



New England
PRIVATE WEALTH ADVISORS, LLC

Monthly Report - NCCF Global Growth
April 30, 2026

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APRIL 2026 — EXPLOSIVE!

- EM and Nasdaq up 15%; gold and long bonds off (1)%
- Growth > value, small > large, domestic > int'l
- Past 12 months: beyond explosive ... except Bitcoin

SELECTED INDICES - TOTAL RETURN (%) 4/30/26

	Month	3 Months	YTD	12 Months	
Dow Jones Industrials	7.24	1.97	3.81	24.17	
S&P 500	10.49	4.19	5.70	31.05	← 1926 - 2025 AVG RETURN = 10.4%
S&P 500 (equal weighted)	5.97	3.18	6.68	22.39	
S&P MidCap	7.86	6.26	10.56	29.49	
S&P SmallCap	10.41	8.22	14.29	38.86	
S&P 500 Growth	14.79	4.92	5.49	37.74	
S&P 500 Value	5.87	3.32	5.90	23.96	
S&P MidCap 400 Growth	8.11	8.04	12.34	31.95	
S&P MidCap 400 Value	7.60	4.38	8.68	26.94	
S&P SmallCap 600 Growth	11.66	9.47	14.72	34.80	
S&P SmallCap 600 Value	9.20	6.99	13.91	43.27	
S&P US REIT	9.04	10.92	14.30	19.85	
Nasdaq Composite (price change)	15.29	6.10	7.10	42.68	
Russell Top 200	10.84	3.70	4.70	31.69	
Russell 1000	10.11	4.07	5.50	30.42	
Russell 3000	10.20	4.22	5.84	31.01	
Russell Midcap	7.33	5.50	8.72	25.78	
Russell SC Completeness	9.38	5.51	8.08	33.70	
Russell 2500	11.15	8.03	13.41	40.10	
Russell 2000	12.21	7.46	13.21	44.41	← 1926 - 2025 AVG RETURN = 11.8%
Russell Microcap	12.39	8.02	14.06	64.61	
Russell Top 200 Growth	12.12	2.58	0.88	30.83	
Russell Top 200 Value	8.43	4.98	9.90	28.94	
Russell 1000 Growth	11.90	2.51	0.96	30.63	
Russell 1000 Value	8.16	5.61	10.43	29.25	
Russell 3000 Growth	12.22	2.82	1.51	30.98	
Russell 3000 Value	8.22	5.70	10.63	29.96	
Russell Midcap Growth	6.47	0.58	-0.29	12.86	
Russell Midcap Value	7.58	6.96	11.54	29.76	
Russell 2500 Growth	12.87	5.63	8.90	35.11	
Russell 2500 Value	10.36	9.17	15.63	42.55	
Russell 2000 Growth	14.69	7.21	11.47	42.64	
Russell 2000 Value	9.66	7.71	15.09	46.34	
MSCI USA Minimum Volatility	2.05	0.00	0.88	4.00	
MSCI All Country World Minimum Volatility	1.86	0.01	1.54	5.03	
MSCI All Country World	10.17	3.58	6.65	31.00	
MSCI All Country World Growth	12.88	3.48	4.22	32.91	
MSCI All Country World Value	7.73	3.64	8.99	28.39	
MSCI All Country World ex USA	9.65	2.73	8.88	32.20	
MSCI World	9.59	3.36	5.68	29.16	
MSCI World ex USA	7.39	1.59	6.39	26.33	
MSCI World ex USA Growth	8.44	-0.59	3.44	17.63	
MSCI World ex USA Value	6.48	3.60	9.14	35.20	
MSCI World Small Cap	9.08	4.63	10.56	36.72	
MSCI World ex USA Small Cap	8.41	1.80	8.01	32.73	
MSCI EAFE	7.45	0.85	6.12	24.60	
MSCI EAFE Small Cap	8.93	1.68	7.56	29.26	
MSCI Pacific ex Japan	5.72	1.82	8.86	25.21	
MSCI Canada	6.98	7.14	8.34	40.12	
MSCI India	9.16	-5.83	-10.63	-9.84	
MSCI Emerging Markets	14.71	5.21	14.52	46.68	
MSCI Emerging Markets Growth	16.90	5.95	15.22	49.36	
MSCI Emerging Markets Value	12.56	4.45	13.80	43.84	
MSCI Emerging Markets Equal Weighted	9.55	1.94	8.12	32.32	
MSCI Emerging Markets IMI	14.54	5.17	14.27	45.42	
MSCI Emerging Markets Large Cap	14.60	4.40	14.01	47.60	
MSCI Emerging Markets Small Cap	13.41	4.94	12.57	37.51	
MSCI Emerging Markets Asia	17.50	6.88	15.72	49.71	
MSCI Emerging Markets EMEA	4.19	-4.25	-4.16	24.97	
MSCI Emerging Markets Latin America	3.12	2.45	18.16	51.81	
MSCI China A	9.30	3.72	6.73	39.04	
MSCI China	3.63	-9.86	-5.63	12.42	
MSCI Frontier Markets	10.15	5.08	9.15	50.29	
Bloomberg US Short Treasury (1-3 M)	0.30	0.89	1.19	4.07	← 1926 - 2025 AVG RETURN = 3.2%
S&P US TIPS	0.95	0.81	1.15	2.90	
S&P US TIPS 30 Year	0.74	-0.85	-1.20	-0.16	
Bloomberg US Agg Gov't-Treasury-Long	-0.68	-0.62	-1.08	0.88	← 1926 - 2025 AVG RETURN = 5.1%
Bloomberg US Agg Credit-Long	0.47	-0.74	-0.70	5.75	
Bloomberg Municipal Bond	1.15	0.03	0.97	6.34	
Bloomberg US Aggregate	0.11	-0.04	0.07	4.06	
Bloomberg US Agg Corporate High Yield	1.69	0.68	1.19	8.84	
Bloomberg Global Aggregate	1.25	-0.77	0.16	2.54	
Bloomberg Global Aggregate ex US	2.14	-1.36	0.24	1.24	← NEW SERIES!
MSCI ACWI/Bloomberg US Agg (70/30)	7.16	2.49	-4.67	22.92	
Alerian MLP ETF	2.87	10.29	17.09	21.50	
Bloomberg WTI Crude Oil 4M Fwd	10.01	37.05	53.15	59.97	
Bloomberg Commodity	4.21	17.47	29.65	44.82	← NEW SERIES!
S&P GSCI Gold	-0.75	-2.28	6.34	38.23	
FTSE Bitcoin	11.78	-9.43	-12.98	-19.29	

