

ETF holdings as of 12/31/2024

| Weight | Symbol | Name |
|--------|------------|---|
| 6.50% | GLD | SPDR Gold Shares |
| 6.25% | VUG | Vanguard Growth ETF |
| 6.06% | IOO | iShares Global 100 ETF |
| 6.01% | QQQ | Invesco QQQ Trust Series 1 |
| 5.93% | MDY | SPDR S&P MidCap 400 ETF Trust |
| 5.83% | ICF | iShares Cohen & Steers REIT ETF |
| 5.81% | MTUM | iShares MSCI USA Momentum Factor ETF |
| 5.71% | RSP | Invesco S&P 500 Equal Weight ETF |
| 5.66% | DBEF | Xtrackers MSCI EAFE Hedged Equity ETF |
| 5.62% | DIA | SPDR Dow Jones Industrial Average ETF Trust |
| 5.55% | VIG | Vanguard Dividend Appreciation ETF |
| 5.43% | IJR | iShares Core S&P Small-Cap ETF |
| 4.16% | MINT | PIMCO Enhanced Short Maturity Active Exchange-Traded Fund |
| 3.49% | SHV | iShares Short Treasury Bond ETF |
| 2.90% | 912797KS5 | United States Treasury Bill 04/17/2025 |
| 1.94% | 912797KA4 | United States Treasury Bill 02/20/2025 |
| 1.91% | SMH | VanEck Semiconductor ETF |
| 1.82% | TSLA | Tesla Inc |
| 1.62% | AAPL | Apple Inc |
| 1.15% | NVDA | NVIDIA Corp |
| 1.04% | XLI | Industrial Select Sector SPDR Fund |
| 1.02% | TJX | TJX Cos Inc/The |
| 1.01% | Cash&Other | Cash & Other |
| 0.98% | CAT | Caterpillar Inc |
| 0.93% | XHB | SPDR S&P Homebuilders ETF |
| 0.90% | AMAT | Applied Materials Inc |
| 0.90% | V | Visa Inc |
| 0.83% | HD | Home Depot Inc/The |
| 0.80% | MAR | Marriott International Inc/MD |
| 0.74% | MSFT | Microsoft Corp |
| 0.60% | GOOGL | Alphabet Inc |
| 0.47% | ULTA | ULTA BEAUTY INC |
| 0.41% | AMD | Advanced Micro Devices Inc |