Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2024

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2024 or fiscal plan year beginning 04/01/2024 and ending 03/31/2025

A This return/report is for:
- [X] a multiemployer plan
- [ ] a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)
- [ ] a single-employer plan
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report
- [ ] the final return/report
- [ ] an amended return/report
- [ ] a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [X]

D Check box if filing under:
- [X] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . . ▶ [ ]

Part II Basic Plan Information—enter all requested information

1a Name of plan
INDIANA TEAMSTERS DEFINED CONTRIBUTION PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 04/01/2022

2a Plan sponsor's name (employer, if for a single-employer plan)
Mailing address (include room, apt., suite no. and street, or P.O. Box)
City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)
THE BOARD OF TRUSTEES OF THE INDIANA TEAMSTERS DEFINED CONTRIBUTION PL

2829 MADISON AVE
INDIANAPOLIS, IN 46225

2b Employer Identification Number (EIN) 88-2227956

2c Plan Sponsor's telephone number 317-639-3541

2d Business code (see instructions) 813930

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	12/16/2025	MEGAN CONDER
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address [X] Same as Plan Sponsor	**3b** Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: **a** Sponsor's name **c** Plan Name	**4b** EIN **4d** PN	

5	Total number of participants at the beginning of the plan year	**5**	1818
6	Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1)	Total number of active participants at the beginning of the plan year	**6a(1)**	1799
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	1730
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	365
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	2095
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	2095
g(1)	Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	**6g(1)**	1643
g(2)	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g(2)**	1956
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	0
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	216

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

2A 2E 2F

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply)

- **(1)** [ ] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

- **(1)** [ ] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- **(1)** [X] **R** (Retirement Plan Information)
- **(2)** [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- **(3)** [ ] **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
- **(4)** [ ] **DCG** (Individual Plan Information) – Number Attached _____
- **(5)** [ ] **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] **A** (Insurance Information) – Number Attached 0
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [ ] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2024 Form M-1 annual report. If the plan was not required to file the 2024 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2024** **This Form is Open to Public Inspection.**

For calendar plan year 2024 or fiscal plan year beginning 04/01/2024 and ending 03/31/2025

A Name of plan	**B** Three-digit plan number (PN) ▶
INDIANA TEAMSTERS DEFINED CONTRIBUTION PLAN	001

C Plan sponsor's name as shown on line 2a of Form 5500	**D** Employer Identification Number (EIN)
THE BOARD OF TRUSTEES OF THE INDIANA TEAMSTERS DEFINED CONTRIBUTION PL	88-2227956

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. . . . . ☐ Yes ☒ No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

HUNTER BENEFITS

36-4430093

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29	PROFESSIONAL FEES	16835	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

(a) Enter name and EIN or address (see instructions)

PILE CPA'S

35-0865680

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29	PROFESSIONAL FEES	15500	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

(a) Enter name and EIN or address (see instructions)

LEDBETTER PARISI LLC

03-0599899

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29	PROFESSIONAL FEES	9337	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

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Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2024

This Form is Open to Public Inspection

For calendar plan year 2024 or fiscal plan year beginning 04/01/2024 and ending 03/31/2025

A Name of plan
INDIANA TEAMSTERS DEFINED CONTRIBUTION PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
THE BOARD OF TRUSTEES OF THE INDIANA TEAMSTERS DEFINED CONTRIBUTION PL

D Employer Identification Number (EIN)
88-2227956

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	24672	62160
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	72040	89107
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	0
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	0	0
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	2352686	4300429
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	0	0
(15) Other	1c(15)	0	0

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
e Buildings and other property used in plan operation	1e	6632	2987
f Total assets (add all amounts in lines 1a through 1e)	1f	2456030	4454683
Liabilities			
g Benefit claims payable	1g	0	0
h Operating payables	1h	0	0
i Acquisition indebtedness	1i	0	0
j Other liabilities	1j	32865	45591
k Total liabilities (add all amounts in lines 1g through1j)	1k	32865	45591
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	2423165	4409092

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	1967151	
(B) Participants	2a(1)(B)	0	
(C) Others (including rollovers)	2a(1)(C)	0	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		1967151
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	0	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	0	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		0
(2) Dividends: **(A)** Preferred stock	2b(2)(A)	115668	
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	0	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		115668
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		0
c Other income	2c		81990
d Total income. Add all **income** amounts in column (b) and enter total	2d		2164809
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	81293	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		81293
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Recordkeeping fees	2i(3)	16835	
(4) IQPA audit fees	2i(4)	15500	
(5) Investment advisory and investment management fees	2i(5)	18481	
(6) Bank or trust company trustee/custodial fees	2i(6)	0	
(7) Actuarial fees	2i(7)	0	
(8) Legal fees	2i(8)	0	
(9) Valuation/appraisal fees	2i(9)	0	
(10) Other trustee fees and expenses	2i(10)	0	
(11) Other expenses	2i(11)	46773	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		97589
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		178882
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		1985927
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		0

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) [X] Unmodified **(2)** [ ] Qualified **(3)** [ ] Disclaimer **(4)** [ ] Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) [X] DOL Regulation 2520.103-8 **(2)** [ ] DOL Regulation 2520.103-12(d) **(3)** [ ] neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: R J PILE & COMPANY, LLC DBA PILE CP **(2)** EIN: 35-0865680

d The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1) [ ] This form is filed for a CCT, PSA, DCG or MTIA. **(2)** [ ] It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	**4a**		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	**4b**		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	**4c**		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	**4d**		X	
e Was this plan covered by a fidelity bond?	**4e**	X		250000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	**4n**			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? [ ] Yes [X] No

If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	**5b(2)** EIN(s)	**5b(3)** PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ..... ☐ Yes ☐ No ☐ Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2024

This Form is Open to Public Inspection.

For calendar plan year 2024 or fiscal plan year beginning 04/01/2024 and ending 03/31/2025

A Name of plan
INDIANA TEAMSTERS DEFINED CONTRIBUTION PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
THE BOARD OF TRUSTEES OF THE INDIANA TEAMSTERS DEFINED CONTRIBUTION PL

D Employer Identification Number (EIN)
88-2227956

Part I Distributions

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions ..... | 1 | 0

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 88-2227956

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year ..... | 3 |

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ Yes ☐ No ☐ N/A

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6	a	Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a	
	b	Enter the amount contributed by the employer to the plan for this plan year	6b	
	c	Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c	

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ Yes ☐ No ☐ N/A

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ Yes ☐ No ☐ N/A

Part III Amendments

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ..... ☐ Increase ☐ Decrease ☐ Both ☐ No

Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ Yes ☐ No

11 a Does the ESOP hold any preferred stock? ..... ☐ Yes ☐ No

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ Yes ☐ No

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ Yes ☐ No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)	**14a**	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14b**	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14c**	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

19 If the total number of participants is 1,000 or more, complete lines (a) and (b):

a Enter the percentage of plan assets held as:
Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____%
High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____%

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:
☐ 0-5 years ☐ 5-10 years ☐ 10-15 years ☐ 15 years or more

20 **PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation._____

Part VII IRS Compliance Questions

21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? ☐ Yes ☒ No

21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).

☐ Design-based safe harbor method

☐ "Prior year" ADP test

☐ "Current year" ADP test

☒ N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q703912A .

INDIANA TEAMSTERS DEFINED CONTRIBUTION PLAN

FINANCIAL REPORT

March 31, 2025

Pile CPAs

Integrity + Innovation since 1938

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INDEPENDENT AUDITOR'S REPORT

To the Board of Trustees
Indiana Teamsters Defined Contribution Plan

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit
We have performed audits of the financial statements of Indiana Teamsters Defined Contribution Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of March 31, 2025 and 2024, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL’s Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution, Charles Schwab Trust Bank, as of and for the years ended March 31, 2025 and 2024, stating that the certified investment information, as described in Note 6 to the financial statements, is complete and accurate.

Opinion
In our opinion, based on our audits and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the Financial Statements section:

- The amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP").

- The information in the accompanying financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with U.S. GAAP, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern within one year after the date that the financial statements are issued or available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the Plan, and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor’s Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if, there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

Auditor's Responsibilities for the Audit of the Financial Statements - continued
In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.

- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.

- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of U.S. GAAP.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with U.S. GAAP.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matters - Supplemental Schedules Required by ERISA
The supplemental schedules of reporting requirements for the year ended March 31, 2025, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- The form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

- The information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institutions that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Pike CPAs

Indianapolis, Indiana
December 12, 2025

INDIANA TEAMSTERS DEFINED CONTRIBUTION PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

March 31, 2025 and 2024

	2025	2024
ASSETS		
Cash	$ 62,160	$ 24,672
Investments, at fair value		
Exchange traded funds	4,300,429	2,352,686
Receivables		
Employers' contributions	89,106	72,040
Property and equipment, net	2,987	6,632
Right of use asset - operating lease	7,558	11,195
TOTAL ASSETS	$ 4,462,240	$ 2,467,225
LIABILITIES AND NET ASSETS AVAILABLE FOR BENEFITS		
LIABILITIES		
Accounts payable and accrued expenses	$ 20,591	$ 7,866
Accounts payable - related parties	25,000	25,000
Operating lease liabilities - current	3,731	3,637
Operating lease liabilities - noncurrent	3,827	7,558
TOTAL LIABILITIES	$ 53,149	$ 44,061
NET ASSETS AVAILABLE FOR BENEFITS	$ 4,409,091	$ 2,423,164

See Notes to Financial Statements.

INDIANA TEAMSTERS DEFINED CONTRIBUTION PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

Years ended March 31, 2025 and 2024

	2025	2024
ADDITIONS		
Additions to net assets attributed to:		
Investment income:		
Net appreciation in fair value of assets	$ 81,990	$ 207,831
Interest and dividends	115,668	55,847
	197,658	263,678
Less investment expenses	(18,481)	(8,943)
Net investment income	179,177	254,735
Contributions:		
Employers	1,967,151	1,555,495
Total additions, net	2,146,328	1,810,230
DEDUCTIONS		
Deductions from net assets attributed to:		
Benefits paid directly to participants or beneficiaries	81,293	118,754
Administrative expenses	79,108	148,702
Total deductions	160,401	267,456
NET INCREASE	1,985,927	1,542,774
NET ASSETS AVAILABLE FOR BENEFITS		
Beginning of year	2,423,164	880,390
End of year	$ 4,409,091	$ 2,423,164

See Notes to Financial Statements.

NOTES TO FINANCIAL STATEMENTS

March 31, 2025

NOTE 1 DESCRIPTION OF PLAN

The following description of Indiana Teamsters Defined Contribution Plan (the Plan) is provided for general information purposes only. Participants should refer to the Plan agreement for more complete information.

General

The Plan was established April 1, 2022 to provide additional retirement assets for employees of participating employers. The Plan is funded through contributions made to the Plan by Employers obligated to do so under the terms of Collective Bargaining Agreements between such Employers and the International Brotherhood of Teamsters Joint Council No. 69. Employers may also be obligated to make contributions to this Plan pursuant to the terms of a written Participation Agreement.

Eligibility

Employees covered under the Plan are eligible to participate with one hour of work performed under the collective servicing agreement or other agreement. Employees become participants as of the date on which the first contribution is made to the Plan on their behalf.

Vesting

Each Participant shall be one hundred percent (100%) vested in the Participant's account balance at all times.

Participant Accounts

Each participant's account is credited with the participant's employer's contributions, allocations of investment earnings and allocations of the administrative expenses. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. All investments of the Plan are Plan-directed.

Participant Loans

Participant loans are not permitted under the plan.

Forfeitures

All contributions are 100% vested when made. There are no Plan forfeitures.

NOTE 1 DESCRIPTION OF PLAN - continued

Contributions
Contributions to the Plan shall be made only by employers on behalf of employees on whose behalf such contributions are required by an applicable Collective Bargaining Agreement or other written agreements to contribute. No employee contributions shall be permitted.