Comments: AJO Vista (5/1/26)

Data: FactSet Research Systems (4/30/26)

Portfolio Summary

RE: NCCF - Global Growth

As of April 30, 2026, the portfolio was valued at \$123,648,912, versus \$116,660,586 on March 31, 2026. Returns for the current quarter-to-date were 6.78%, compared to the Index Composite of 7.99%. Net cash flows for the quarter-to-date were (\$883,456) while the portfolio total return was \$7,871,782.

One-year portfolio returns were 24.58%, compared to 26.50% for the Index Composite.

	% OF PORTFOLIO	APR 30, 2026	NET CASH FLOW (QTD)	TOTAL RETURN (QTD)	MAR 31, 2026	QTD	1 YR.
NCCF	100.00%	\$123,648,912	(\$883,456)	\$7,871,782	\$116,660,586	6.78%	24.58%
Global Equity	57.19%	\$70,719,448	\$0	\$6,118,123	\$64,601,326	9.47%	31.84%
U.S. Small Cap	5.97%	\$7,377,338	\$0	\$651,607	\$6,725,731	9.69%	42.53%
International Small Cap	5.91%	\$7,306,043	\$0	\$413,751	\$6,892,292	6.00%	31.60%
Emerging Markets Small Cap	5.44%	\$6,721,837	\$0	\$622,562	\$6,099,274	10.21%	30.74%
Fixed Income - Long-Term	3.90%	\$4,816,237	\$0	(\$4,140)	\$4,820,376	(0.09%)	3.13%
Fixed Income - Intermediate	4.99%	\$6,170,760	\$0	\$7,732	\$6,163,028	0.13%	4.00%
Fixed Income - Short Term	13.65%	\$16,876,898	(\$883,456)	\$47,578	\$17,712,775	0.28%	3.82%
Fixed Income - Global	2.96%	\$3,660,352	\$0	\$14,569	\$3,645,783	0.40%	1.76% †
Total	100.00%	\$123,648,912	(\$883,456)	\$7,871,782	\$116,660,586	6.78%	24.58%
<i>Index Composite</i>						<i>7.99%</i>	<i>26.50%</i>

Results are net of fees.

Throughout this report, time-weighted return (TWR) measures the compound growth rate of an investment portfolio, accounting for the impact of cash flows into or out of the portfolio. Index Composite: 60% FTSE Global All Cap, 6% MSCI USA Small Cap, 6% MSCI World ex USA Small Cap, 5.5% MSCI Emerging Markets, 6% ICE BofAML T-Bill 6 Month, 6% Bloomberg Govt/Credit 1-5 YR., 6.5% Bloomberg US Aggregate, 4% Bloomberg US Aggregate Long Govt/Credit; Prior to 2/9/2023: 85% FTSE Global All Cap, 15% ICE BofAML US T-Bill 6 Month; Prior to 12/7/2022: 100% ICE BofAML US 3 Month T-Bill | MSCI USA Small Cap replaced Russell 2000 effective 3/1/26.

