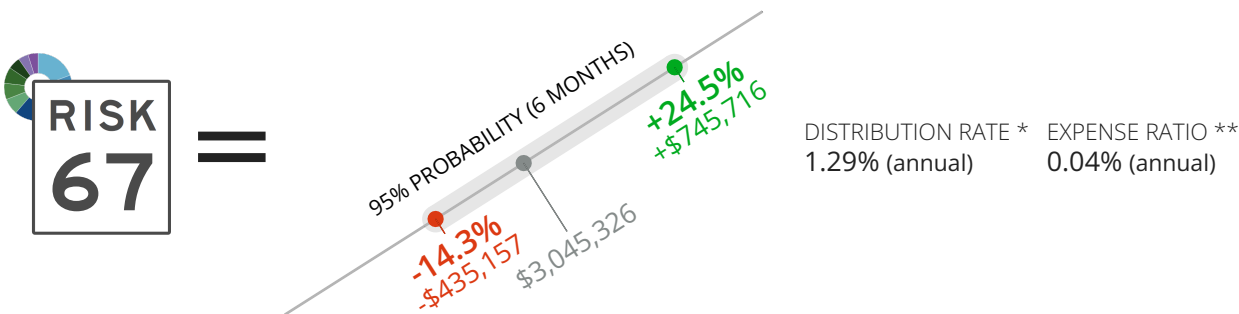
Jack and Diane Demo

Introduction

The Current Portfolio Report frames foundational components of the Current Portfolio's Risk Number, 95% Historical Range, and other analytics, to ensure current investment strategy alignment between the financial professional and the client.

Current Portfolio

This is your asset allocation, as captured on January 17, 2025.



RISK 44	Diane - 401(k)'s Fidelity	Asset Allocation	
■	SPY • SPDR® S&P 500 ETF	\$126,664	50 %
■	BND • Vanguard Total Bond Market ETF	\$126,663	50 %
■	Cash / Money Market	-\$0	-0 %
Subtotal		\$253,328	100%

RISK 78	Diane - Qualified Ameriprise	Asset Allocation	
■	AAPL • Apple Inc.	\$220,182	17.14 %

■ MSFT • Microsoft Corporation	\$147,004	11.44 %
■ GOOGL • Alphabet Inc. Class A	\$145,174	11.3 %
■ BA • The Boeing Company	\$131,991	10.27 %
■ AMZN • Amazon.com Inc.	\$119,347	9.29 %
■ AXP • American Express Company	\$76,085	5.92 %
■ META • Meta Platforms Inc	\$71,035	5.53 %
■ JPM • JPMorgan Chase & Co.	\$70,173	5.46 %
■ JNJ • Johnson & Johnson	\$68,474	5.33 %
■ AAL • American Airlines Group Inc.	\$40,324	3.14 %
■ Cash / Money Market	\$33,529	2.61 %
■ SPY • SPDR® S&P 500 ETF	\$26,335	2.05 %
■ BND • Vanguard Total Bond Market ETF	\$26,335	2.05 %
■ NFLX • Netflix Inc.	\$24,167	1.88 %
■ ABNB • Airbnb Inc	\$19,471	1.52 %
■ ABT • Abbott Laboratories	\$18,976	1.48 %
■ AAPL • Apple Inc.	\$8,975	0.7 %
■ MSFT • Microsoft Corporation	\$7,127	0.55 %
■ GOOGL • Alphabet Inc. Class A	\$6,913	0.54 %
■ BA • The Boeing Company	\$4,501	0.35 %
■ AXP • American Express Company	\$3,804	0.3 %
■ AMZN • Amazon.com Inc.	\$3,616	0.28 %
■ JNJ • Johnson & Johnson	\$3,511	0.27 %
■ JPM • JPMorgan Chase & Co.	\$3,508	0.27 %
■		

PAGE 2 of 30 Advisory services offered through Thrive Capital Management, LLC., an SEC Registered Investment Advisory firm. Insurance products and services offered through Thrive Financial Services, LLC.

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DIS • The Walt Disney Company	\$2,252	0.18 %
■ AAL • American Airlines Group Inc.	\$2,034	0.16 %
Subtotal	\$1,284,855	100%

RISK
58

Diane - 401(k)

Asset Allocation

■ F000013PDG • State St Target Ret 2025 SL CI IV	\$78,620	68.67 %
■ SSMJX • State Street Small/Mid Cap Equity Index A	\$19,096	16.68 %
■ SVSPX • SSgA S&P 500 Index N	\$16,772	14.65 %
Subtotal	\$114,489	100%

RISK
65

Diane - 401(k) Vanguard

Asset Allocation

■ VTTVX • Vanguard Target Retirement 2025 Inv	\$33,560	42.49 %
■ VFIFX • Vanguard Target Retirement 2050 Inv	\$21,491	27.21 %
■ VTTHX • Vanguard Target Retirement 2035 Inv	\$19,653	24.88 %
■ VTHRX • Vanguard Target Retirement 2030 Inv	\$4,272	5.41 %
Subtotal	\$78,978	100%

RISK
47

Diane - 401(k)

Asset Allocation

■ JBALX • Janus Henderson Balanced I	\$18,661	100 %
Subtotal	\$18,661	100%

RISK
30

Diane - Brokerage Vanguard

Asset Allocation

■ VWIUX • Vanguard Interm-Term Tx-Ex Adm	\$23,192	23.36 %
■ VMSXX • Vanguard Tax Exempt Money Market Fund	\$19,361	19.5 %

PAGE 3 of 30 Advisory services offered through Thrive Capital Management, LLC., an SEC Registered Investment Advisory firm. Insurance products and services offered through Thrive Financial Services, LLC.