Each employer shall make employer contributions on behalf of each of its employees in the amount specified in the Collective Bargaining Agreement or other agreement covering those employees. Except where otherwise specified in the Collective Bargaining Agreement or similar agreement, employer contributions shall be based on the work performed by employees on and after April 1, 2022. Unless otherwise specified in a Collective Bargaining Agreement, employer contributions shall be required to be made after thirty (30) calendar days beginning with a new Employee's first hour of work performed under the Collective Bargaining Agreement, and after seven (7) calendar days if the Employee has participated in the Plan in the preceding twelve (12) months. Employer contributions shall be paid to the Trust not later than the fifteenth (15th) day of the month following the month in which the Employees perform the work on which the contributions are based.

Employer contributions will be allocated under the direction of the administrator to the participant's account on behalf of the participant for whom it was made. Contributions shall be made according to a definite, predetermined formula contained in the applicable Collective Bargaining Agreements, the terms of which are incorporated by reference.

Employer Contributions and reciprocal contributions will be credited to a participant's account based on the work month, not the month the contribution is received.

Collection of delinquent contributions from covered employers are pursued aggressively by the Plan.

Payment of Benefits
If a Participant dies before the complete distribution of his account, the participant's beneficiary shall be paid the remaining account balance in a single lump sum as soon as practicable following notice of the participant's death and proper application for the death benefit. The amount distributed shall be equal to the participant's account as of the last preceding valuation date, plus any contributions credited to the account since that valuation date.

A participant shall be entitled to receive his account balance in a single lump sum payment upon proper application to the Plan and as soon as practicable after attaining age 55 and leaves covered employment with the intent to retire "early retirement benefit", the participant attains age 65 "normal retirement benefit", the participant incurs a total and permanent disability, or the participant has had no hours worked for an employer for a period of 36 consecutive months.

NOTE 1 DESCRIPTION OF PLAN - continued

Payment of Benefits - continued
A participant who meets the distribution requirements of the foregoing paragraph shall also be eligible to take a partial distribution of his account balance (subject to federal tax withholding) and leave the remaining balance in the Plan. In order to receive a partial distribution, the participant must complete an application on a form provided by the Trustees. Such a partial distribution shall be allowed once in a twelve-month period. The minimum amount available for a partial distribution shall be $5,000.

In addition if the balance of a participant's account is less than $1,000, the participant's account will automatically be distributed in the form of a lump sum to the participant unless the participant satisfies the minimum requirements for "rollover" amounts and elects a "rollover." Furthermore, if the balance of a participant's account is greater than $1,000, the participant may elect to receive a distribution as soon as practicable of the participant's account balance by submitting an application to the Fund Office. If such a participant does not elect to receive a distribution by filing a written application, then the participant may submit an application at a further date, subject to the requirement that the Plan must begin distributing the Participant's account no later than April 1st following the date the participant reaches age 72.

NOTE 2 SIGNIFICANT ACCOUNTING POLICIES

The following are the significant accounting policies followed by the Plan:

Basis of Accounting
The accompanying financial statements are prepared on the accrual basis of accounting.

Investment Valuation and Income Recognition
The Plan’s investments are stated at fair value. Quoted market prices are used to value investments. Exchange traded funds are valued at the net asset value of shares held by the Plan at year end.

Purchases and sales of securities are recorded on a trade-date basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) include the Plan's gains and losses on investments bought and sold as well as held during the year.

Payment of Benefits
Benefit payments to participants are recorded upon distribution.

NOTE 2 SIGNIFICANT ACCOUNTING POLICIES - continued

Property and Equipment
Property and equipment is carried at cost. Depreciation of property, equipment, and software is computed using both straight-line methods over the following estimated useful lives:

	Years
Computer equipment and software	3 - 5

Leases
The Plan adopted the provisions of ASC Topic 842, Leases. The standard requires lessees to recognize most leases on their balance sheets as a right-of-use ("ROU") asset representing the right to use an underlying asset and a lease liability representing the obligation to make lease payments over the lease term, measured on a discounted basis. Topic 842 also requires additional disclosure of key quantitative and qualitative information for leasing arrangements. The standard requires a distinction to be made between finance leases and operating leases, with classification affecting the pattern of expense recognition in the income statement.

The Plan determines if an arrangement is or contains a lease at inception, which is the date on which the terms of the contract are agreed to, and the agreement creates enforceable rights and obligations. A contract is or contains a lease when (i) explicitly or implicitly identified assets have been deployed in the contract and (ii) the Plan obtains substantially all of the economic benefits from the use of that underlying asset and directs how and for what purpose the asset is used during the term of the contract. The Plan also considers whether its service arrangements include the right to control the use of an asset.

The Plan made an accounting policy election available under Topic 842 not to recognize ROU assets and lease liabilities for leases with a term of 12 months or less. For all other leases, ROU assets and lease liabilities are measured based on the present value of future lease payments over the lease term at the commencement date of the lease, or adoption date, for existing leases upon the adoption of Topic 842. The ROU assets also include any initial direct costs incurred and lease payments made at or before the commencement date and are reduced by any lease incentives. Absent an implicit rate to determine the present value of lease payments, the Company made an accounting policy election available to non-public companies to utilize a risk-free borrowing rate, which is aligned with the lease term at the lease commencement date, or remaining term for leases existing upon the adoption of Topic 842, or uses an incremental borrowing rate.

Future lease payments may include fixed rent escalation clauses or payments that depend on an index (such as the consumer price index), which is initially measured using the index or rate at lease commencement. Subsequent changes of an index and other periodic market-rate adjustments to base rent are recorded in variable lease expense in the period incurred. Residual value guarantees or payments for terminating the lease are included in the lease payments only when it is probable they will be incurred.

NOTE 2 SIGNIFICANT ACCOUNTING POLICIES - continued

Leases - continued
The Plan has made an accounting policy election to account for lease and non-lease components in its contracts as a single lease component for its real estate, vehicle and equipment asset classes. The non-lease components typically represent additional services transferred to the Company, such as common area maintenance for real estate, which are variable in nature and recorded in variable lease expense in the period incurred.

Use of Estimates
The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Additionally, it is reasonably possible that estimates made in the financial statements have been, or will be, materially and adversely impacted in the near term as a result of these conditions, including credit losses on receivables and investments.

Administrative Expenses
All reasonable expenses of the Plan and Trust shall be paid by, and constitute a charge upon, the Trust. These expenses shall include any expenses incident to the functioning of the Plan, including, without limitation, fees paid for record-keeping services to a third-party service provider, attorneys' fees, the compensation of actuaries and other agents, accounting and clerical charges, expenses (if any) of being bonded as required by ERISA, and any other costs of administering the Plan.

Reclassifications
Certain prior year balances have been reclassified to conform with current year classifications and presentations.

Evaluation of Subsequent Events
The Plan has evaluated subsequent events through December 12, 2025, which is the date the financial statements were available to be issued.

NOTE 3 PROPERTY AND EQUIPMENT

Property and equipment consisted of the following as of March 31, 2025 and 2024:

	2025	2024
Computer Equipment and Software	$ 11,239	$ 11,239
Less: accumulated depreciation	(8,252)	(4,607)
	$ 2,987	$ 6,632

Depreciation expense amounted to $3,645 for 2025 and 2024.

NOTE 4 PLAN TERMINATION

It is the intent of the Trustees to continue the Plan, but in the event the Plan terminates, the net assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, generally to provide the following benefits in the order indicated:

A. Provide for the payment out of the Trust of all obligations of the Plan and Trust, including expenses incident to the termination;

B. Distribute the remaining assets of the Trust among the Participants and Beneficiaries of the Plan;

C. Arrange for a final audit and report of the Trust's transactions and accounts, for the purpose of termination of their trusteeship; and

D. Give any notice and prepare and file any reports that may be required by law.

NOTE 5 DISCLOSURES ABOUT SIGNIFICANT CONCENTRATIONS AND RISKS

Cash

The Plan maintains a checking account at a reputable financial institution. The balance in this account may occasionally exceed federally insured limits. To date, there have been no losses on such accounts.

Employer Contributions

The Plan's union membership is concentrated in construction related industries located primarily in central Indiana. Revenues are derived principally from monthly dues collected from the member companies, based on collectively bargained agreements.

NOTE 6 INFORMATION PREPARED AND CERTIFIED BY THE CUSTODIAN

The following is a summary of the Plan's asset information as of March 31, 2025 and 2024, and for the years ended March 31, 2025 and 2024, included throughout the Plan's financial statements and supplemental schedules, that was prepared by or derived from information provided by the custodian and furnished to the Plan Administrator. The Plan Administrator has obtained certifications from the custodian that information provided to the Plan Administrator by the custodian related to the following assets is complete and accurate.

	2025	2024
Investments at fair value		
Exchange traded funds	$ 4,300,429	$ 2,352,686
Net appreciation in value of assets	81,990	207,831
Interest and dividend income	115,668	55,847
Trustee fees and expenses	(18,481)	(8,943)

NOTE 7 FAIR VALUE MEASUREMENTS

Financial Accounting Standards Board Statement ASC 820, *Fair Value Measurements* , establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy are described below:

Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2 Inputs to the valuation methodology include:

Quoted prices for similar assets or liabilities in active markets;

Quoted prices for identical or similar assets or liabilities in inactive markets;

Inputs other than quoted prices that are observable for the asset or liability;

Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

NOTE 7 FAIR VALUE MEASUREMENTS - continued

Level 3 Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at March 31, 2025 and 2024.

Common stocks, exchange traded funds ("ETFs") and alternative investments: Valued at the closing price reported on the active market on which the individual securities are traded.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following tables set forth by level, with the fair value hierarchy, the Plan's assets at fair value as of March 31, 2025:

	Assets at Fair Value as of March 31, 2025			
	Level 1	Level 2	Level 3	Total
Exchange Traded Funds				
Commodities	$ 44,259	$ -	$ -	$ 44,259
Convertible securities	42,974	-	-	42,974
Corporate bonds and debt	874,097	-	-	874,097
Emerging Markets	105,831	-	-	105,831
International Equity	319,084	-	-	319,084
Large Blend	53,686	-	-	53,686
Large Cap	237,071	-	-	237,071
Large Growth	38,154	-	-	38,154
Large value	752,922	-	-	752,922
Mega Cap	337,038	-	-	337,038
Mid Cap	272,882	-	-	272,882
Mortgage backed securities	87,672	-	-	87,672
Municipal Bonds	239,420	-	-	239,420
Real estate	44,064	-	-	44,064
Small Cap	389,716	-	-	389,716
Treasury Notes	461,559	-	-	461,559
Total assets at fair value	$ 4,300,429	$ -	$ -	$ 4,300,429

NOTE 7 FAIR VALUE MEASUREMENTS - continued

The following tables set forth by level, with the fair value hierarchy, the Plan's assets at fair value as of March 31, 2024:

	Assets at Fair Value as of March 31, 2024			
	Level 1	Level 2	Level 3	Total
Exchange Traded Funds				
Commodities	$ 24,406	$ -	$ -	$ 24,406
Convertible securities	24,102	-	-	24,102
Corporate bonds and debt	475,257	-	-	475,257
Emerging Markets	59,532	-	-	59,532
International Equity	177,065	-	-	177,065
Large Blend	36,168	-	-	36,168
Large Cap	93,729	-	-	93,729
Large Growth	73,227	-	-	73,227
Large value	418,247	-	-	418,247
Mega Cap	206,665	-	-	206,665
Mid Cap	144,698	-	-	144,698
Mortgage backed securities	47,405	-	-	47,405
Municipal Bonds	189,298	-	-	189,298
Real estate	23,558	-	-	23,558
Small Cap	169,805	-	-	169,805
Treasury Notes	189,524	-	-	189,524
Total assets at fair value	$ 2,352,686	$ -	$ -	$ 2,352,686

NOTE 8 LEASES

The Plan leases a portion of a building from an entity related through a plan sponsor under an operating lease agreement that has an initial term of 5 years. The lease terms require monthly payments of $323 and expires March 31, 2027. The lease contains termination options, where the rights to terminate are held by either the Plan, the lessor or both parties. The option to terminate a lease are included in the lease terms when it is reasonably certain that the Plan will exercise that option. The Plan’s operating leases generally do not contain any material restrictive covenants or residual value guarantees.