Index performance is provided for informational purposes only and does not reflect the impact of management fees. Please see disclosure page at the end for additional information.

	TKR	NET EXP. RATIO	VALUE	% OF PORT.	FEB 2026	MAR 2026	APR 2026	QTD	CYTD	1 YR.	2 YR.	3 YR.	SINCE INCEPT	INCEPT DATE
NCCF - Global Growth		-	\$123,648,912	100.00%	1.87%	(5.11%)	6.78%	6.78%	6.02%	24.58%	17.00%	15.36%	15.11%	12/22
<i>Index Composite</i>					1.97%	(6.36%)	7.99%	7.99%	6.35%	26.50%	17.99%	16.01%	15.62%	
Global Equity			\$70,719,448	57.19%	1.70%	(6.44%)	9.47%	9.47%	7.41%	31.84%	21.37%	19.80%	20.67%	12/22
Vanguard Total World Stock Index I	VTWIX	0.07	\$70,719,448	57.19%	1.70%	(6.44%)	9.47%	9.47%	7.41%	31.84%	21.37%	19.80%	20.68%	12/22
<i>FTSE Global All Cap (Total Return)</i>					1.63%	(7.29%)	10.11%	10.11%	7.11%	31.69%	21.27%	19.96%	20.74%	
<i>Vanguard Total World Stock Index</i>					1.70%	(6.43%)	9.47%	9.47%	7.41%	31.84%	21.37%	19.80%	20.61%	
U.S. Small Cap		0.41	\$7,377,338	5.97%	1.95%	(3.39%)	9.69%	9.69%	14.33%	42.53%	19.38%	18.24%	14.17%	2/23
DFA US Micro Cap I	DFSCX	0.41	\$7,377,338	5.97%	1.95%	(3.39%)	9.69%	9.69%	14.33%	42.53%	19.38%	18.24%	14.17%	2/23
<i>MSCI USA Small Cap (Total Return)</i>					2.75%	(5.25%)	9.54%	9.54%	12.43%	40.01%	19.61%	17.73%	14.63%	
<i>DFA US Micro Cap</i>					1.95%	(3.39%)	9.69%	9.69%	14.33%	42.53%	19.38%	18.24%	14.17%	
International Small Cap		0.39	\$7,306,043	5.91%	5.34%	(9.09%)	6.00%	6.00%	7.06%	31.60%	22.65%	17.00%	17.00%	2/23
DFA International Small Company I	DFISX	0.39	\$7,306,043	5.91%	5.34%	(9.09%)	6.00%	6.00%	7.06%	31.60%	22.65%	17.00%	17.00%	2/23
<i>MSCI World ex USA Small Cap (Total Return)</i>					5.73%	(11.10%)	8.49%	8.49%	8.21%	33.38%	22.83%	17.73%	16.50%	
<i>DFA International Small Company</i>					5.34%	(9.09%)	6.00%	6.00%	7.06%	31.60%	22.66%	17.00%	17.03%	
Emerging Markets Small Cap		0.60	\$6,721,837	5.44%	3.59%	(8.75%)	10.21%	10.21%	10.17%	30.74%	15.85%	15.04%	14.94%	2/23
DFA Emerging Markets Small Cap I	DEMSX	0.60	\$6,721,837	5.44%	3.59%	(8.75%)	10.21%	10.21%	10.17%	30.74%	15.85%	15.04%	14.94%	2/23
<i>MSCI Emerging Markets (Total Return)</i>					5.51%	(13.03%)	14.73%	14.73%	14.61%	47.51%	27.15%	21.25%	20.75%	
<i>MSCI Emerging Markets Small Cap (Total Return)</i>					4.15%	(11.10%)	13.44%	13.44%	12.68%	38.06%	17.00%	18.85%	18.39%	
<i>DFA Emerging Markets Small Cap</i>					3.59%	(8.75%)	10.21%	10.21%	10.17%	30.74%	15.82%	15.01%	14.96%	
Fixed Income - Long-Term		0.06	\$4,816,237	3.90%	3.21%	(3.67%)	(0.09%)	(0.09%)	(0.64%)	3.13%	4.65%	0.56%	2.09%	2/23