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■ VWLUX • Vanguard Long-Term Tax-Exempt Adm	\$17,952	18.08 %
■ VMLUX • Vanguard Ltd-Term Tx-Ex Adm	\$17,121	17.25 %
■ VT SAX • Vanguard Total Stock Mkt Idx Adm	\$15,101	15.21 %
■ VTIAX • Vanguard Total Intl Stock Index Admiral	\$6,550	6.6 %
Subtotal	\$99,279	100%

RISK
44

Jack - 401(k)

Asset Allocation

■ BND • Vanguard Total Bond Market ETF	\$100,000	50 %
■ SPY • SPDR® S&P 500 ETF	\$100,000	50 %
Subtotal	\$200,000	100%

RISK
96

Jack - Rollover IRA Fidelity

Asset Allocation

■ CCL • Carnival Corporation	\$28,127	35.81 %
■ V • Visa Inc.	\$17,623	22.44 %
■ PLTR • Palantir Technologies Inc	\$14,476	18.43 %
■ AAPL • Apple Inc.	\$9,670	12.31 %
■ OPEN • Opendoor Technologies Inc.	\$2,566	3.27 %
■ ZM • Zoom Video Communications Inc	\$2,293	2.92 %
■ COR • Cencora Inc	\$1,807	2.3 %
■ ACB • Aurora Cannabis Inc	\$576	0.73 %
■ HTZ • Hertz Global Holdings Inc.	\$435	0.55 %
■ TSLA • Tesla, Inc.	\$400	0.51 %
■ VTRS • Viatris Inc.	\$362	0.46 %

PAGE 4 of 30 Advisory services offered through Thrive Capital Management, LLC., an SEC Registered Investment Advisory firm. Insurance products and services offered through Thrive Financial Services, LLC.

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■ Cash / Money Market	\$113	0.14 %
■ HTZ • Hertz Global Holdings Inc.	\$88	0.11 %
Subtotal	\$78,541	100%

RISK
89

Jack - Brokerage Fidelity

Asset Allocation

■ MMM • 3M Company	\$110,149	88.11 %
■ SOLV • Solventum Corp	\$14,871	11.89 %
■ Cash / Money Market	\$0	0 %
Subtotal	\$125,020	100%

RISK
34

Jack - Brokerage Fidelity

Asset Allocation

■ FZDXX • Fidelity Money Market Premium	\$148,316	79.23 %
■ SPAXX • Fidelity Government Money Market Fund	\$15,024	8.03 %
■ BA • The Boeing Company	\$13,700	7.32 %
■ TLRY • TILRAY INC	\$7,592	4.06 %
■ MRNA • Moderna Inc	\$2,557	1.37 %
Subtotal	\$187,192	100%

RISK
91

Jack - Brokerage Fidelity

Asset Allocation

■ AAPL • Apple Inc.	\$71,837	16.94 %
■ URI • United Rentals Inc.	\$69,834	16.47 %
■ META • Meta Platforms Inc	\$62,272	14.69 %
■ GOOG • Alphabet Inc. Class C	\$46,019	10.85 %
■ MSFT • Microsoft Corporation	\$40,229	9.49 %

PAGE 5 of 30 Advisory services offered through Thrive Capital Management, LLC., an SEC Registered Investment Advisory firm. Insurance products and services offered through Thrive Financial Services, LLC.

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■ CCL • Carnival Corporation	\$23,866	5.63 %
■ TSLA • Tesla, Inc.	\$19,735	4.65 %
■ DIS • The Walt Disney Company	\$17,758	4.19 %
■ RIOT • Riot Blockchain, Inc.	\$14,503	3.42 %
■ SPOT • Spotify Technology SA	\$13,371	3.15 %
■ ROKU • Roku Inc	\$12,539	2.96 %
■ BA • The Boeing Company	\$11,264	2.66 %
■ CMG • Chipotle Mexican Grill Inc.	\$4,331	1.02 %
■ HTZ • Hertz Global Holdings Inc.	\$3,325	0.78 %
■ BHVN • Biohaven Pharma Holding Company Ltd	\$3,284	0.77 %
■ INMD • InMode LTD.	\$2,997	0.71 %
■ BLNK • Blink Charging Co	\$2,717	0.64 %
■ DIDIY • Didi Global Inc	\$1,004	0.24 %
■ SPAXX • Fidelity Government Money Market Fund	\$904	0.21 %
■ HTZ • Hertz Global Holdings Inc.	\$660	0.16 %
■ CAR • Avis Budget Group Inc.	\$619	0.15 %
■ SPCE • Virgin Galactic Holdings, Inc.	\$549	0.13 %
■ PTON • Peloton Interactive Inc	\$355	0.08 %
Subtotal	\$423,983	100%