NOTE 8 LEASES - continued

The Plan does not have any finance lease agreements for the years ended as of March 31, 2025 and March 31, 2024.

Operating lease cost is recognized on a straight-line basis over the lease term. Finance lease cost is recognized as a combination of the amortization expense for the ROU assets and interest expense for the outstanding lease liabilities, and results in a front-loaded expense pattern over the lease term. The components of lease expense are as follows for the years ended March 31, 2025 and 2024:

	2025	2024
Operating lease cost - related parties	$ 3,872	$ 3,872
Variable and short-term lease cost	116	29
Total lease cost	$ 3,988	$ 3,901

Other lease information:

Weighted-average remaining lease term - operating leases	2.0 years	3.0 years
Weighted-average discount rate - operating leases	2.55%	2.55%

Maturities of operating lease liabilities as of March 31, 2025 are as follows:

	Operating Leases
Years ending:	
2026	$ 3,872
2027	3,872
2028 and Thereafter	-
Total lease payments	7,744
Less imputed interest	(186)
Total present value of lease liabilities	$ 7,558

NOTE 9 TAX STATUS

The Internal Revenue Service has determined and informed the Plan by a letter dated February, 26, 2024, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code ("IRC"). The plan document has been amended since applying for the plan determination letter. However, the Plan Administrator and Plan's tax counsel believes the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code and will make any changes necessary to ensure the Plan maintains its tax-exempt status.

NOTE 9 TAX STATUS - continued

Management evaluated the Plan's tax positions and concluded that the Plan had maintained its tax exempt status and had taken no uncertain tax positions that require adjustment to the financial statements. Therefore, no provision or liability for income taxes has been included in the financial statements.

NOTE 10 RECONCILIATION OF FINANCIAL STATEMENT TO FORM 5500

There were no reconciling items between the financial statements and Form 5500.

NOTE 11 RELATED PARTY TRANSACTION

As of March 31, 2025 and 2024, the Plan had accounts payable to Joint Council 69 totaling $25,000 related to start up funding and administrative expenses.

NOTE 12 PLAN CHANGES AND AMENDMENTS

The Plan was amended April 19, 2023 and effective April 1, 2022, with the following changes:

> Employer contributions and reciprocal contributions will be credited to a participant's account based on the work month, not the month the contribution is received.
>
> Employer contributions received within a Plan Year will be credited with any associated gains and/or losses if received by May 15 following the close of the Plan Year ("closing date"). If not received by May 15, the contributions will be credited with any associated gains and/or losses the following Plan Year.

The Plan was amended October 25, 2023 and effective April 1, 2022, with wording changes and clarifications to be in compliance with regulatory guidelines. Please see the Plan Document and amendments for the details of the changes.

The Plan was also amended April 24, 2024 and effective April 1, 2022, and updated the language in the plan document section 3.01 Employer Contributions with the following:

> Employer Contributions shall be required to be made after thirty (30) calendar days beginning with a new Employee's first hour of work performed under the Collective Bargaining Agreement, and after seven (7) calendar days if the Employee has participated in the Plan in the preceding twelve (12) months.
>
> Employer Contributions shall be paid to the Trust not later than the fifteenth (15th) day of the month following the month in which the Employees perform the work on which the contributions are based.

INDIANA TEAMSTERS DEFINED CONTRIBUTION PLAN
EIN: 88-2227956
PLAN: 001
See Independent Auditor's Report

STATEMENT 1
SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR
ATTACHMENT TO 2024 FORM 5500, SCHEDULE H, LINE 4(i)

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	EXCHANGE TRADED FUNDS			
	DBX ETF TR	2,635.93	$ 67,363	$ 64,923
	FLEXSHARES DISCIPLIN	4,246.31	86,821	87,672
	FRANKLIN LBRTY SHRT	961.86	86,873	87,308
	INVESCO DB COMMODITY INDEX TRACKING	1,967.08	45,015	44,259
	INVESCO QQQ TRUST	81.37	36,139	38,154
	INVESCO S & P SMLCP MOMENTM ETF	1,411.46	83,365	88,569
	INVESCO S&P 500 EQUAL WEIGHT ETF	376.20	64,572	65,169
	J P MORGAN EXCHANGE-TRADED F	1,717.23	87,053	87,321
	LEGG MSN INTRNT LW V	6,651.46	190,135	215,308
	REAL ESTATE SELECT SCTR SPDR ETF	1,052.90	40,935	44,064
	SCHWAB EMERGING MARKETS EQUITY ETF	3,838.63	98,913	105,831
	SCHWAB INTERNATIONAL EQUITY ETF	5,331.67	97,370	105,460
	SCHWAB US LARGE CAP ETF	1,959.34	37,346	43,262
	SCHWAB US LARGE CAP GROWTH ETF	5,137.37	119,308	128,640
	SCHWAB US TIPS ETF	4,118.48	107,435	110,746
	SPDR BLOOMBERG CONVRTBL SECRS ETF	560.87	40,777	42,974
	SPDR DOW JONES INDUSTRIAL AVRG ETF	238.45	92,712	100,119
	SPDR LONG TERM TREASURY ETF	1,610.44	44,936	43,900
	SPDR MID CAP ETF	1,932.30	95,143	98,895
	SPDR SHORT TERM CORPORATE BND ETF	2,911.31	86,341	87,630
	VANECK PREFERRED SECURT EX FNCL ETF	2,553.54	44,269	42,797
	VANGUARD HIGH DIVIDEND YIELD ETF	1,694.74	194,399	218,553
	VANGUARD INTERMEDIATE TERM COR ETF	2,682.87	214,207	219,351
	VANGUARD INTERNATNL HGH DIV YLD ETF	2,898.95	191,506	213,623
	VANGUARD INTRMDIAT TRM TRSRY ETF	1,852.80	108,614	110,056
	VANGUARD LONG TERM COR BD ETF	1,433.70	110,348	108,832
	VANGUARD MEGA CAP ETF	375.29	64,095	75,577
	VANGUARD MEGA CAP GROWTH ETF	242.96	64,032	75,046
	VANGUARD MEGA CAP VALUE ETF	1,446.87	162,470	186,415
	VANGUARD MID CAP GROWTH ETF	176.26	39,825	43,119
	VANGUARD MID CAP VALUE ETF	815.17	118,374	130,868
	VANGUARD MUNI BND TAX EXEMPT ETF	1,756.88	87,617	87,177
	VANGUARD S&P 500 ETF	104.47	49,022	53,686
	VANGUARD SHORT TERM TREASURY ETF	1,866.57	108,419	109,549
	VANGUARD SMALL CAP ETF	579.89	122,465	128,591
	VANGUARD SMALL CAP VALUE ETF	926.28	164,063	172,557
	VANGUARD TOTAL BOND MARKET ETF	2,987.08	217,403	219,401
	VANGUARD VALUE ETF	1,267.47	191,840	218,942
	VIRTUS SEIX SENIOR L	1,851.30	43,960	43,709
	XTRACKERS USD HIGH YLD CORP BND ETF	1,204.70	43,041	43,550
	XTRACKRS SHRT DUR HG	2,440.03	107,014	108,826
	INVESTMENTS AS REPORTED ON SCHEDULE H, LINE 4I		$ 4,055,535	$ 4,300,429

INDIANA TEAMSTERS DEFINED CONTRIBUTION PLAN
EIN: 88-2227956
PLAN: 001
See Independent Auditor's Report

STATEMENT 2
SCHEDULES OF REPORTING REQUIREMENTS UNDER DEPARTMENT OF LABOR'S RULES
Year ended March 31, 2025

No activity to report in current period for the following:

Schedule of Loans or Fixed Income Obligations in Default or Classified as Uncollectible

Schedule of Leases In Default or Classified as Uncollectible

Schedule of Nonexempt Transactions

Schedule of Assets Held for Investment Purposes Which Were Both Acquired and Disposed Within the Plan Year

Schedule of Reportable Transactions

(a)	(b) Description of asset (include interest rate and maturity in case of loan)	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense incurred with transaction	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net Gain or (loss)
	LEGG MSN INTRNT LW V	$ 99,276	$ -	$ -	$ -	$ 99,276	$ 99,276	$ -
	LEGG MSN INTRNT LW V	-	21,061	-	1	18,713	18,713	2,348
	VANGUARD INTERNATNL HGH DIV YLD ETF	101,333	-	-	-	101,333	-	-
	VANGUARD INTERNATNL HGH DIV YLD ETF	-	19,956	-	1	17,355	17,355	2,601
		$ 200,609	$ 41,017	$ -	$ 2	$ 236,677	$ 135,344	$ 4,949

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
BY ISSUE
COMPUTED ON A 03/31/24 VALUE OF $2,377,358.15

TRADE DATE	SHARES/PV		PURCHASE/SALE PRICE	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
	LEGG MSN INTRNT LW V					
	TICKER: LVHI					
4/18/24	89.000	SOLD	29.17	0.03	2,596.10	2,397.71
5/15/24	62.000	PURCHASED	30.65	0.00	-1,900.09	1,900.09
5/24/24	118.000	PURCHASED	30.36	0.00	-3,582.50	3,582.50
6/11/24	63.056	PURCHASED	29.65	0.00	-1,869.69	1,869.69
6/13/24	157.000	PURCHASED	29.48	0.00	-4,628.28	4,628.28
6/24/24	54.000	PURCHASED	29.80	0.00	-1,609.20	1,609.20
7/ 2/24	114.000	PURCHASED	29.85	0.00	-3,402.90	3,402.90
7/15/24	144.000	PURCHASED	30.40	0.00	-4,378.32	4,378.32
7/22/24	203.000	PURCHASED	30.53	0.00	-6,196.58	6,196.58
7/29/24	157.000	PURCHASED	30.45	0.00	-4,780.96	4,780.96
8/13/24	157.000	PURCHASED	29.54	0.00	-4,637.29	4,637.29
8/15/24	81.000	PURCHASED	30.09	0.00	-2,437.29	2,437.29
8/21/24	121.000	PURCHASED	30.36	0.00	-3,673.44	3,673.44
8/30/24	20.000	SOLD	31.02	0.02	620.45	555.61
9/10/24	48.176	PURCHASED	30.36	0.00	-1,462.52	1,462.52
9/13/24	81.000	PURCHASED	30.69	0.00	-2,485.89	2,485.89
9/17/24	170.000	PURCHASED	30.91	0.00	-5,254.70	5,254.70
9/26/24	171.000	PURCHASED	31.29	0.00	-5,349.91	5,349.91
10/10/24	89.000	PURCHASED	31.15	0.00	-2,771.91	2,771.91
10/18/24	148.000	PURCHASED	31.55	0.00	-4,669.40	4,669.40
10/23/24	67.000	PURCHASED	31.17	0.00	-2,088.38	2,088.38
11/15/24	222.000	PURCHASED	31.03	0.00	-6,888.97	6,888.97
11/25/24	237.000	PURCHASED	31.38	0.00	-7,435.88	7,435.88
12/10/24	197.291	PURCHASED	30.73	0.00	-6,062.74	6,062.74
12/10/24	63.411	PURCHASED	30.73	0.00	-1,948.62	1,948.62
12/11/24	98.645	SOLD	30.73	0.00	3,031.37	2,810.90
12/17/24	134.000	PURCHASED	30.30	0.00	-4,060.56	4,060.56
12/19/24	82.000	PURCHASED	29.93	0.00	-2,454.26	2,454.26
1/24/25	76.000	PURCHASED	30.96	0.00	-2,353.34	2,353.34
1/30/25	32.000	SOLD	31.45	0.04	1,006.36	914.32
3/11/25	27.985	PURCHASED	31.88	0.00	-892.15	892.15
3/19/25	421.000	SOLD	32.79	0.45	13,806.25	12,034.48
T						
				0.54	120,336.30	
	VANGUARD INTERNATNL HGH DIV YLD ETF					
	TICKER: VYMI					
4/18/24	15.000	PURCHASED	66.70	0.00	-1,000.53	1,000.53
5/24/24	45.000	PURCHASED	70.73	0.00	-3,182.90	3,182.90
6/13/24	87.000	PURCHASED	68.98	0.00	-6,001.26	6,001.26
6/25/24	27.529	PURCHASED	68.54	0.00	-1,886.83	1,886.83
6/24/24	46.000	PURCHASED	68.88	0.00	-3,168.48	3,168.48
7/ 2/24	36.000	PURCHASED	68.70	0.00	-2,473.20	2,473.20
7/15/24	30.000	PURCHASED	70.89	0.00	-2,126.85	2,126.85
7/22/24	116.000	PURCHASED	70.38	0.00	-8,164.08	8,164.08
7/29/24	78.000	PURCHASED	69.74	0.00	-5,439.72	5,439.72
8/13/24	36.000	PURCHASED	68.76	0.00	-2,475.27	2,475.27
8/15/24	31.000	PURCHASED	70.12	0.00	-2,173.78	2,173.78
8/21/24	28.000	PURCHASED	71.40	0.00	-1,999.15	1,999.15
8/30/24	12.000	PURCHASED	72.32	0.00	-867.82	867.82
9/13/24	42.000	PURCHASED	71.94	0.00	-3,021.27	3,021.27
9/17/24	76.000	PURCHASED	72.34	0.00	-5,498.22	5,498.22
9/24/24	23.129	PURCHASED	73.17	0.00	-1,692.34	1,692.34