Vanguard Long-Term Bond Index Admiral	VBLAG	0.06	\$4,816,237	3.90%	3.21%	(3.67%)	(0.09%)	(0.09%)	(0.64%)	3.13%	4.65%	0.56%	2.09%	2/23
<i>Bloomberg US Aggregate Long Govt / Credit (Total Return)</i>					3.22%	(3.63%)	(0.14%)	(0.14%)	(0.90%)	3.21%	4.77%	0.62%	2.19%	
<i>Vanguard Long-Term Bond Index</i>					3.21%	(3.67%)	(0.09%)	(0.09%)	(0.65%)	3.28%	4.83%	0.65%	2.23%	
Fixed Income - Intermediate			\$6,170,760	4.99%	1.54%	(1.69%)	0.13%	0.13%	0.18%	4.00%	5.93%	3.45%	4.27%	2/23
Vanguard Total Bond Market Index Adm	VBTLX	0.04	\$5,843,068	4.73%	1.54%	(1.69%)	0.12%	0.12%	0.18%	3.99%	5.93%	3.45%	4.27%	2/23
<i>Bloomberg US Aggregate (TR)</i>					1.64%	(1.76%)	0.11%	0.11%	0.07%	4.06%	6.02%	3.46%	4.29%	
<i>Vanguard Total Bond Market Index</i>					1.54%	(1.69%)	0.12%	0.12%	0.17%	4.01%	5.95%	3.45%	4.28%	
Vanguard Total Bond Market ETF	BND	0.03	\$327,693	0.27%	1.60%	(1.74%)	0.15%	0.15%	0.20%				0.50%	10/25
<i>Bloomberg US Aggregate (TR)</i>					1.64%	(1.76%)	0.11%	0.11%	0.07%				0.54%	
Fixed Income - Short Term		-	\$16,876,898	13.65%	0.42%	(0.01%)	0.28%	0.28%	0.95%	3.82%	4.83%	4.40%	4.52%	12/22
Schwab Treasury Oblig Money Ultra	SCOXX	0.19	\$8,192,247	6.63%	0.28%	0.30%	0.30%	0.30%	1.19%	3.81%	4.50%	4.50%	2.00%	1/23
<i>ICE BofAML US 3 Month T-Bill</i>					0.28%	0.30%	0.30%	0.30%	1.18%	4.06%	4.49%	4.79%	4.79%	
Vanguard Short-Term Bond Index Adm	VBIRX	0.06	\$4,998,988	4.04%	0.79%	(0.82%)	0.23%	0.23%	0.34%	3.40%	5.43%	4.17%	4.73%	2/23
<i>Bloomberg Govt / Credit 1-5 Year (Total Return)</i>					0.77%	(0.80%)	0.21%	0.21%	0.35%	3.41%	5.45%	4.23%	4.76%	
<i>Vanguard Short-Term Bond Index</i>					0.79%	(0.82%)	0.23%	0.23%	0.33%	3.39%	5.42%	4.17%	4.72%	
DFA One-Year Fixed-Income I	DFIHX	0.12	\$3,685,662	2.98%	0.28%	0.33%	0.31%	0.31%	1.21%	4.18%	4.52%	4.80%	4.78%	12/22
<i>ICE BofAML US 3 Month T-Bill</i>					0.28%	0.30%	0.30%	0.30%	1.18%	4.06%	4.49%	4.79%	4.76%	
<i>DFA One-Year Fixed-Income</i>					0.28%	0.33%	0.31%	0.31%	1.23%	4.20%	4.53%	4.82%	4.80%	
Cash	-	-	\$0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.56%	0.37%	0.39%	0.42%	12/22
Fixed Income - Global		0.21	\$3,660,352	2.96%	0.79%	(1.03%)	0.40%	0.40%	0.65%				1.52%	9/25
DFA Five-Year Global Fixed Income I	DFGBX	0.21	\$3,660,352	2.96%	0.79%	(1.03%)	0.40%	0.40%	0.65%				1.52%	9/25
<i>Bloomberg Global Aggregate Credit 1 - 10 Years USD Hedged</i>					0.58%	(2.02%)	0.23%	0.23%	(1.12%)				(1.10%)	
<i>DFA Five-Year Global Fixed Income</i>					0.79%	(1.03%)	0.40%	0.40%	0.65%				1.52%	