Checking & Savings - BoA

Asset Allocation

■ Cash / Money Market	\$181,000	100 %
Subtotal	\$181,000	100%

Portfolio Total**\$3,045,326****100%**

The Risk Score of 67 and the 95% Historical Range of -14% to +24% was calculated using a long-term average for the S&P 500, average change in the Ten Year US Treasury Rate, and correlation and volatility data from 2008 to present. Nitrogen uses actual historical data to calculate the statistical probabilities shown. For securities calculated using Average Annual Return, the Average Return will be calculated using actual price history from June 2004-present or inception. We calculate the annualized return number as $(\text{final price} / \text{initial price})^{(1 / \text{number of years})} - 1$. Nitrogen does not provide investment analysis on investments with less than 6 months of modeled performance. In instances where an investment's inception is more recent than January 1, 2008 and greater than 6 months Nitrogen will use correlation statistics from the investments actual trading history to extrapolate missing volatility data. In most cases the extrapolation calculation increases the risk presented in the investment analysis as a means of protecting the investor. Investments with an inception more recent than January 1, 2008 are highlighted with an information icon ⓘ. The Six Month 95% Historical Range is calculated from the standard deviation of the portfolio (via covariance matrix), and represents a hypothetical statistical probability, but there is no guarantee any investments would perform within the range. There is a 5% probability of greater losses. Nitrogen does not use any Monte Carlo or any other type of simulations. The underlying data is updated as of the previous day's market close price, and the results may vary with each use and over time. The investments considered were determined by the financial representative. IMPORTANT: The projections or other information generated by Nitrogen regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. These figures may exclude commissions, sales charges or advisory fees which, if included, would have had a negative effect on the annual returns. In instances where a security is unrecognized by the Nitrogen system or a security does not yet contain more than six (6) months of historical return data, Nitrogen may assign a benchmark/proxy to more accurately display risk and return analytics. In these instances Nitrogen will use the historical data associated with the benchmark/proxy indicated. Please see additional disclosures (included towards the end of this report) for any exchange traded funds and/or mutual funds referenced herein.

* The distribution rate is derived by summing the trailing 12-months' distributions (dividends, distributions from borrowing, return of capital, etc) and dividing the sum by the last month's ending NAV. It does not include capital gains distributed over the same period.

** The percentage of fund assets used to pay for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred annually by the underlying funds, except brokerage costs.

Current Portfolio

Annual Distribution Rate

Diane - 401(k)'s Fidelity

■ SPY	1.19%		\$126,664	50%
■ BND	3.67%		\$126,663	50%
■ Cash / Money Market	2.95%		-\$0	-0%
Subtotal			\$253,328	100%

Diane - Qualified Ameriprise

■ AAPL	0.43%		\$220,182	17.14%
■ MSFT	0.73%		\$147,004	11.44%
■ GOOGL	0.31%		\$145,174	11.3%
■ BA			\$131,991	10.27%
■ AMZN			\$119,347	9.29%
■ AXP	0.9%		\$76,085	5.92%
■ META	0.33%		\$71,035	5.53%
■ JPM	1.89%		\$70,173	5.46%
■ JNJ	3.32%		\$68,474	5.33%
■ AAL			\$40,324	3.14%
■ Cash / Money Market	2.95%		\$33,529	2.61%
■ SPY	1.19%		\$26,335	2.05%
■ BND	3.67%		\$26,335	2.05%
■ NFLX			\$24,167	1.88%

■ ABNB			\$19,471	1.52%
■ ABT	1.97%		\$18,976	1.48%
■ AAPL	0.43%		\$8,975	0.7%
■ MSFT	0.73%		\$7,127	0.55%
■ GOOGL	0.31%		\$6,913	0.54%
■ BA			\$4,501	0.35%
■ AXP	0.9%		\$3,804	0.3%
■ AMZN			\$3,616	0.28%
■ JNJ	3.32%		\$3,511	0.27%
■ JPM	1.89%		\$3,508	0.27%
■ DIS	0.89%		\$2,252	0.18%
■ AAL			\$2,034	0.16%
Subtotal			\$1,284,855	100%

Diane - 401(k)

■ F000013PDG			\$78,620	68.67%
■ SSMJX			\$19,096	16.68%
■ SVSPX	2%		\$16,772	14.65%
■ Cash / Money Market	2.95%		\$0	0%
Subtotal			\$114,489	100%

Diane - 401(k) Vanguard

■ VTTVX			\$33,560	42.49%
■ VFIFX			\$21,491	27.21%

■ VTTHX	2.57%		\$19,653	24.88%
■ VTHR			\$4,272	5.41%
■ Cash / Money Market	2.95%		\$0	0%
Subtotal			\$78,978	100%

Diane - 401(k)

■ JBALX	1.02%		\$18,661	100%
■ Cash / Money Market	2.95%		\$0	0%
Subtotal			\$18,661	100%

Diane - Brokerage Vanguard

■ VWIUX	2.86%		\$23,192	23.36%
■ VMSXX	2.95%		\$19,361	19.5%
■ VWLUX	3.22%		\$17,952	18.08%
■ VMLUX	2.38%		\$17,121	17.25%
■ VTSAX	0.92%		\$15,101	15.21%
■ VTIA	1.62%		\$6,550	6.6%
■ Cash / Money Market	2.95%		\$0	0%
Subtotal			\$99,279	100%

Jack - 401(k)

■ BND	3.67%		\$100,000	50%
■ SPY	1.19%		\$100,000	50%
■ Cash / Money Market	2.95%		\$0	0%
Subtotal			\$200,000	100%

Jack - Rollover IRA Fidelity

■ CCL			\$28,127	35.81%
■ V	0.68%		\$17,623	22.44%
■ PLTR			\$14,476	18.43%
■ AAPL	0.43%		\$9,670	12.31%
■ OPEN			\$2,566	3.27%
■ ZM			\$2,293	2.92%
■ COR	0.86%		\$1,807	2.3%
■ ACB			\$576	0.73%
■ HTZ			\$435	0.55%
■ TSLA			\$400	0.51%
■ VTRS	4.23%		\$362	0.46%
■ Cash / Money Market	2.95%		\$113	0.14%
■ HTZ			\$88	0.11%
Subtotal			\$78,541	100%

Jack - Brokerage Fidelity

■ MMM	2.42%		\$110,149	88.11%
■ SOLV			\$14,871	11.89%
■ Cash / Money Market	2.95%		\$0	0%
Subtotal			\$125,020	100%