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
BY ISSUE
COMPUTED ON A 03/31/24 VALUE OF $2,377,358.15

TRADE DATE	SHARES/PV	PURCHASE/SALE	PRICE	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
9/26/24	23.000	PURCHASED	74.12	0.00	-1,704.76	1,704.76
10/10/24	92.000	PURCHASED	72.18	0.00	-6,640.55	6,640.55
10/18/24	90.000	PURCHASED	72.79	0.00	-6,551.10	6,551.10
10/23/24	43.000	PURCHASED	71.21	0.00	-3,062.07	3,062.07
11/15/24	140.000	PURCHASED	69.74	0.00	-9,764.30	9,764.30
11/25/24	109.000	PURCHASED	70.32	0.00	-7,665.01	7,665.01
12/17/24	56.000	PURCHASED	69.73	0.00	-3,904.87	3,904.87
12/19/24	70.000	PURCHASED	68.05	0.00	-4,763.50	4,763.50
12/24/24	43.730	PURCHASED	67.84	0.00	-2,966.66	2,966.66
1/24/25	6.000	PURCHASED	70.10	0.00	-420.60	420.60
1/30/25	14.000	PURCHASED	70.80	0.00	-991.20	991.20
3/19/25	263.000	SOLD	75.88	0.59	19,956.32	17,355.06
3/25/25	23.007	PURCHASED	75.04	0.00	-1,726.43	1,726.43
T						
				0.59	121,289.07	

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
BY BROKER
COMPUTED ON A 03/31/24 VALUE OF $2,377,358.15

TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
CHARLES SCHWAB & CO.					
4/ 4/24	2.385 B	VANGUARD MUNI BND TAX EXEMPT ETF TICKER: VTEB	0.00	-119.36	119.36
4/ 4/24	2.575 B	J P MORGAN EXCHANGE-TRADED F TICKER: JMST	0.00	-130.29	130.29
4/ 4/24	3.051 B	VANGUARD INTRMDIAT TRM TRSRY ETF TICKER: VGIT	0.00	-177.05	177.05
4/ 4/24	3.153 B	VANGUARD LONG TERM COR BD ETF TICKER: VCLT	0.00	-241.32	241.32
4/ 4/24	4.898 B	VANGUARD TOTAL BOND MARKET ETF TICKER: BND	0.00	-352.10	352.10
4/ 4/24	5.443 B	VANGUARD INTERMEDIATE TERM COR ETF TICKER: VCIT	0.00	-433.47	433.47
4/ 5/24	0.456 B	SPDR BLOOMBERG CONVRTBL SECRS ETF TICKER: CWB	0.00	-32.91	32.91
4/ 5/24	2.781 B	SPDR LONG TERM TREASURY ETF TICKER: SPTL	0.00	-75.35	75.35
4/ 5/24	6.528 B	FLEXSHARES DISCIPLIN TICKER: MBSD	0.00	-131.73	131.73
4/ 5/24	8.676 B	VANECK PREFERRED SECURT EX FNCL ETF TICKER: PFXF	0.00	-152.16	152.16
4/ 5/24	1.994 B	FRANKLIN LBRTY SHRT TICKER: FTSD	0.00	-178.99	178.99
4/ 5/24	6.413 B	SPDR SHORT TERM CORPORATE BND ETF TICKER: SPSB	0.00	-190.08	190.08
4/ 3/24	1,014.000 B	VANGUARD SHORT TERM TREASURY ETF TICKER: VGSH	0.00	-58,634.55	58,634.55
4/ 3/24	1,273.411 S	VANECK VECTORS AMT FREE INTER MUN TICKER: ITM	0.68	58,652.77	-59,242.16
4/ 8/24	1.663 B	SCHWAB US TIPS ETF TICKER: SCHP	0.00	-86.01	86.01
4/ 8/24	3.473 B	DBX ETF TR TICKER: RVNU	0.00	-87.78	87.78
4/ 8/24	3.772 B	XTRACKERS USD HIGH YLD CORP BND ETF TICKER: HYLB	0.00	-133.24	133.24
4/ 8/24	8.455 B	XTRACKRS SHRT DUR HG TICKER: SHYL	0.00	-373.12	373.12
4/15/24	0.369 B	SPDR DOW JONES INDUSTRIAL AVRG ETF TICKER: DIA	0.00	-140.27	140.27
4/18/24	3.000 B	VANECK PREFERRED SECURT EX FNCL ETF TICKER: PFXF	0.00	-50.88	50.88
4/18/24	1.000 B	SPDR BLOOMBERG CONVRTBL SECRS ETF TICKER: CWB	0.00	-70.07	70.07
4/18/24	3.000 B	VANGUARD INTRMDIAT TRM TRSRY ETF TICKER: VGIT	0.00	-172.02	172.02
4/18/24	7.000 S	SCHWAB EMERGING MARKETS EQUITY ETF TICKER: SCHE	0.00	173.32	-170.59
4/18/24	8.000 S	DBX ETF TR TICKER: RVNU	0.00	201.92	-203.82
4/18/24	7.000 S	XTRACKERS USD HIGH YLD CORP BND ETF TICKER: HYLB	0.00	243.25	-247.30
4/18/24	5.000 S	VANGUARD MUNI BND TAX EXEMPT ETF TICKER: VTEB	0.00	249.50	-246.48
4/18/24	15.000 S	FLEXSHARES DISCIPLIN	0.00	300.30	-305.17

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		TICKER: MBSD			
4/18/24	6.000 S	VANGUARD SHORT TERM TREASURY ETF	0.00	345.85	-346.95
		TICKER: VGSH			
4/18/24	8.000 S	SCHWAB US TIPS ETF	0.00	410.32	-414.73
		TICKER: SCHP			
4/18/24	1.000 B	INVESCO QQQ TRUST	0.00	-426.43	426.43
		TICKER: QQQ			
4/18/24	3.000 B	VANGUARD MID CAP VALUE ETF	0.00	-443.64	443.64
		TICKER: VOE			
4/18/24	2.000 B	VANGUARD MID CAP GROWTH ETF	0.00	-445.06	445.06
		TICKER: VOT			
4/18/24	6.000 B	VANGUARD INTERMEDIATE TERM COR ETF	0.00	-469.29	469.29
		TICKER: VCIT			
4/18/24	7.000 B	VANGUARD TOTAL BOND MARKET ETF	0.00	-495.43	495.43
		TICKER: BND			
4/18/24	22.000 S	VIRTUS SEIX SENIOR L	0.00	527.56	-519.62
		TICKER: SEIX			
4/18/24	21.000 B	SPDR LONG TERM TREASURY ETF	0.00	-555.24	555.24
		TICKER: SPTL			
4/18/24	16.000 S	J P MORGAN EXCHANGE-TRADED F	0.01	810.23	-809.53
		TICKER: JMST			
4/18/24	28.000 S	SPDR SHORT TERM CORPORATE BND ETF	0.01	827.11	-823.33
		TICKER: SPSB			
4/18/24	14.000 B	SCHWAB US LARGE CAP ETF	0.00	-832.16	832.16
		TICKER: SCHX			
4/18/24	20.000 S	XTRACKRS SHRT DUR HG	0.01	871.70	-860.43
		TICKER: SHYL			
4/18/24	11.000 S	FRANKLIN LBRTY SHRT	0.01	986.47	-991.68
		TICKER: FTSD			
4/18/24	15.000 B	VANGUARD INTERNATNL HGH DIV YLD ETF	0.00	-1,000.53	1,000.53
		TICKER: VYMI			
4/18/24	3.000 B	SPDR DOW JONES INDUSTRIAL AVRG ETF	0.00	-1,137.09	1,137.09
		TICKER: DIA			
4/18/24	18.000 B	VANGUARD LONG TERM COR BD ETF	0.00	-1,342.44	1,342.44
		TICKER: VCLT			
4/18/24	67.000 S	INVESCO DB COMMODITY INDEX TRACKING	0.02	1,565.77	-1,576.34
		TICKER: DBC			
4/18/24	14.000 B	VANGUARD MEGA CAP VALUE ETF	0.00	-1,598.87	1,598.87
		TICKER: MGV			
4/18/24	18.000 B	SCHWAB US LARGE CAP GROWTH ETF	0.00	-1,612.20	1,612.20
		TICKER: SCHG			
4/18/24	10.000 B	VANGUARD MEGA CAP ETF	0.00	-1,799.50	1,799.50
		TICKER: MGC			
4/18/24	37.000 B	SPDR MID CAP ETF	0.00	-1,842.97	1,842.97
		TICKER: SPMD			
4/18/24	53.000 B	REAL ESTATE SELECT SCTR SPDR ETF	0.00	-1,901.64	1,901.64
		TICKER: XLRE			
4/18/24	10.000 B	VANGUARD SMALL CAP ETF	0.00	-2,123.19	2,123.19
		TICKER: VB			
4/18/24	59.000 B	SCHWAB INTERNATIONAL EQUITY ETF	0.00	-2,198.93	2,198.93
		TICKER: SCHF			
4/18/24	14.000 B	VANGUARD SMALL CAP VALUE ETF	0.00	-2,503.31	2,503.31
		TICKER: VBR			
4/18/24	89.000 S	LEGG MSN INTRNT LW V	0.03	2,596.10	-2,397.71
		TICKER: LVHI			
4/18/24	24.000 B	VANGUARD HIGH DIVIDEND YIELD ETF	0.00	-2,764.80	2,764.80