Results are net of fees.

Index Composite: 60% FTSE Global All Cap, 6% MSCI USA Small Cap, 6% MSCI World ex USA Small Cap, 5.5% MSCI Emerging Markets, 6% ICE BofAML T-Bill 6 Month, 6% Bloomberg Govt/Credit 1-5 YR., 6.5% Bloomberg US Aggregate, 4% Bloomberg US Aggregate Long Govt/Credit; Prior to 2/9/2023: 85% FTSE Global All Cap, 15% ICE BofAML US T-Bill 6 Month; Prior to 12/7/2022: 100% ICE BofAML US 3 Month T-Bill | MSCI USA Small Cap replaced Russell 2000 effective 3/1/26.

Note: Inception Date is set to the end of the month following initial investment.

Mutual Fund Market Returns provided by Morningstar on a monthly basis. They do not reflect actual returns, which will vary based on the timing of investment.

Index performance is provided for informational purposes only and does not reflect the impact of management fees. Please see disclosure page at the end for additional information.

Cash Flows

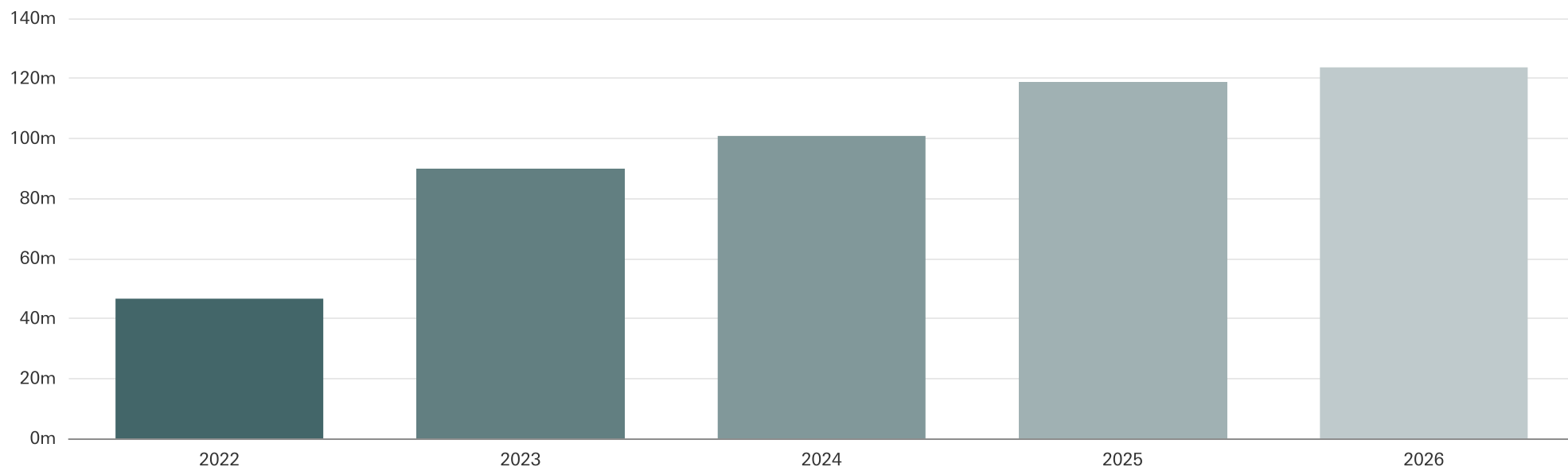
	STARTING VALUE	DEPOSITS	GRANTS & WITHDRAWALS	INCOME	NET GAIN / LOSS	FEEES	VALUE
April 2026	\$116,660,585.63	\$0.00	(\$883,455.50)	\$91,901.36	\$7,779,880.18	\$0	\$123,648,911.67
Total	\$116,660,585.63	\$0.00	(\$883,455.50)	\$91,901.36	\$7,779,880.18	\$0	\$123,648,911.67

Note: Transaction fees are included in both the Net Gain / Loss and Fees columns.