Jack - Brokerage Fidelity

■ FZDXX	2.95%		\$148,316	79.23%
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■ SPAXX	2.95%		\$15,024	8.03%
■ BA			\$13,700	7.32%
■ TLRY			\$7,592	4.06%
■ MRNA			\$2,557	1.37%
■ Cash / Money Market	2.95%		\$0	0%
Subtotal			\$187,192	100%

Jack - Brokerage Fidelity

■ AAPL	0.43%		\$71,837	16.94%
■ URI	0.86%		\$69,834	16.47%
■ META	0.33%		\$62,272	14.69%
■ GOOG	0.31%		\$46,019	10.85%
■ MSFT	0.73%		\$40,229	9.49%
■ CCL			\$23,866	5.63%
■ TSLA			\$19,735	4.65%
■ DIS	0.89%		\$17,758	4.19%
■ RIOT			\$14,503	3.42%
■ SPOT			\$13,371	3.15%
■ ROKU			\$12,539	2.96%
■ BA			\$11,264	2.66%
■ CMG			\$4,331	1.02%
■ HTZ			\$3,325	0.78%
■ BHVN			\$3,284	0.77%
■ INMD			\$2,997	0.71%

■ BLNK			\$2,717	0.64%
■ DIDIY			\$1,004	0.24%
■ SPAXX	2.95%		\$904	0.21%
■ HTZ			\$660	0.16%
■ CAR			\$619	0.15%
■ SPCE			\$549	0.13%
■ PTON			\$355	0.08%
■ Cash / Money Market	2.95%		\$0	0%
Subtotal			\$423,983	100%

Checking & Savings - BoA

■ Cash / Money Market	2.95%		\$181,000	100%
Subtotal			\$181,000	100%

The Risk Score of 67 and the 95% Historical Range of -14% to +24% was calculated using a long-term average of 0% for the S&P 500, Obps change in the Ten Year US Treasury Rate, and correlation and volatility data from 2008 to present. Nitrogen uses actual historical data to calculate the statistical probabilities shown. For securities calculated using Average Annual Return, the Average Return will be calculated using actual price history from June 2004-present or inception. We calculate the annualized return number as $(\text{final price} / \text{initial price})^{(1 / \text{number of years})} - 1$. Nitrogen does not provide investment analysis on investments with less than 6 months of modeled performance. In instances where an investment's inception is more recent than January 1, 2008 and greater than 6 months Nitrogen will use correlation statistics from the investments actual trading history to extrapolate missing volatility data. In most cases the extrapolation calculation increases the risk presented in the investment analysis as a means of protecting the investor. Investments with an inception more recent than January 1, 2008 are highlighted with an information icon ⓘ. The Six Month 95% Historical Range is calculated from the standard deviation of the portfolio (via covariance matrix), and represents a hypothetical statistical probability, but there is no guarantee any investments would perform within the range. There is a 5% probability of greater losses. Nitrogen does not use any Monte Carlo or any other type of simulations. The underlying data is updated as of the previous day's market close price, and the results may vary with each use and over time. The investments considered were determined by the financial representative. IMPORTANT: The projections or other information generated by Nitrogen regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. These figures may exclude commissions, sales charges or advisory fees which, if included, would have had a negative effect on the annual returns. In instances where a security is unrecognized by the Nitrogen system or a security does not yet contain more than six (6) months of historical return data, Nitrogen may assign a benchmark/proxy to more accurately display risk and return analytics. In these instances Nitrogen will use the historical data associated with the benchmark/proxy indicated. Please see additional disclosures (included towards the end of this report) for any exchange traded funds and/or mutual funds referenced herein.

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Current Portfolio

Expense Ratio

Diane - 401(k)'s Fidelity

■ SPY	0.09%	\$126,664	50%
■ BND	0.03%	\$126,663	50%
■ Cash / Money Market		-\$0	-0%
Subtotal		\$253,328	100%

Diane - Qualified Ameriprise

■ AAPL		\$220,182	17.1%
■ MSFT		\$147,004	11.4%
■ GOOGL		\$145,174	11.3%
■ BA		\$131,991	10.3%
■ AMZN		\$119,347	9.3%
■ AXP		\$76,085	5.9%
■ META		\$71,035	5.5%
■ JPM		\$70,173	5.5%
■ JNJ		\$68,474	5.3%
■ AAL		\$40,324	3.1%
■ Cash / Money Market		\$33,529	2.6%
■ SPY	0.09%	\$26,335	2%
■ BND	0.03%	\$26,335	2%
■ NFLX		\$24,167	1.9%

■ ABNB		\$19,471	1.5%
■ ABT		\$18,976	1.5%
■ AAPL		\$8,975	0.7%
■ MSFT		\$7,127	0.6%
■ GOOGL		\$6,913	0.5%
■ BA		\$4,501	0.4%
■ AXP		\$3,804	0.3%
■ AMZN		\$3,616	0.3%
■ JNJ		\$3,511	0.3%
■ JPM		\$3,508	0.3%
■ DIS		\$2,252	0.2%
■ AAL		\$2,034	0.2%
Subtotal		\$1,284,855	100%

Diane - 401(k)

■ F000013PDG		\$78,620	68.7%
■ SSMJX	 0.50%	\$19,096	16.7%
■ SVSPX	 0.16%	\$16,772	14.6%
■ Cash / Money Market		\$0	0%
Subtotal		\$114,489	100%