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		TICKER: VYM			
4/18/24	20.000 B	VANGUARD VALUE ETF	0.00	-3,107.90	3,107.90
		TICKER: VTV			
4/18/24	27.000 B	VANGUARD MEGA CAP GROWTH ETF	0.00	-7,468.47	7,468.47
		TICKER: MGK			
4/29/24	4.843 B	VANECK PREFERRED SECURT EX FNCL ETF	0.00	-82.85	82.85
		TICKER: PFXF			
4/29/24	8.126 B	VIRTUS SEIX SENIOR L	0.00	-193.73	193.73
		TICKER: SEIX			
4/30/24	0.070 B	INVESCO QQQ TRUST	0.00	-30.39	30.39
		TICKER: QQQ			
5/ 6/24	2.432 B	VANGUARD MUNI BND TAX EXEMPT ETF	0.00	-121.91	121.91
		TICKER: VTEB			
5/ 6/24	2.811 B	J P MORGAN EXCHANGE-TRADED F	0.00	-142.31	142.31
		TICKER: JMST			
5/ 6/24	3.049 B	VANGUARD INTRMDIAT TRM TRSRY ETF	0.00	-175.79	175.79
		TICKER: VGIT			
5/ 6/24	3.438 B	VANGUARD SHORT TERM TREASURY ETF	0.00	-198.48	198.48
		TICKER: VGSH			
5/ 6/24	3.335 B	VANGUARD LONG TERM COR BD ETF	0.00	-251.87	251.87
		TICKER: VCLT			
5/ 6/24	4.908 B	VANGUARD TOTAL BOND MARKET ETF	0.00	-350.59	350.59
		TICKER: BND			
5/ 6/24	5.459 B	VANGUARD INTERMEDIATE TERM COR ETF	0.00	-433.13	433.13
		TICKER: VCIT			
5/ 7/24	0.389 B	SPDR BLOOMBERG CONVRTBL SECRS ETF	0.00	-27.91	27.91
		TICKER: CWB			
5/ 7/24	2.799 B	SPDR LONG TERM TREASURY ETF	0.00	-75.39	75.39
		TICKER: SPTL			
5/ 7/24	6.916 B	FLEXSHARES DISCIPLIN	0.00	-139.42	139.42
		TICKER: MBSD			
5/ 7/24	6.424 B	SPDR SHORT TERM CORPORATE BND ETF	0.00	-190.39	190.39
		TICKER: SPSB			
5/ 7/24	2.254 B	FRANKLIN LBRTY SHRT	0.00	-202.24	202.24
		TICKER: FTSD			
5/ 7/24	4.565 B	SCHWAB US TIPS ETF	0.00	-235.67	235.67
		TICKER: SCHP			
5/ 8/24	3.344 B	DBX ETF TR	0.00	-85.21	85.21
		TICKER: RVNU			
5/ 8/24	3.458 B	XTRACKERS USD HIGH YLD CORP BND ETF	0.00	-122.31	122.31
		TICKER: HYLB			
5/ 8/24	8.243 B	XTRACKRS SHRT DUR HG	0.00	-363.18	363.18
		TICKER: SHYL			
5/13/24	0.077 B	SPDR DOW JONES INDUSTRIAL AVRG ETF	0.00	-30.38	30.38
		TICKER: DIA			
5/15/24	4.000 B	SCHWAB US LARGE CAP ETF	0.00	-250.68	250.68
		TICKER: SCHX			
5/15/24	1.000 B	SPDR DOW JONES INDUSTRIAL AVRG ETF	0.00	-398.68	398.68
		TICKER: DIA			
5/15/24	1.000 B	INVESCO QQQ TRUST	0.00	-451.59	451.59
		TICKER: QQQ			
5/15/24	2.000 B	VANGUARD MID CAP GROWTH ETF	0.00	-467.85	467.85
		TICKER: VOT			
5/15/24	1.000 B	VANGUARD S&P 500 ETF	0.00	-485.90	485.90
		TICKER: VOO			
5/15/24	3.000 B	VANGUARD MEGA CAP ETF	0.00	-568.26	568.26

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		TICKER: MGC			
5/15/24	2.000 B	VANGUARD MEGA CAP GROWTH ETF	0.00	-582.29	582.29
		TICKER: MGK			
5/15/24	34.000 B	VANECK PREFERRED SECURT EX FNCL ETF	0.00	-595.85	595.85
		TICKER: PFXF			
5/15/24	9.000 B	SPDR BLOOMBERG CONVRTBL SECRS ETF	0.00	-651.79	651.79
		TICKER: CWB			
5/15/24	7.000 B	SCHWAB US LARGE CAP GROWTH ETF	0.00	-663.15	663.15
		TICKER: SCHG			
5/15/24	26.000 B	SPDR LONG TERM TREASURY ETF	0.00	-710.18	710.18
		TICKER: SPTL			
5/15/24	25.000 B	XTRACKERS USD HIGH YLD CORP BND ETF	0.00	-888.88	888.88
		TICKER: HYLB			
5/15/24	6.000 B	VANGUARD MID CAP VALUE ETF	0.00	-934.11	934.11
		TICKER: VOE			
5/15/24	37.000 S	SCHWAB EMERGING MARKETS EQUITY ETF	0.02	993.99	-901.67
		TICKER: SCHE			
5/15/24	53.000 B	VIRTUS SEIX SENIOR L	0.00	-1,272.52	1,272.52
		TICKER: SEIX			
5/15/24	63.000 B	INVESCO DB COMMODITY INDEX TRACKING	0.00	-1,475.15	1,475.15
		TICKER: DBC			
5/15/24	22.000 B	VANGUARD LONG TERM COR BD ETF	0.00	-1,690.61	1,690.61
		TICKER: VCLT			
5/15/24	14.000 B	VANGUARD HIGH DIVIDEND YIELD ETF	0.00	-1,695.48	1,695.48
		TICKER: VYM			
5/15/24	67.000 B	DBX ETF TR	0.00	-1,710.86	1,710.86
		TICKER: RVNU			
5/15/24	62.000 B	LEGG MSN INTRNT LW V	0.00	-1,900.09	1,900.09
		TICKER: LVHI			
5/15/24	16.000 B	VANGUARD MEGA CAP VALUE ETF	0.00	-1,917.27	1,917.27
		TICKER: MGV			
5/15/24	12.000 B	VANGUARD VALUE ETF	0.00	-1,957.50	1,957.50
		TICKER: VTV			
5/15/24	107.000 B	FLEXSHARES DISCIPLIN	0.00	-2,178.50	2,178.50
		TICKER: MBSD			
5/15/24	49.000 B	VANGUARD MUNI BND TAX EXEMPT ETF	0.00	-2,468.62	2,468.62
		TICKER: VTEB			
5/15/24	59.000 B	XTRACKRS SHRT DUR HG	0.00	-2,610.04	2,610.04
		TICKER: SHYL			
5/15/24	88.000 B	SPDR SHORT TERM CORPORATE BND ETF	0.00	-2,613.59	2,613.59
		TICKER: SPSB			
5/15/24	30.000 B	FRANKLIN LBRTY SHRT	0.00	-2,699.24	2,699.24
		TICKER: FTSD			
5/15/24	54.000 B	SCHWAB US TIPS ETF	0.00	-2,808.27	2,808.27
		TICKER: SCHP			
5/15/24	56.000 B	J P MORGAN EXCHANGE-TRADED F	0.00	-2,837.58	2,837.58
		TICKER: JMST			
5/15/24	50.000 B	VANGUARD INTRMDIAT TRM TRSRY ETF	0.00	-2,907.75	2,907.75
		TICKER: VGIT			
5/15/24	57.000 B	VANGUARD SHORT TERM TREASURY ETF	0.00	-3,299.73	3,299.73
		TICKER: VGSH			
5/15/24	58.000 B	VANGUARD INTERMEDIATE TERM COR ETF	0.00	-4,640.42	4,640.42
		TICKER: VCIT			
5/15/24	71.000 B	VANGUARD TOTAL BOND MARKET ETF	0.00	-5,122.65	5,122.65
		TICKER: BND			
5/28/24	6.688 B	VIRTUS SEIX SENIOR L	0.00	-160.07	160.07

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		TICKER: SEIX			
5/24/24	1.000 B	INVESCO S & P SMLCP MOMENTM ETF	0.00	-61.14	61.14
		TICKER: XSMO			
5/24/24	1.000 B	VANGUARD MEGA CAP GROWTH ETF	0.00	-295.48	295.48
		TICKER: MGK			
5/24/24	15.000 B	INVESCO DB COMMODITY INDEX TRACKING	0.00	-352.43	352.43
		TICKER: DBC			
5/24/24	2.000 B	VANGUARD MID CAP GROWTH ETF	0.00	-467.29	467.29
		TICKER: VOT			
5/24/24	1.000 B	VANGUARD S&P 500 ETF	0.00	-486.19	486.19
		TICKER: VOO			
5/24/24	8.000 B	SCHWAB US LARGE CAP ETF	0.00	-501.16	501.16
		TICKER: SCHX			
5/24/24	6.000 B	SCHWAB US LARGE CAP GROWTH ETF	0.00	-574.71	574.71
		TICKER: SCHG			
5/24/24	25.000 B	VIRTUS SEIX SENIOR L	0.00	-597.78	597.78
		TICKER: SEIX			
5/24/24	17.000 B	XTRACKERS USD HIGH YLD CORP BND ETF	0.00	-601.77	601.77
		TICKER: HYLB			
5/24/24	9.000 B	SPDR BLOOMBERG CONVRTBL SECRS ETF	0.00	-649.85	649.85
		TICKER: CWB			
5/24/24	41.000 B	VANECK PREFERRED SECURT EX FNCL ETF	0.00	-711.56	711.56
		TICKER: PFXF			
5/24/24	27.000 B	SPDR LONG TERM TREASURY ETF	0.00	-731.15	731.15
		TICKER: SPTL			
5/24/24	4.000 B	VANGUARD MEGA CAP ETF	0.00	-759.82	759.82
		TICKER: MGC			
5/24/24	26.000 B	REAL ESTATE SELECT SCTR SPDR ETF	0.00	-971.23	971.23
		TICKER: XLRE			
5/24/24	11.000 B	FRANKLIN LBRTY SHRT	0.00	-988.12	988.12
		TICKER: FTSD			
5/24/24	20.000 B	J P MORGAN EXCHANGE-TRADED F	0.00	-1,013.62	1,013.62
		TICKER: JMST			
5/24/24	37.000 B	SPDR SHORT TERM CORPORATE BND ETF	0.00	-1,096.53	1,096.53
		TICKER: SPSB			
5/24/24	44.000 B	SCHWAB EMERGING MARKETS EQUITY ETF	0.00	-1,177.22	1,177.22
		TICKER: SCHE			
5/24/24	50.000 B	DBX ETF TR	0.00	-1,259.00	1,259.00
		TICKER: RVNU			
5/24/24	30.000 B	XTRACKRS SHRT DUR HG	0.00	-1,322.10	1,322.10
		TICKER: SHYL			
5/24/24	66.000 B	FLEXSHARES DISCIPLIN	0.00	-1,334.45	1,334.45
		TICKER: MBSD			
5/24/24	24.000 B	VANGUARD SHORT TERM TREASURY ETF	0.00	-1,386.60	1,386.60
		TICKER: VGSH			
5/24/24	28.000 B	SCHWAB US TIPS ETF	0.00	-1,450.53	1,450.53
		TICKER: SCHP			
5/24/24	28.000 B	VANGUARD INTRMDIAT TRM TRSRY ETF	0.00	-1,617.70	1,617.70
		TICKER: VGIT			
5/24/24	33.000 B	VANGUARD MUNI BND TAX EXEMPT ETF	0.00	-1,640.76	1,640.76
		TICKER: VTEB			
5/24/24	33.000 B	SPDR MID CAP ETF	0.00	-1,721.87	1,721.87
		TICKER: SPMD			
5/24/24	44.000 B	SCHWAB INTERNATIONAL EQUITY ETF	0.00	-1,732.54	1,732.54
		TICKER: SCHF			
5/24/24	23.000 B	VANGUARD LONG TERM COR BD ETF	0.00	-1,751.35	1,751.35