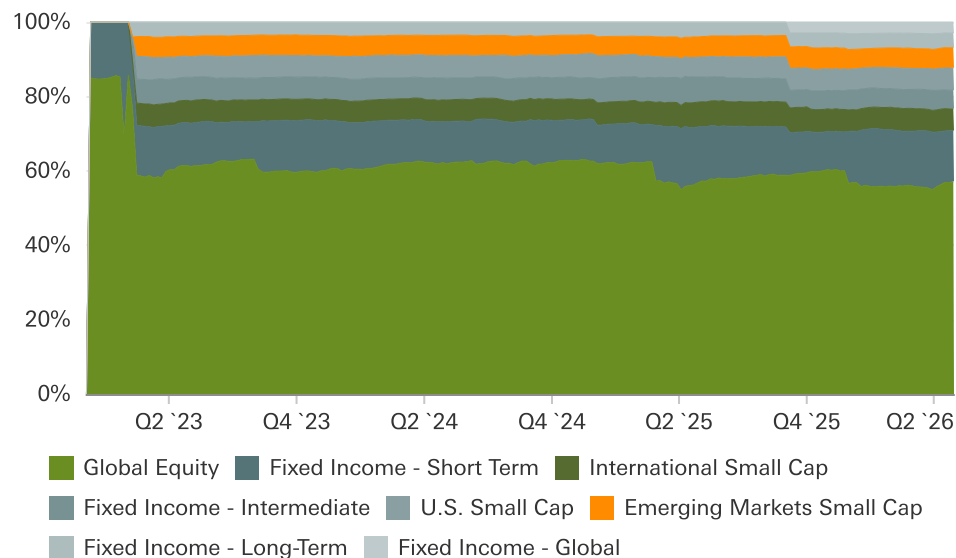
Change In Value

	2022	2023	2024	2025	2026	SINCE INCEPTION 12-05-2022
NCCF - Global Growth						
Starting Value (USD)	\$25,000,274	\$46,553,318	\$89,688,008	\$100,790,853	\$118,608,392	\$25,000,274
Net Cash Flow (USD)	\$21,932,391	\$31,100,681	\$796,163	(\$189,751)	(\$2,016,066)	\$51,623,418
Gain / Loss (USD)	(\$379,347)	\$12,034,009	\$10,306,683	\$18,007,290	\$7,056,585	\$47,025,220
Value (USD)	\$46,553,318	\$89,688,008	\$100,790,853	\$118,608,392	\$123,648,912	\$123,648,912

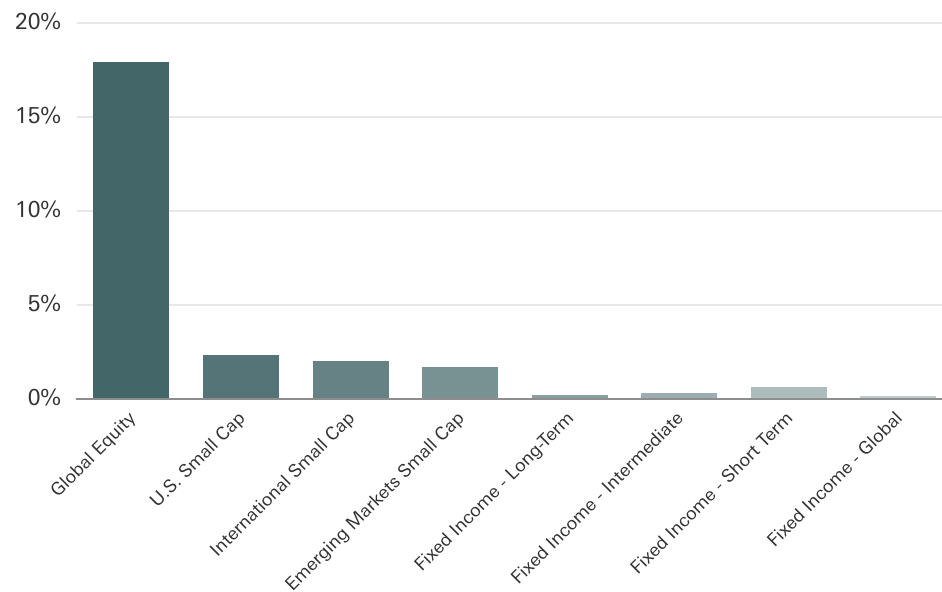
Portfolio Value over Time



Allocation Over Time



Performance Contribution By Sector (1Yr.)



Contributions by Sector (1Yr.)