Diane - 401(k) Vanguard

■ VTTVX	 0.14%	\$33,560	42.5%
■ VFIFX	 0.15%	\$21,491	27.2%

■ VTTHX	 0.14%	\$19,653	24.9%
■ VTHRX	 0.14%	\$4,272	5.4%
■ Cash / Money Market		\$0	0%
Subtotal		\$78,978	100%

Diane - 401(k)

■ JBALX	 0.66%	\$18,661	100%
■ Cash / Money Market		\$0	0%
Subtotal		\$18,661	100%

Diane - Brokerage Vanguard

■ VWIUX	 0.09%	\$23,192	23.4%
■ VMSXX	 0.15%	\$19,361	19.5%
■ VWLUX	 0.09%	\$17,952	18.1%
■ VMLUX	 0.09%	\$17,121	17.2%
■ VTSAX	 0.04%	\$15,101	15.2%
■ VTIAX	 0.12%	\$6,550	6.6%
■ Cash / Money Market		\$0	0%
Subtotal		\$99,279	100%

Jack - 401(k)

■ BND	 0.03%	\$100,000	50%
■ SPY	 0.09%	\$100,000	50%
■ Cash / Money Market		\$0	0%
Subtotal		\$200,000	100%

Jack - Rollover IRA Fidelity

■ CCL	\$28,127	35.8%
■ V	\$17,623	22.4%
■ PLTR	\$14,476	18.4%
■ AAPL	\$9,670	12.3%
■ OPEN	\$2,566	3.3%
■ ZM	\$2,293	2.9%
■ COR	\$1,807	2.3%
■ ACB	\$576	0.7%
■ HTZ	\$435	0.6%
■ TSLA	\$400	0.5%
■ VTRS	\$362	0.5%
■ Cash / Money Market	\$113	0.1%
■ HTZ	\$88	0.1%
Subtotal	\$78,541	100%

Jack - Brokerage Fidelity

■ MMM	\$110,149	88.1%
■ SOLV	\$14,871	11.9%
■ Cash / Money Market	\$0	0%
Subtotal	\$125,020	100%

Jack - Brokerage Fidelity

■ FZDXX	 0.30%	\$148,316	79.2%
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■ SPAXX	0.42%	\$15,024	8%
■ BA		\$13,700	7.3%
■ TLRY		\$7,592	4.1%
■ MRNA		\$2,557	1.4%
■ Cash / Money Market		\$0	0%
Subtotal		\$187,192	100%

Jack - Brokerage Fidelity

■ AAPL		\$71,837	16.9%
■ URI		\$69,834	16.5%
■ META		\$62,272	14.7%
■ GOOG		\$46,019	10.9%
■ MSFT		\$40,229	9.5%
■ CCL		\$23,866	5.6%
■ TSLA		\$19,735	4.7%
■ DIS		\$17,758	4.2%
■ RIOT		\$14,503	3.4%
■ SPOT		\$13,371	3.2%
■ ROKU		\$12,539	3%
■ BA		\$11,264	2.7%
■ CMG		\$4,331	1%
■ HTZ		\$3,325	0.8%
■ BHVN		\$3,284	0.8%
■ INMD		\$2,997	0.7%

PAGE 19 of 30 Advisory services offered through Thrive Capital Management, LLC., an SEC Registered Investment Advisory firm. Insurance products and services offered through Thrive Financial Services, LLC.

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■ BLNK		\$2,717	0.6%
■ DIDIY		\$1,004	0.2%
■ SPAXX	0.42%	\$904	0.2%
■ HTZ		\$660	0.2%
■ CAR		\$619	0.1%
■ SPCE		\$549	0.1%
■ PTON		\$355	0.1%
■ Cash / Money Market		\$0	0%
Subtotal		\$423,983	100%

Checking & Savings - BoA

■ Cash / Money Market		\$181,000	100%
Subtotal		\$181,000	100%

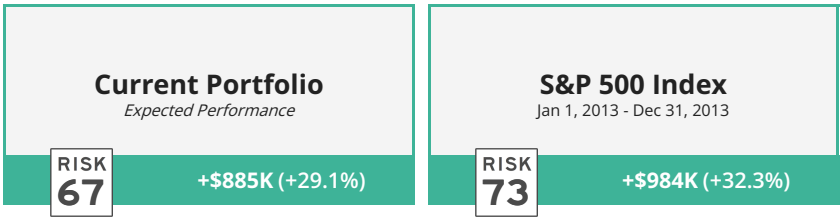
The Risk Score of 67 and the 95% Historical Range of -14% to +24% was calculated using a long-term average of 0% for the S&P 500, Obps change in the Ten Year US Treasury Rate, and correlation and volatility data from 2008 to present. Nitrogen uses actual historical data to calculate the statistical probabilities shown. For securities calculated using Average Annual Return, the Average Return will be calculated using actual price history from June 2004-present or inception. We calculate the annualized return number as $(\text{final price} / \text{initial price})^{(1 / \text{number of years})} - 1$. Nitrogen does not provide investment analysis on investments with less than 6 months of modeled performance. In instances where an investment's inception is more recent than January 1, 2008 and greater than 6 months Nitrogen will use correlation statistics from the investments actual trading history to extrapolate missing volatility data. In most cases the extrapolation calculation increases the risk presented in the investment analysis as a means of protecting the investor. Investments with an inception more recent than January 1, 2008 are highlighted with an information icon ⓘ. The Six Month 95% Historical Range is calculated from the standard deviation of the portfolio (via covariance matrix), and represents a hypothetical statistical probability, but there is no guarantee any investments would perform within the range. There is a 5% probability of greater losses. Nitrogen does not use any Monte Carlo or any other type of simulations. The underlying data is updated as of the previous day's market close price, and the results may vary with each use and over time. The investments considered were determined by the financial representative. IMPORTANT: The projections or other information generated by Nitrogen regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. These figures may exclude commissions, sales charges or advisory fees which, if included, would have had a negative effect on the annual returns. In instances where a security is unrecognized by the Nitrogen system or a security does not yet contain more than six (6) months of historical return data, Nitrogen may assign a benchmark/proxy to more accurately display risk and return analytics. In these instances Nitrogen will use the historical data associated with the benchmark/proxy indicated. Please see additional disclosures (included towards the end of this report) for any exchange traded funds and/or mutual funds referenced herein.