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		TICKER: VCLT			
5/24/24	6.000 B	SPDR DOW JONES INDUSTRIAL AVRG ETF	0.00	-2,343.54	2,343.54
		TICKER: DIA			
5/24/24	17.000 B	VANGUARD MID CAP VALUE ETF	0.00	-2,601.19	2,601.19
		TICKER: VOE			
5/24/24	12.000 B	VANGUARD SMALL CAP ETF	0.00	-2,666.40	2,666.40
		TICKER: VB			
5/24/24	39.000 B	VANGUARD INTERMEDIATE TERM COR ETF	0.00	-3,101.87	3,101.87
		TICKER: VCIT			
5/24/24	45.000 B	VANGUARD INTERNATNL HGH DIV YLD ETF	0.00	-3,182.90	3,182.90
		TICKER: VYMI			
5/24/24	45.000 B	VANGUARD TOTAL BOND MARKET ETF	0.00	-3,225.51	3,225.51
		TICKER: BND			
5/24/24	118.000 B	LEGG MSN INTRNT LW V	0.00	-3,582.50	3,582.50
		TICKER: LVHI			
5/24/24	21.000 B	VANGUARD SMALL CAP VALUE ETF	0.00	-3,921.86	3,921.86
		TICKER: VBR			
5/24/24	35.000 B	VANGUARD MEGA CAP VALUE ETF	0.00	-4,134.20	4,134.20
		TICKER: MGV			
5/24/24	26.000 B	VANGUARD VALUE ETF	0.00	-4,177.47	4,177.47
		TICKER: VTV			
5/24/24	36.000 B	VANGUARD HIGH DIVIDEND YIELD ETF	0.00	-4,293.54	4,293.54
		TICKER: VYM			
6/ 5/24	2.659 B	VANGUARD MUNI BND TAX EXEMPT ETF	0.00	-132.77	132.77
		TICKER: VTEB			
6/ 5/24	2.844 B	J P MORGAN EXCHANGE-TRADED F	0.00	-143.96	143.96
		TICKER: JMST			
6/ 5/24	3.361 B	VANGUARD INTRMDIAT TRM TRSRY ETF	0.00	-195.12	195.12
		TICKER: VGIT			
6/ 5/24	3.896 B	VANGUARD SHORT TERM TREASURY ETF	0.00	-225.15	225.15
		TICKER: VGSH			
6/ 5/24	3.428 B	VANGUARD LONG TERM COR BD ETF	0.00	-263.59	263.59
		TICKER: VCLT			
6/ 5/24	5.351 B	VANGUARD TOTAL BOND MARKET ETF	0.00	-385.52	385.52
		TICKER: BND			
6/ 5/24	5.942 B	VANGUARD INTERMEDIATE TERM COR ETF	0.00	-474.61	474.61
		TICKER: VCIT			
6/ 6/24	0.641 B	SPDR BLOOMBERG CONVRTBL SECRS ETF	0.00	-46.18	46.18
		TICKER: CWB			
6/ 6/24	3.018 B	SPDR LONG TERM TREASURY ETF	0.00	-83.12	83.12
		TICKER: SPTL			
6/ 6/24	8.862 B	VANECK PREFERRED SECURT EX FNCL ETF	0.00	-155.55	155.55
		TICKER: PFXF			
6/ 6/24	2.291 B	FRANKLIN LBRTY SHRT	0.00	-205.81	205.81
		TICKER: FTSD			
6/ 6/24	7.068 B	SPDR SHORT TERM CORPORATE BND ETF	0.00	-209.71	209.71
		TICKER: SPSB			
6/ 7/24	7.561 B	FLEXSHARES DISCIPLIN	0.00	-152.77	152.77
		TICKER: MBSD			
6/ 7/24	6.857 B	SCHWAB US TIPS ETF	0.00	-354.91	354.91
		TICKER: SCHP			
6/10/24	3.702 B	DBX ETF TR	0.00	-94.02	94.02
		TICKER: RVNU			
6/10/24	3.729 B	XTRACKERS USD HIGH YLD CORP BND ETF	0.00	-131.59	131.59
		TICKER: HYLB			
6/10/24	9.191 B	XTRACKRS SHRT DUR HG	0.00	-403.60	403.60

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
BY BROKER
COMPUTED ON A 03/31/24 VALUE OF $2,377,358.15

TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: SHYL			
6/11/24	63.056 B	LEGG MSN INTRNT LW V	0.00	-1,869.69	1,869.69
		TICKER: LVHI			
6/13/24	1.000 B	SCHWAB US LARGE CAP ETF	0.00	-63.96	63.96
		TICKER: SCHX			
6/13/24	2.000 S	REAL ESTATE SELECT SCTR SPDR ETF	0.00	76.87	-73.29
		TICKER: XLRE			
6/13/24	6.000 B	DBX ETF TR	0.00	-153.45	153.45
		TICKER: RVNU			
6/13/24	1.000 S	VANGUARD MEGA CAP ETF	0.01	195.88	-148.58
		TICKER: MGC			
6/13/24	3.000 B	VANGUARD LONG TERM COR BD ETF	0.00	-231.92	231.92
		TICKER: VCLT			
6/13/24	12.000 B	VIRTUS SEIX SENIOR L	0.00	-287.98	287.98
		TICKER: SEIX			
6/13/24	6.000 B	VANGUARD MUNI BND TAX EXEMPT ETF	0.00	-302.04	302.04
		TICKER: VTEB			
6/13/24	9.000 B	XTRACKERS USD HIGH YLD CORP BND ETF	0.00	-319.64	319.64
		TICKER: HYLB			
6/13/24	20.000 B	VANECK PREFERRED SECURT EX FNCL ETF	0.00	-348.10	348.10
		TICKER: PFXF			
6/13/24	8.000 B	VANGUARD INTRMDIAT TRM TRSRY ETF	0.00	-467.40	467.40
		TICKER: VGIT			
6/13/24	1.000 S	INVESCO QQQ TRUST	0.01	476.77	-412.49
		TICKER: QQQ			
6/13/24	24.000 B	FLEXSHARES DISCIPLIN	0.00	-489.36	489.36
		TICKER: MBSD			
6/13/24	7.000 B	SPDR BLOOMBERG CONVRTBL SECRS ETF	0.00	-503.50	503.50
		TICKER: CWB			
6/13/24	25.000 B	SPDR SHORT TERM CORPORATE BND ETF	0.00	-742.71	742.71
		TICKER: SPSB			
6/13/24	15.000 B	SCHWAB US TIPS ETF	0.00	-780.23	780.23
		TICKER: SCHP			
6/13/24	9.000 B	FRANKLIN LBRTY SHRT	0.00	-810.00	810.00
		TICKER: FTSD			
6/13/24	17.000 B	J P MORGAN EXCHANGE-TRADED F	0.00	-861.65	861.65
		TICKER: JMST			
6/13/24	38.000 B	INVESCO DB COMMODITY INDEX TRACKING	0.00	-881.09	881.09
		TICKER: DBC			
6/13/24	20.000 B	XTRACKRS SHRT DUR HG	0.00	-882.80	882.80
		TICKER: SHYL			
6/13/24	11.000 B	VANGUARD INTERMEDIATE TERM COR ETF	0.00	-884.79	884.79
		TICKER: VCIT			
6/13/24	4.000 B	VANGUARD MID CAP GROWTH ETF	0.00	-922.24	922.24
		TICKER: VOT			
6/13/24	16.000 B	VANGUARD SHORT TERM TREASURY ETF	0.00	-926.97	926.97
		TICKER: VGSH			
6/13/24	13.000 B	VANGUARD TOTAL BOND MARKET ETF	0.00	-942.44	942.44
		TICKER: BND			
6/13/24	15.000 S	SCHWAB US LARGE CAP GROWTH ETF	0.04	1,500.41	-1,261.60
		TICKER: SCHG			
6/13/24	5.000 S	VANGUARD MEGA CAP GROWTH ETF	0.04	1,556.56	-1,089.02
		TICKER: MGK			
6/13/24	38.000 B	SPDR MID CAP ETF	0.00	-1,951.68	1,951.68
		TICKER: SPMD			
6/13/24	37.000 B	INVESCO S & P SMLCP MOMENTM ETF	0.00	-2,221.48	2,221.48

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
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COMPUTED ON A 03/31/24 VALUE OF $2,377,358.15

TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: XSMO			
6/13/24	86.000 B	SCHWAB EMERGING MARKETS EQUITY ETF	0.00	-2,270.49	2,270.49
		TICKER: SCHE			
6/13/24	6.000 B	SPDR DOW JONES INDUSTRIAL AVRG ETF	0.00	-2,311.39	2,311.39
		TICKER: DIA			
6/13/24	60.000 B	SCHWAB INTERNATIONAL EQUITY ETF	0.00	-2,328.30	2,328.30
		TICKER: SCHF			
6/13/24	14.000 B	VANGUARD SMALL CAP ETF	0.00	-3,054.87	3,054.87
		TICKER: VB			
6/13/24	26.000 B	VANGUARD MEGA CAP VALUE ETF	0.00	-3,070.34	3,070.34
		TICKER: MGV			
6/13/24	21.000 B	VANGUARD MID CAP VALUE ETF	0.00	-3,155.57	3,155.57
		TICKER: VOE			
6/13/24	22.000 B	VANGUARD VALUE ETF	0.00	-3,522.20	3,522.20
		TICKER: VTV			
6/13/24	32.000 B	VANGUARD HIGH DIVIDEND YIELD ETF	0.00	-3,790.43	3,790.43
		TICKER: VYM			
6/13/24	24.000 B	VANGUARD SMALL CAP VALUE ETF	0.00	-4,389.27	4,389.27
		TICKER: VBR			
6/13/24	157.000 B	LEGG MSN INTRNT LW V	0.00	-4,628.28	4,628.28
		TICKER: LVHI			
6/13/24	87.000 B	VANGUARD INTERNATNL HGH DIV YLD ETF	0.00	-6,001.26	6,001.26
		TICKER: VYMI			
6/17/24	0.238 B	SPDR DOW JONES INDUSTRIAL AVRG ETF	0.00	-91.95	91.95
		TICKER: DIA			
6/24/24	1.000 B	VANGUARD VALUE ETF	0.00	-163.48	163.48
		TICKER: VTV			
6/24/24	10.000 B	REAL ESTATE SELECT SCTR SPDR ETF	0.00	-386.35	386.35
		TICKER: XLRE			
6/24/24	6.000 B	SCHWAB US LARGE CAP ETF	0.00	-388.32	388.32
		TICKER: SCHX			
6/24/24	2.000 B	VANGUARD MEGA CAP ETF	0.00	-396.26	396.26
		TICKER: MGC			
6/24/24	15.000 B	SPDR LONG TERM TREASURY ETF	0.00	-416.33	416.33
		TICKER: SPTL			
6/24/24	1.000 B	INVESCO QQQ TRUST	0.00	-478.09	478.09
		TICKER: QQQ			
6/24/24	1.000 B	VANGUARD S&P 500 ETF	0.00	-503.67	503.67
		TICKER: VOO			
6/24/24	19.000 B	SCHWAB EMERGING MARKETS EQUITY ETF	0.00	-509.14	509.14
		TICKER: SCHE			
6/24/24	23.000 B	INVESCO DB COMMODITY INDEX TRACKING	0.00	-536.25	536.25
		TICKER: DBC			
6/24/24	16.000 B	XTRACKERS USD HIGH YLD CORP BND ETF	0.00	-569.36	569.36
		TICKER: HYLB			
6/24/24	3.000 B	VANGUARD MID CAP GROWTH ETF	0.00	-696.56	696.56
		TICKER: VOT			
6/24/24	10.000 B	SPDR BLOOMBERG CONVRTBL SECRS ETF	0.00	-717.62	717.62
		TICKER: CWB			
6/24/24	44.000 B	VANECK PREFERRED SECURT EX FNCL ETF	0.00	-761.46	761.46
		TICKER: PFXF			
6/24/24	15.000 B	SPDR MID CAP ETF	0.00	-778.50	778.50
		TICKER: SPMD			
6/24/24	35.000 B	VIRTUS SEIX SENIOR L	0.00	-833.56	833.56
		TICKER: SEIX			
6/24/24	3.000 B	VANGUARD MEGA CAP GROWTH ETF	0.00	-938.91	938.91