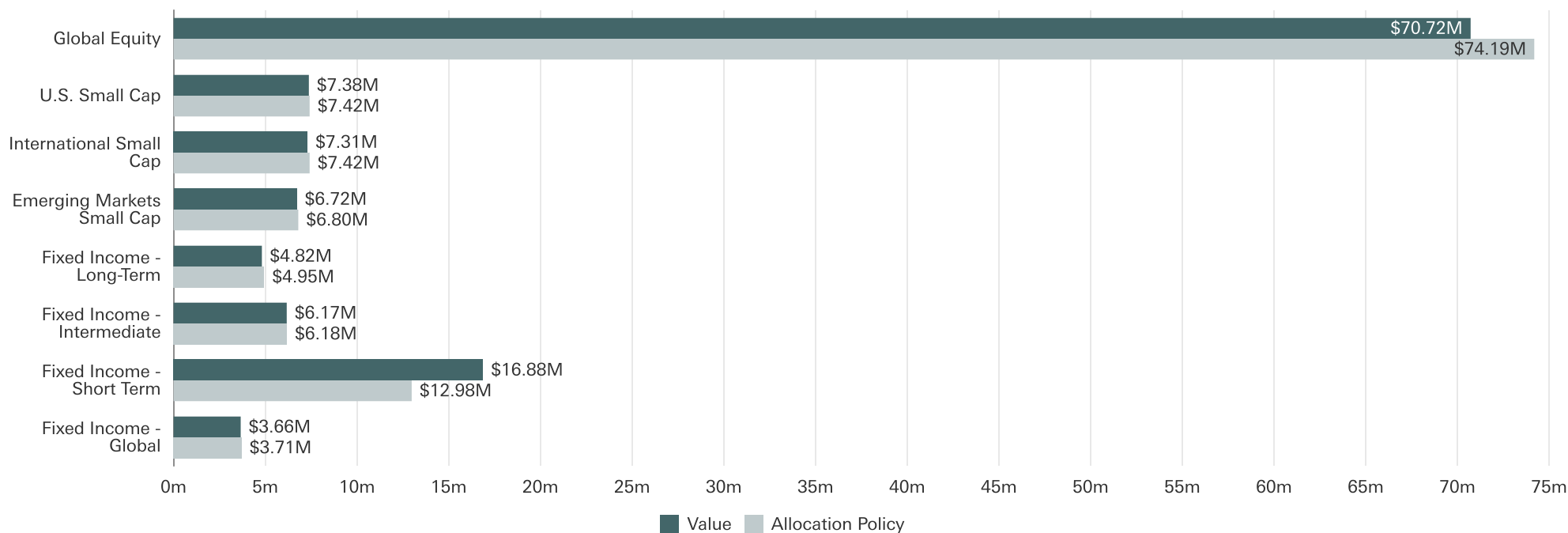
	CURRENT VALUE	GAIN / LOSS	TWR	PERFORMANCE CONTRIBUTION
NCCF	\$123,648,912	\$24,550,035	24.58%	24.58%
Global Equity	\$70,719,448	\$17,797,595	31.84%	17.82%
U.S. Small Cap	\$7,377,338	\$2,263,403	42.53%	2.27%
International Small Cap	\$7,306,043	\$1,936,454	31.60%	1.94%
Emerging Markets Small Cap	\$6,721,837	\$1,636,220	30.74%	1.64%
Fixed Income - Long-Term	\$4,816,237	\$114,782	3.13%	0.11%
Fixed Income - Intermediate	\$6,170,760	\$245,728	4.00%	0.25%
Fixed Income - Short Term	\$16,876,898	\$569,877	3.82%	0.57%
Fixed Income - Global	\$3,660,352			
Total	\$123,648,912	\$24,550,035	24.58%	24.58%

Results are net of fees.

Asset Allocation

	CURRENT VALUE	CURRENT ALLOCATION	ALLOCATION TARGET	RANGE:		OUTSIDE OF RANGE
				POLICY MIN.	POLICY MAX.	
Equity	\$92,124,666	74.51%	77.50%			
Global Equity	\$70,719,448	57.19%	60.00%	54.00%	66.00%	0.00%
U.S. Small Cap	\$7,377,338	5.97%	6.00%	5.40%	6.60%	0.00%
International Small Cap	\$7,306,043	5.91%	6.00%	5.40%	6.60%	0.00%
Emerging Markets Small Cap	\$6,721,837	5.44%	5.50%	5.00%	6.10%	0.00%
Fixed Income	\$31,524,246	25.49%	22.50%			
Fixed Income - Long-Term	\$4,816,237	3.90%	4.00%	3.60%	4.40%	0.00%
Fixed Income - Intermediate	\$6,170,760	4.99%	5.00%	4.50%	5.50%	0.00%
Fixed Income - Short Term	\$16,876,898	13.65%	10.50%	7.50%	11.50%	2.15%
Fixed Income - Global	\$3,660,352	2.96%	3.00%	2.70%	3.30%	0.00%
Total	\$123,648,912	100.00%	100.00%			

Current Versus Allocation Target



Sector Exposure

	Q3 25	Q4 25	Q1 26	APR 30, 2026
U.S. Large Cap Equity	30.3%	26.1%	26.0%	26.9%
U.S. Mid Cap Equity	8.4%	7.2%	7.2%	7.5%
U.S. Small Cap Equity	6.0%	7.2%	7.5%	7.8%
Total US Equity	44.7%	40.6%	40.8%	42.1%
Non-US Large/Mid Cap Equity	13.9%	17.8%	17.9%	18.4%
Non-US Small Cap Equity	9.1%	3.8%	3.9%	4.0%
Emerging Markets Equity	9.9%	9.6%	9.7%	10.0%
Total Non-US Equity	33.0%	31.3%	31.5%	32.4%
Total Equity	77.6%	71.9%	72.3%	74.5%
Domestic Fixed Income	15.8%	16.6%	16.9%	15.9%
High Yield Fixed Income				
International Fixed Income	2.7%	2.8%	2.9%	2.7%
Total Fixed Income	18.5%	19.4%	19.7%	18.6%
Hedge Funds				
Private Equity				
Real Estate				
Real Assets				
Cash / Equivalents	3.9%	8.8%	8.0%	6.8%
Total	3.9%	8.8%	8.0%	6.8%
Total Non-Equity	22.4%	28.1%	27.7%	25.5%
Total	100.0%	100.0%	100.0%	100.0%