* The distribution rate is derived by summing the trailing 12-months' distributions (dividends, distributions from borrowing, return of capital, etc) and dividing the sum by the last month's ending NAV. It does not include capital gains distributed over the same period.

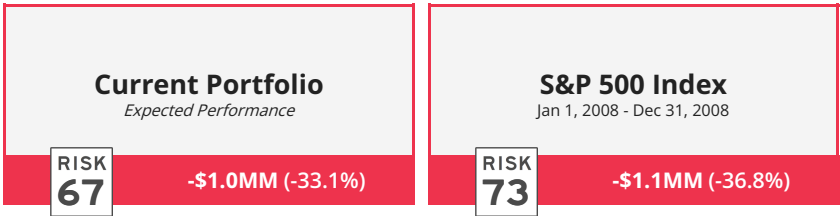
** The percentage of fund assets used to pay for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred annually by the underlying funds, except brokerage costs.

Portfolio Stress Tests

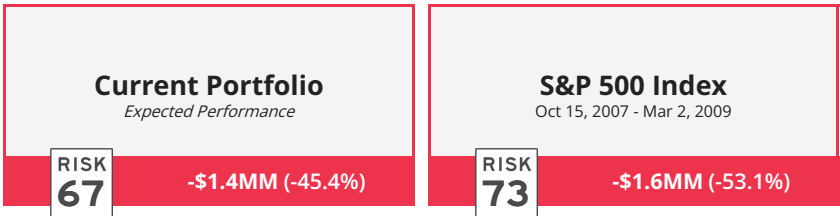
If a 2013-like Bull Market were to happen again...



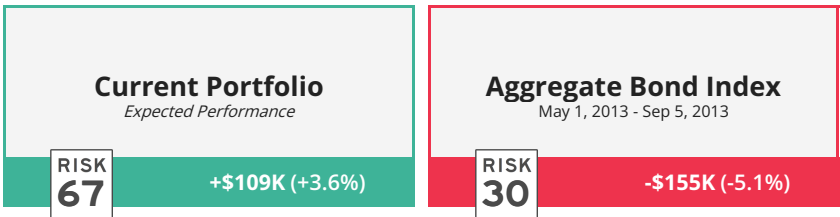
If a 2008-like Bear Market were to happen again...



If the Financial Crisis were to happen again...



If a 134bps Interest Rate Spike were to happen again...



Portfolio Stress Tests (cont'd)

These calculations are designed to be informational and educational only and do not constitute investment advice. Investors should review their investment strategy periodically as financial circumstances change. The stress tests provided are a rough approximation of future financial performance should markets experience conditions similar to those shown. It is highly unlikely that such historical events will repeat themselves. The results presented by this stress test are hypothetical and may not reflect the actual growth of actual investments. Nitrogen and its affiliates are not responsible for the consequences of any decisions or actions taken in reliance upon or as a result of the information provided.

IMPORTANT: The projections or other information generated by Nitrogen regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. These figures may exclude commissions, sales charges or advisory fees which, if included, would have had a negative effect on the annual returns.

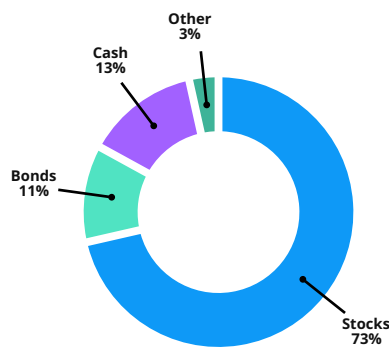
NOTE: These calculations do not report what happened to this portfolio during the noted market environment. The "this portfolio's estimated performance" uses actual volatility and correlation statistics from Jan 1 2008 through present in conjunction with the noted rate of return (or loss) for the index shown to present an estimated performance should another environment like those presented occur again. For example, the "2013-Like Bull Market" scenario uses the portfolio's actual volatility (as measured by standard deviation) and correlation statistics (using a correlation matrix) from January 1st 2008 through present while assuming the same return realized by the S & P 500 index in 2013 of 32%.

Asset Allocation

Asset classification is depicted below for the portfolio(s) in this report. The ratios depicted for Stocks, Bonds, Cash, and Other, are reflective of current value for the portfolio(s) shown, and are subject to change along with changes to the portfolio value.

Portfolio asset allocations are defined as follows:

- Stocks: Individual equities, along with equity portions of mutual funds and ETFs.
- Bonds: Individual bonds, along with fixed income portions of mutual funds and ETFs.
- Cash: Cash, Money Market funds, along with portions of mutual funds and ETFs allocated to cash.
- Other: Non-Traded REITs/DPPs, Variable Annuities and any other custom allocation or any security unrecognized by Nitrogen.