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
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TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: MGK			
6/24/24	37.000 B	DBX ETF TR	0.00	-946.54	946.54
		TICKER: RVNU			
6/24/24	9.000 B	VANGUARD HIGH DIVIDEND YIELD ETF	0.00	-1,080.50	1,080.50
		TICKER: VYM			
6/24/24	18.000 B	INVESCO S & P SMLCP MOMENTM ETF	0.00	-1,081.59	1,081.59
		TICKER: XSMO			
6/24/24	5.000 B	VANGUARD SMALL CAP ETF	0.00	-1,101.68	1,101.68
		TICKER: VB			
6/24/24	6.000 B	VANGUARD SMALL CAP VALUE ETF	0.00	-1,111.66	1,111.66
		TICKER: VBR			
6/25/24	9.393 B	VANGUARD HIGH DIVIDEND YIELD ETF	0.00	-1,115.56	1,115.56
		TICKER: VYM			
6/24/24	59.000 B	FLEXSHARES DISCIPLIN	0.00	-1,203.60	1,203.60
		TICKER: MBSD			
6/24/24	14.000 B	FRANKLIN LBRTY SHRT	0.00	-1,260.91	1,260.91
		TICKER: FTSD			
6/24/24	25.000 B	J P MORGAN EXCHANGE-TRADED F	0.00	-1,268.25	1,268.25
		TICKER: JMST			
6/24/24	43.000 B	SPDR SHORT TERM CORPORATE BND ETF	0.00	-1,277.32	1,277.32
		TICKER: SPSB			
6/24/24	33.000 B	SCHWAB INTERNATIONAL EQUITY ETF	0.00	-1,285.19	1,285.19
		TICKER: SCHF			
6/24/24	26.000 B	SCHWAB US TIPS ETF	0.00	-1,355.25	1,355.25
		TICKER: SCHP			
6/24/24	27.000 B	VANGUARD MUNI BND TAX EXEMPT ETF	0.00	-1,357.43	1,357.43
		TICKER: VTEB			
6/24/24	18.000 B	VANGUARD LONG TERM COR BD ETF	0.00	-1,392.98	1,392.98
		TICKER: VCLT			
6/24/24	34.000 B	XTRACKRS SHRT DUR HG	0.00	-1,501.89	1,501.89
		TICKER: SHYL			
6/24/24	26.000 B	VANGUARD SHORT TERM TREASURY ETF	0.00	-1,507.22	1,507.22
		TICKER: VGSH			
6/24/24	27.000 B	VANGUARD INTRMDIAT TRM TRSRY ETF	0.00	-1,577.21	1,577.21
		TICKER: VGIT			
6/24/24	16.000 B	SCHWAB US LARGE CAP GROWTH ETF	0.00	-1,606.80	1,606.80
		TICKER: SCHG			
6/24/24	54.000 B	LEGG MSN INTRNT LW V	0.00	-1,609.20	1,609.20
		TICKER: LVHI			
6/25/24	27.529 B	VANGUARD INTERNATNL HGH DIV YLD ETF	0.00	-1,886.83	1,886.83
		TICKER: VYMI			
6/24/24	41.000 B	VANGUARD TOTAL BOND MARKET ETF	0.00	-2,973.94	2,973.94
		TICKER: BND			
6/24/24	38.000 B	VANGUARD INTERMEDIATE TERM COR ETF	0.00	-3,057.31	3,057.31
		TICKER: VCIT			
6/24/24	46.000 B	VANGUARD INTERNATNL HGH DIV YLD ETF	0.00	-3,168.48	3,168.48
		TICKER: VYMI			
6/26/24	4.104 B	SPDR MID CAP ETF	0.00	-208.86	208.86
		TICKER: SPMD			
6/26/24	6.914 B	REAL ESTATE SELECT SCTR SPDR ETF	0.00	-260.51	260.51
		TICKER: XLRE			
6/27/24	7.525 B	VIRTUS SEIX SENIOR L	0.00	-179.39	179.39
		TICKER: SEIX			
6/28/24	0.790 B	INVESCO S & P SMLCP MOMENTM ETF	0.00	-47.52	47.52
		TICKER: XSMO			
7/ 1/24	0.192 B	VANGUARD MID CAP GROWTH ETF	0.00	-44.23	44.23

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
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TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: VOT			
7/ 1/24	0.166 B	VANGUARD MEGA CAP GROWTH ETF	0.00	-52.17	52.17
		TICKER: MGK			
7/ 1/24	0.835 B	SCHWAB US LARGE CAP GROWTH ETF	0.00	-84.30	84.30
		TICKER: SCHG			
7/ 1/24	1.313 B	SCHWAB US LARGE CAP ETF	0.00	-84.43	84.43
		TICKER: SCHX			
7/ 1/24	3.162 B	SCHWAB EMERGING MARKETS EQUITY ETF	0.00	-84.47	84.47
		TICKER: SCHE			
7/ 1/24	0.832 B	VANGUARD MEGA CAP ETF	0.00	-164.58	164.58
		TICKER: MGC			
7/ 1/24	3.039 B	VANGUARD MID CAP VALUE ETF	0.00	-454.73	454.73
		TICKER: VOE			
7/ 1/24	3.198 B	VANGUARD SMALL CAP VALUE ETF	0.00	-579.64	579.64
		TICKER: VBR			
7/ 1/24	15.950 B	SCHWAB INTERNATIONAL EQUITY ETF	0.00	-614.38	614.38
		TICKER: SCHF			
7/ 1/24	6.732 B	VANGUARD MEGA CAP VALUE ETF	0.00	-803.16	803.16
		TICKER: MGV			
7/ 1/24	5.113 B	VANGUARD VALUE ETF	0.00	-819.49	819.49
		TICKER: VTV			
7/ 2/24	0.278 B	VANGUARD S&P 500 ETF	0.00	-139.54	139.54
		TICKER: VOO			
7/ 2/24	1.405 B	VANGUARD SMALL CAP ETF	0.00	-304.56	304.56
		TICKER: VB			
7/ 3/24	2.780 B	VANGUARD MUNI BND TAX EXEMPT ETF	0.00	-139.43	139.43
		TICKER: VTEB			
7/ 3/24	2.890 B	J P MORGAN EXCHANGE-TRADED F	0.00	-146.34	146.34
		TICKER: JMST			
7/ 3/24	3.448 B	VANGUARD INTRMDIAT TRM TRSRY ETF	0.00	-200.51	200.51
		TICKER: VGIT			
7/ 3/24	3.967 B	VANGUARD SHORT TERM TREASURY ETF	0.00	-229.49	229.49
		TICKER: VGSH			
7/ 3/24	3.627 B	VANGUARD LONG TERM COR BD ETF	0.00	-276.48	276.48
		TICKER: VCLT			
7/ 3/24	5.578 B	VANGUARD TOTAL BOND MARKET ETF	0.00	-401.67	401.67
		TICKER: BND			
7/ 3/24	5.921 B	VANGUARD INTERMEDIATE TERM COR ETF	0.00	-473.82	473.82
		TICKER: VCIT			
7/ 2/24	1.000 B	INVESCO QQQ TRUST	0.00	-480.48	480.48
		TICKER: QQQ			
7/ 2/24	22.000 B	INVESCO DB COMMODITY INDEX TRACKING	0.00	-519.64	519.64
		TICKER: DBC			
7/ 2/24	25.000 B	VIRTUS SEIX SENIOR L	0.00	-596.00	596.00
		TICKER: SEIX			
7/ 2/24	2.000 B	VANGUARD MEGA CAP GROWTH ETF	0.00	-630.66	630.66
		TICKER: MGK			
7/ 2/24	10.000 B	SCHWAB US LARGE CAP ETF	0.00	-641.90	641.90
		TICKER: SCHX			
7/ 2/24	11.000 B	SPDR BLOOMBERG CONVRTBL SECRS ETF	0.00	-788.59	788.59
		TICKER: CWB			
7/ 2/24	4.000 B	VANGUARD MID CAP GROWTH ETF	0.00	-912.80	912.80
		TICKER: VOT			
7/ 2/24	26.000 B	REAL ESTATE SELECT SCTR SPDR ETF	0.00	-989.04	989.04
		TICKER: XLRE			
7/ 2/24	30.000 B	XTRACKERS USD HIGH YLD CORP BND ETF	0.00	-1,057.20	1,057.20

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TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: HYLB			
7/ 2/24	63.000 B	VANECK PREFERRED SECURT EX FNCL ETF	0.00	-1,082.34	1,082.34
		TICKER: PFXF			
7/ 2/24	12.000 B	SCHWAB US LARGE CAP GROWTH ETF	0.00	-1,213.80	1,213.80
		TICKER: SCHG			
7/ 2/24	7.000 B	VANGUARD MEGA CAP ETF	0.00	-1,383.13	1,383.13
		TICKER: MGC			
7/ 2/24	3.000 B	VANGUARD S&P 500 ETF	0.00	-1,499.28	1,499.28
		TICKER: VOO			
7/ 2/24	60.000 B	DBX ETF TR	0.00	-1,533.60	1,533.60
		TICKER: RVNU			
7/ 2/24	27.000 B	INVESCO S & P SMLCP MOMENTM ETF	0.00	-1,619.46	1,619.46
		TICKER: XSMO			
7/ 2/24	34.000 B	J P MORGAN EXCHANGE-TRADED F	0.00	-1,721.08	1,721.08
		TICKER: JMST			
7/ 2/24	20.000 B	FRANKLIN LBRTY SHRT	0.00	-1,794.00	1,794.00
		TICKER: FTSD			
7/ 2/24	62.000 B	SPDR SHORT TERM CORPORATE BND ETF	0.00	-1,835.82	1,835.82
		TICKER: SPSB			
7/ 2/24	69.000 B	SPDR LONG TERM TREASURY ETF	0.00	-1,856.10	1,856.10
		TICKER: SPTL			
7/ 2/24	40.000 B	VANGUARD MUNI BND TAX EXEMPT ETF	0.00	-2,000.40	2,000.40
		TICKER: VTEB			
7/ 2/24	60.000 B	SCHWAB INTERNATIONAL EQUITY ETF	0.00	-2,300.40	2,300.40
		TICKER: SCHF			
7/ 2/24	40.000 B	VANGUARD SHORT TERM TREASURY ETF	0.00	-2,311.20	2,311.20
		TICKER: VGSH			
7/ 2/24	46.000 B	SPDR MID CAP ETF	0.00	-2,336.80	2,336.80
		TICKER: SPMD			
7/ 2/24	6.000 B	SPDR DOW JONES INDUSTRIAL AVRG ETF	0.00	-2,345.28	2,345.28
		TICKER: DIA			
7/ 2/24	118.000 B	FLEXSHARES DISCIPLIN	0.00	-2,383.60	2,383.60
		TICKER: MBSD			
7/ 2/24	91.000 B	SCHWAB EMERGING MARKETS EQUITY ETF	0.00	-2,416.05	2,416.05
		TICKER: SCHE			
7/ 2/24	36.000 B	VANGUARD INTERNATNL HGH DIV YLD ETF	0.00	-2,473.20	2,473.20
		TICKER: VYMI			
7/ 2/24	60.000 B	XTRACKRS SHRT DUR HG	0.00	-2,626.80	2,626.80
		TICKER: SHYL			
7/ 2/24	47.000 B	VANGUARD INTRMDIAT TRM TRSRY ETF	0.00	-2,723.18	2,723.18
		TICKER: VGIT			
7/ 2/24	54.000 B	SCHWAB US TIPS ETF	0.00	-2,793.42	2,793.42
		TICKER: SCHP			
7/ 2/24	114.000 B	LEGG MSN INTRNT LW V	0.00	-3,402.90	3,402.90
		TICKER: LVHI			
7/ 2/24	17.000 B	VANGUARD SMALL CAP ETF	0.00	-3,684.07	3,684.07
		TICKER: VB			
7/ 2/24	57.000 B	VANGUARD LONG TERM COR BD ETF	0.00	-4,301.22	4,301.22
		TICKER: VCLT			
7/ 2/24	30.000 B	VANGUARD MID CAP VALUE ETF	0.00	-4,462.80	4,462.80
		TICKER: VOE			
7/ 2/24	42.000 B	VANGUARD HIGH DIVIDEND YIELD ETF	0.00	-4,970.28	4,970.28
		TICKER: VYM			
7/ 2/24	30.000 B	VANGUARD SMALL CAP VALUE ETF	0.00	-5,421.90	5,421.90
		TICKER: VBR			
7/ 2/24	50.000 B	VANGUARD MEGA CAP VALUE ETF	0.00	-5,906.50	5,906.50