Morningstar Duration Review

	% OF PORTFOLIO	VALUE	MORNINGSTAR EFFECTIVE DURATION	MORNINGSTAR SEC YIELD
NCCF	100.00%	\$10,986,997	-	-
A	43.84%	\$4,816,237	12.96	5.35%
Vanguard Long-Term Bond Index Admiral	43.84%	\$4,816,237	12.96	5.35%
AA	56.16%	\$6,170,760	5.75	4.30%
Vanguard Total Bond Market Index Adm	53.18%	\$5,843,068	5.75	4.30%
Vanguard Total Bond Market ETF	2.98%	\$327,693	5.75	4.30%
Total	100.00%	\$10,986,997	-	-

Unrealized Gains & Losses

Activity Overview

	QUANTITY	CURRENT PRICE	COST PER UNIT	VALUE	COST BASIS	SHORT TERM UNREALIZED GAIN	LONG TERM UNREALIZED GAIN	UNREALIZED GAIN	UNREALIZED GAIN %
Vanguard Total World Stock Index I	229,229.031	\$309	\$185	\$70,719,448	\$42,333,023	\$222,387	\$28,164,037	\$28,386,425	67%
Schwab Treasury Oblig Money Ultra	8,192,246.86	\$1	\$1	\$8,192,247	\$8,192,247	\$0	\$0	\$0	0%
DFA US Micro Cap I	205,554.128	\$36	\$25	\$7,377,338	\$5,056,855	\$117,335	\$2,203,148	\$2,320,482	46%
DFA International Small Company I	266,936.167	\$27	\$19	\$7,306,043	\$5,054,517	\$44,794	\$2,206,732	\$2,251,526	45%
DFA Emerging Markets Small Cap I	229,727.847	\$29	\$22	\$6,721,837	\$4,949,435	\$26,272	\$1,746,130	\$1,772,402	36%
Vanguard Total Bond Market Index Adm	604,872.441	\$10	\$10	\$5,843,068	\$5,860,399	(\$10,462)	(\$6,869)	(\$17,331)	0%
Vanguard Short-Term Bond Index Adm	488,182.455	\$10	\$10	\$4,998,988	\$4,863,572	\$1,261	\$134,156	\$135,417	3%
Vanguard Long-Term Bond Index Admiral	465,786.898	\$10	\$11	\$4,816,237	\$5,249,606	(\$43,752)	(\$389,617)	(\$433,369)	(8%)
DFA One-Year Fixed-Income I	359,576.801	\$10	\$10	\$3,685,662	\$3,651,734	\$834	\$33,094	\$33,928	1%
DFA Five-Year Global Fixed Income I	364,214.094	\$10	\$10	\$3,660,352	\$3,719,656	(\$59,304)	\$0	(\$59,304)	(2%)
Vanguard Total Bond Market ETF	4,458.4018	\$73	\$74	\$327,693	\$331,327	(\$3,635)	\$0	(\$3,635)	(1%)
Cash	0.09	\$1	\$1	\$0	\$0	\$0	\$0	\$0	0%
Total				\$123,648,912	\$89,262,371	\$295,730	\$34,090,811	\$34,386,541	39%

Disclaimers

Report Disclosure

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The information contained in this consolidated investment summary is not the official record of your account(s) and investments. It has been prepared to assist you with your investment planning and is provided for informational purposes only. Please review your custodial account statements carefully and promptly report any discrepancies. Please contact us if you have any questions about the information in this report or if you have had changes to your financial situation.

Benchmark Comparison

Any benchmark or index performance shown is provided for comparison purposes only and is not intended to represent the performance of your account. Indexes are unmanaged, cannot be invested in directly, and do not reflect the deduction of management fees, trading costs, or other expenses.

The Consumer Price Index (CPI), published by the U.S. Bureau of Labor Statistics, measures the average change over time in the prices paid by urban consumers for a representative basket of goods and services. It serves as a widely accepted indicator of inflation and cost-of-living trends. In this report, CPI may be used as a benchmark to evaluate the real (inflation-adjusted) performance of investments or financial projections. Please note that CPI reflects general economic conditions and may not correspond precisely to the individual inflation experience of any specific client.

Valuation of Private Investments

Values for private funds, limited partnerships, or other non-publicly traded investments are based on the most recent information provided by the fund sponsor, general partner, or manager. These valuations are typically reported on a quarterly or less frequent basis and may be estimates subject to adjustment. No independent verification of these valuations has been performed. Actual values may differ from those shown, and such differences could be material.

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