CURRENT

● Stocks	72.95%
● Bonds	11.12%
● Cash	13.15%
● Other	2.78%

ETFs and Mutual Funds Referenced in this Report

- We are providing certain data supplied to us by third party data feeds without warranties or representations and on an "as is" basis. We hereby disclaim all representations and warranties (express or implied), including, but not limited to, warranties of merchantability and fitness for a particular purpose regarding the service. You shall bear all risk, related costs and liability and be responsible for your use of the service. We assume no responsibility for the consequences of any intentional or unintentional error, omission, inaccuracy, incompleteness or untimeliness in or with respect to the service
- Performance quoted represents past performance and past performance does not guarantee future results. Performance shown is not indicative of future performance.
- The investment return and principal value of an investment will fluctuate; that an investor's shares, when redeemed, may be worth more or less than their original cost; and that current performance may be lower or higher than the performance data quoted.
- ETF Performance is based on the market price defined as the last closing price for each time of the one-, five-, ten-year periods or life of the ETF if the ETF has not existed for at least 10 years.
- Investment Type definitions - CEF: Closed-End Fund; ETF: Exchange Traded Fund; Fund: Mutual Fund; ETN: Exchange Traded Note; UIT: Unit Investment Trust; CIT: Collective Investment Trust

AVERAGE ANNUAL TOTAL RETURN AS OF December 31, 2024**

FUND	TYPE	MAX SALES LOAD	GROSS EXPENSE RATIO %	VALUE	1-YEAR %	5-YEAR %	10-YEAR %	RETURN SINCE INCEPTION %
BND - VANGUARD TOTAL BOND MARKET ETF (INCEPTION DATE: 2007-04-03)	ETF	0.00	0.03	TOTAL RETURN	1.33	-0.29	1.34	2.90
JBALX - JANUS HENDERSON BALANCED I (INCEPTION DATE: 2009-07-06)	FUND	-	0.66	TOTAL RETURN	15.35	8.31	8.67	9.89
SPY - SPDR® S&P 500 ETF (INCEPTION DATE: 1993-01-22)	ETF	0.00	0.09	TOTAL RETURN	24.79	14.43	12.99	10.46
SSMJX - STATE STREET SMALL/MID CAP EQUITY INDEX A (INCEPTION DATE: 2015-10-16)	FUND	5.25	0.61	TOTAL RETURN	16.76	9.77	-	10.29
				LOAD-ADJUSTED	10.65	8.59	-	9.64
SVSPX - SSGA S&P 500 INDEX N (INCEPTION DATE: 1992-12-30)	FUND	-	0.18	TOTAL RETURN	24.75	14.42	12.95	10.40
VFIFX - VANGUARD TARGET RETIREMENT 2050 INV (INCEPTION DATE: 2006-06-07)	FUND	-	0.15	TOTAL RETURN	14.60	9.02	8.71	7.88
VMLUX - VANGUARD LTD-TERM TX-EX ADM (INCEPTION DATE: 2001-02-12)	FUND	-	0.09	TOTAL RETURN	2.71	1.55	1.69	2.47
VTHRX - VANGUARD TARGET RETIREMENT 2030 INV (INCEPTION DATE: 2006-06-07)	FUND	-	0.14	TOTAL RETURN	10.60	6.43	6.92	6.78
VTIAX - VANGUARD TOTAL INTL STOCK INDEX ADMIRAL (INCEPTION DATE: 2010-11-29)	FUND	0.00	0.12	TOTAL RETURN	5.13	4.27	5.06	4.88
VTSAX - VANGUARD TOTAL STOCK MKT IDX ADM (INCEPTION DATE: 2000-11-13)	FUND	-	0.04	TOTAL RETURN	23.67	13.78	12.48	8.51
VTTHX - VANGUARD TARGET RETIREMENT 2035 INV (INCEPTION DATE: 2003-10-27)	FUND	-	0.14	TOTAL RETURN	11.75	7.19	7.50	7.52

FUND	TYPE	MAX SALES LOAD	GROSS EXPENSE RATIO %	VALUE	1-YEAR %	5-YEAR %	10-YEAR %	RETURN SINCE INCEPTION %
VTTVX - VANGUARD TARGET RETIREMENT 2025 INV (INCEPTION DATE: 2003-10-27)	FUND	-	0.14	TOTAL RETURN	9.41	5.65	6.32	6.66
VWIUX - VANGUARD INTERM-TERM TX- EX ADM (INCEPTION DATE: 2001-02-12)	FUND	-	0.09	TOTAL RETURN	1.78	1.34	2.25	3.55
VWLUX - VANGUARD LONG-TERM TAX- EXEMPT ADM (INCEPTION DATE: 2001- 02-12)	FUND	-	0.09	TOTAL RETURN	1.91	1.36	2.73	4.07

The average annualized performance information presented is current to the most recent month ended seven business days prior to the date of use.

ETFs and Mutual Funds Referenced in this Report (cont'd)

AVERAGE ANNUAL TOTAL RETURN AS OF MOST RECENT CALENDAR QUARTER END December 31, 2024 **

FUND	TYPE	MAX SALES LOAD	GROSS EXPENSE RATIO %	VALUE	1-YEAR %	5-YEAR %	10-YEAR %	RETURN SINCE INCEPTION %
BND - VANGUARD TOTAL BOND MARKET ETF (INCEPTION DATE: 2007- 04-03)	ETF	0.00	0.03	TOTAL RETURN	1.33	-0.29	1.34	2.90
JBALX - JANUS HENDERSON BALANCED I (INCEPTION DATE: 2009-07-06)	FUND	-	0.66	TOTAL RETURN	15.35	8.31	8.67	9.89
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VTIAX - VANGUARD TOTAL INTL STOCK INDEX ADMIRAL (INCEPTION DATE: 2010-11-29)	FUND	0.00	0.12	TOTAL RETURN	5.13	4.27	5.06	4.88
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The average annualized performance information presented is current to the most recent calendar quarter shown.

**Average Annual Total Return is calculated by finding the average annual compounded rates of return over the 1-, 5-, and 10-year periods that would equate the initial amount invested to the ending redeemable value, according to the following formula: $P(1 + T)^n = ERV$ Where: P = a hypothetical initial payment of \$1,000. T = average annual total return. n = number of years. ERV = ending redeemable value of a hypothetical \$1,000 payment made at the beginning of the 1-, 5-, or 10-year periods at the end of the 1-, 5-, or 10-year periods.

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Disclosure Statement

This report should not be relied on as a substitute for official account statements.

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of expenses.

Investors should consider the investment objectives, risks, charges and expenses of the investment company carefully before investing. The prospectus and, if available, the summary prospectus contain this and other important information about the investment company. Request a prospectus from the offering institution or your financial representative. Read carefully before investing.

Investments in this report are subject to market risk, including the possible loss of principal. It should be assumed that investments listed in this report are not FDIC insured. The value of the portfolio will fluctuate with the value of the underlying securities. Investors should consider an investment's investment objective, risks, charges, and expenses carefully before investing. In the case of mutual funds and ETFs (Exchange Traded Funds) a prospectus is available which contains this and other important information and should be read carefully before investing. Diversification does not ensure a profit and may not protect against loss in declining markets.

In addition to the normal risks associated with investing, Investments in smaller companies typically exhibit higher volatility as do investments that do not have significant volume; international investments may involve risk of capital loss from unfavorable fluctuation in currency values, from differences in generally accepted accounting principles or from economic or political instability in other nations; emerging markets involve heightened risks related to the same factors, as well as increased volatility and lower trading volume; bonds and bond funds will decrease in value as interest rates rise and are subject to credit risk, which refers to the possibility that the debt issuers may not be able to make principal and interest payments or may have their debt downgraded by ratings agencies.

Alternative securities (e.g. partnerships, limited liability companies, real estate investment trusts, hedge funds, and managed futures which are not listed on national exchanges) are generally illiquid; no formal trading market exists for these securities; and their values will be different than the purchase price or values shown on this report.

Therefore, the estimated values shown herein may not necessarily be realized upon sale of the securities. Prices shown should only be used as a general guide to portfolio value.

An investment in "money market" is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. "Money market" funds seek to preserve the value of your investment at \$1.00 per share, but, it is possible to lose money by investing in "money market."

The investment analysis may include securities that are not publicly traded on national exchanges. Nitrogen reviews each alternative's track record, share price on the secondary market, fees, liquidity, and dividend history to assign each alternative's return and volatility statistics. In some cases secondary market prices can be sufficient to calculate volatility statistics. In most cases the return and volatility statistics must be calculated using a proprietary methodology that effectively penalizes fees and illiquidity while taking into account distributions (dividend) characteristics. Fees offset the expected return for the alternative. Return and volatility statistics are penalized for illiquidity. Alternatives with stable or increasing dividends show less volatility while alternatives with decreasing, unstable or discontinued distributions (due to failed strategy) show, relatively, higher volatility.

This portfolio may contain investments requiring the delivery of a prospectus. See fund prospectus for details.

Mutual funds may contain sales charges, expenses, management fees, and breakpoint discounts (quantity discounts); which vary from mutual fund to mutual fund. Therefore, you should discuss these issues with your financial representative and review each mutual fund's prospectus and statement of additional information to get the specific

information regarding the charges and breakpoint discounts associated with a particular mutual fund. Please see the mutual fund prospectus and statement of additional information for details about sales charges, expenses, management fees, discount programs (rights of accumulation, letter of intent, breakpoint discounts, etc). A mutual fund's total expense ratio is shown as provided by a third party vendor and may or may not contain fee waivers or expense reimbursements that may be in effect for the fund. Please refer to the fee table in the fund's prospectus.

ETFs trade like a stock, and ETFs may trade for less than their net asset value. See prospectus for details.

For variable annuities, additional expenses will be taken into account, including M&E risk charges, fund-level expenses such as management fees and operating fees, contract-level administration fees, and charges such as surrender, contract, and sales charges.

The 6 month historical range is derived by illustrating a VaR with 1.644854 sigmas move in the underlying portfolio using the given data model. Standard Deviation is a historical measure of the variability of returns. If a portfolio has a high standard deviation, its returns have been volatile; a low standard deviation indicated returns have been less volatile. It is a mathematical probability; not a guarantee of future results. The cash balance shown may vary from actual cash available.

The cash value shown may represent certificates of deposit before early withdrawal penalties if so deemed by the financial representative. Portfolio value and position values are likely as of the day before the date listed on this report. Allocation percentages and/or dollar amounts may be rounded for presentation purposes.

Investing often generates tax consequences which are not incorporated in this report.

Prospectus Gross Expense Ratio reflects the annual percentage of a fund's assets paid out in expenses. Expenses include management, 12B-1, transfer agent and all other asset-based fees associated with the fund's daily operations and distribution, with the exception of brokerage commissions. It does not reflect expenses that have been reimbursed by the financial representative, reductions from brokerage service arrangements or other expense offset arrangements.

This report relies on mutual fund holdings reported by third party data feeds. As a result, the above review is only as accurate as the data supplied by those third party vendors, and is provided without warranty or representation. In all cases, there is a reporting delay.

This report is to be used for illustration and discussion purposes only. Please review the underlying assumptions carefully. Past performance is no guarantee of future results and principal values fluctuate with changing market conditions.

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