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
BY BROKER
COMPUTED ON A 03/31/24 VALUE OF $2,377,358.15

TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: MGV			
7/ 2/24	75.000 B	VANGUARD INTERMEDIATE TERM COR ETF	0.00	-5,976.00	5,976.00
		TICKER: VCIT			
7/ 2/24	84.000 B	VANGUARD TOTAL BOND MARKET ETF	0.00	-6,016.92	6,016.92
		TICKER: BND			
7/ 2/24	39.000 B	VANGUARD VALUE ETF	0.00	-6,230.25	6,230.25
		TICKER: VTV			
7/ 5/24	0.392 B	SPDR BLOOMBERG CONVRTBL SECRS ETF	0.00	-28.26	28.26
		TICKER: CWB			
7/ 5/24	3.020 B	SPDR LONG TERM TREASURY ETF	0.00	-82.34	82.34
		TICKER: SPTL			
7/ 5/24	10.351 B	VANECK PREFERRED SECURT EX FNCL ETF	0.00	-179.84	179.84
		TICKER: PFXF			
7/ 5/24	2.152 B	FRANKLIN LBRTY SHRT	0.00	-193.71	193.71
		TICKER: FTSD			
7/ 5/24	7.433 B	SPDR SHORT TERM CORPORATE BND ETF	0.00	-220.75	220.75
		TICKER: SPSB			
7/ 8/24	8.123 B	FLEXSHARES DISCIPLIN	0.00	-165.18	165.18
		TICKER: MBSD			
7/ 8/24	6.070 B	SCHWAB US TIPS ETF	0.00	-316.20	316.20
		TICKER: SCHP			
7/ 9/24	3.823 B	DBX ETF TR	0.00	-98.11	98.11
		TICKER: RVNU			
7/ 9/24	3.822 B	XTRACKERS USD HIGH YLD CORP BND ETF	0.00	-135.88	135.88
		TICKER: HYLB			
7/ 9/24	9.387 B	XTRACKRS SHRT DUR HG	0.00	-413.96	413.96
		TICKER: SHYL			
7/15/24	0.363 B	SPDR DOW JONES INDUSTRIAL AVRG ETF	0.00	-145.89	145.89
		TICKER: DIA			
7/15/24	11.000 B	SPDR LONG TERM TREASURY ETF	0.00	-303.33	303.33
		TICKER: SPTL			
7/15/24	6.000 B	VANGUARD LONG TERM COR BD ETF	0.00	-464.68	464.68
		TICKER: VCLT			
7/15/24	7.000 B	SCHWAB US LARGE CAP ETF	0.00	-467.22	467.22
		TICKER: SCHX			
7/15/24	2.000 B	VANGUARD MID CAP GROWTH ETF	0.00	-474.09	474.09
		TICKER: VOT			
7/15/24	1.000 B	INVESCO QQQ TRUST	0.00	-500.98	500.98
		TICKER: QQQ			
7/15/24	1.000 B	VANGUARD S&P 500 ETF	0.00	-519.07	519.07
		TICKER: VOO			
7/15/24	8.000 B	SPDR BLOOMBERG CONVRTBL SECRS ETF	0.00	-589.91	589.91
		TICKER: CWB			
7/15/24	35.000 B	VANECK PREFERRED SECURT EX FNCL ETF	0.00	-610.30	610.30
		TICKER: PFXF			
7/15/24	4.000 B	VANGUARD MID CAP VALUE ETF	0.00	-621.34	621.34
		TICKER: VOE			
7/15/24	16.000 B	SCHWAB INTERNATIONAL EQUITY ETF	0.00	-638.32	638.32
		TICKER: SCHF			
7/15/24	20.000 B	XTRACKERS USD HIGH YLD CORP BND ETF	0.00	-716.50	716.50
		TICKER: HYLB			
7/15/24	33.000 B	SCHWAB EMERGING MARKETS EQUITY ETF	0.00	-908.48	908.48
		TICKER: SCHE			
7/15/24	3.000 B	VANGUARD MEGA CAP GROWTH ETF	0.00	-984.79	984.79
		TICKER: MGK			
7/15/24	5.000 B	VANGUARD MEGA CAP ETF	0.00	-1,024.69	1,024.69

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
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TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: MGC			
7/15/24	10.000 B	SCHWAB US LARGE CAP GROWTH ETF	0.00	-1,054.40	1,054.40
		TICKER: SCHG			
7/15/24	45.000 B	DBX ETF TR	0.00	-1,157.63	1,157.63
		TICKER: RVNU			
7/15/24	51.000 B	VIRTUS SEIX SENIOR L	0.00	-1,218.14	1,218.14
		TICKER: SEIX			
7/15/24	69.000 B	FLEXSHARES DISCIPLIN	0.00	-1,413.74	1,413.74
		TICKER: MBSD			
7/15/24	4.000 B	SPDR DOW JONES INDUSTRIAL AVRG ETF	0.00	-1,612.21	1,612.21
		TICKER: DIA			
7/15/24	71.000 B	INVESCO DB COMMODITY INDEX TRACKING	0.00	-1,647.56	1,647.56
		TICKER: DBC			
7/15/24	31.000 B	VANGUARD INTRMDIAT TRM TRSRY ETF	0.00	-1,822.03	1,822.03
		TICKER: VGIT			
7/15/24	35.000 B	SCHWAB US TIPS ETF	0.00	-1,831.38	1,831.38
		TICKER: SCHP			
7/15/24	62.000 B	SPDR SHORT TERM CORPORATE BND ETF	0.00	-1,850.08	1,850.08
		TICKER: SPSB			
7/15/24	37.000 B	VANGUARD MUNI BND TAX EXEMPT ETF	0.00	-1,865.82	1,865.82
		TICKER: VTEB			
7/15/24	43.000 B	XTRACKRS SHRT DUR HG	0.00	-1,908.27	1,908.27
		TICKER: SHYL			
7/15/24	16.000 B	VANGUARD HIGH DIVIDEND YIELD ETF	0.00	-1,957.12	1,957.12
		TICKER: VYM			
7/15/24	12.000 B	VANGUARD VALUE ETF	0.00	-1,983.54	1,983.54
		TICKER: VTV			
7/15/24	22.000 B	FRANKLIN LBRTY SHRT	0.00	-1,986.17	1,986.17
		TICKER: FTSD			
7/15/24	30.000 B	VANGUARD INTERNATNL HGH DIV YLD ETF	0.00	-2,126.85	2,126.85
		TICKER: VYMI			
7/15/24	45.000 B	J P MORGAN EXCHANGE-TRADED F	0.00	-2,282.63	2,282.63
		TICKER: JMST			
7/15/24	19.000 B	VANGUARD MEGA CAP VALUE ETF	0.00	-2,316.77	2,316.77
		TICKER: MGV			
7/15/24	42.000 B	VANGUARD SHORT TERM TREASURY ETF	0.00	-2,443.77	2,443.77
		TICKER: VGSH			
7/15/24	36.000 B	VANGUARD INTERMEDIATE TERM COR ETF	0.00	-2,917.26	2,917.26
		TICKER: VCIT			
7/15/24	46.000 B	VANGUARD TOTAL BOND MARKET ETF	0.00	-3,350.87	3,350.87
		TICKER: BND			
7/15/24	144.000 B	LEGG MSN INTRNT LW V	0.00	-4,378.32	4,378.32
		TICKER: LVHI			
7/22/24	22.000 B	REAL ESTATE SELECT SCTR SPDR ETF	0.00	-892.87	892.87
		TICKER: XLRE			
7/22/24	47.000 B	SPDR LONG TERM TREASURY ETF	0.00	-1,300.34	1,300.34
		TICKER: SPTL			
7/22/24	38.000 B	XTRACKERS USD HIGH YLD CORP BND ETF	0.00	-1,364.95	1,364.95
		TICKER: HYLB			
7/22/24	83.000 B	VANECK PREFERRED SECURT EX FNCL ETF	0.00	-1,444.20	1,444.20
		TICKER: PFXF			
7/22/24	24.000 B	INVESCO S & P SMLCP MOMENTM ETF	0.00	-1,534.56	1,534.56
		TICKER: XSMO			
7/22/24	21.000 B	SPDR BLOOMBERG CONVRTBL SECRS ETF	0.00	-1,540.64	1,540.64
		TICKER: CWB			
7/22/24	65.000 B	VIRTUS SEIX SENIOR L	0.00	-1,546.68	1,546.68

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
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TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: SEIX			
7/22/24	8.000 B	VANGUARD MID CAP GROWTH ETF	0.00	-1,862.68	1,862.68
		TICKER: VOT			
7/22/24	29.000 B	SCHWAB US LARGE CAP ETF	0.00	-1,894.28	1,894.28
		TICKER: SCHX			
7/22/24	89.000 B	DBX ETF TR	0.00	-2,294.35	2,294.35
		TICKER: RVNU			
7/22/24	104.000 B	INVESCO DB COMMODITY INDEX TRACKING	0.00	-2,341.56	2,341.56
		TICKER: DBC			
7/22/24	5.000 B	INVESCO QQQ TRUST	0.00	-2,403.80	2,403.80
		TICKER: QQQ			
7/22/24	5.000 B	VANGUARD S&P 500 ETF	0.00	-2,539.73	2,539.73
		TICKER: VOO			
7/22/24	54.000 B	VANGUARD MUNI BND TAX EXEMPT ETF	0.00	-2,726.76	2,726.76
		TICKER: VTEB			
7/22/24	54.000 B	J P MORGAN EXCHANGE-TRADED F	0.00	-2,743.73	2,743.73
		TICKER: JMST			
7/22/24	31.000 B	FRANKLIN LBRTY SHRT	0.00	-2,800.54	2,800.54
		TICKER: FTSD			
7/22/24	141.000 B	FLEXSHARES DISCIPLIN	0.00	-2,885.57	2,885.57
		TICKER: MBSD			
7/22/24	97.000 B	SPDR SHORT TERM CORPORATE BND ETF	0.00	-2,891.09	2,891.09
		TICKER: SPSB			
7/22/24	61.000 B	SPDR MID CAP ETF	0.00	-3,223.55	3,223.55
		TICKER: SPMD			
7/22/24	8.000 B	SPDR DOW JONES INDUSTRIAL AVRG ETF	0.00	-3,227.36	3,227.36
		TICKER: DIA			
7/22/24	74.000 B	XTRACKRS SHRT DUR HG	0.00	-3,293.73	3,293.73
		TICKER: SHYL			
7/22/24	61.000 B	VANGUARD SHORT TERM TREASURY ETF	0.00	-3,547.76	3,547.76
		TICKER: VGSH			
7/22/24	61.000 B	VANGUARD INTRMDIAT TRM TRSRY ETF	0.00	-3,583.51	3,583.51
		TICKER: VGIT			
7/22/24	23.000 B	VANGUARD MID CAP VALUE ETF	0.00	-3,590.99	3,590.99
		TICKER: VOE			
7/22/24	47.000 B	VANGUARD LONG TERM COR BD ETF	0.00	-3,636.86	3,636.86
		TICKER: VCLT			
7/22/24	70.000 B	SCHWAB US TIPS ETF	0.00	-3,657.92	3,657.92
		TICKER: SCHP			
7/22/24	19.000 B	VANGUARD MEGA CAP ETF	0.00	-3,796.87	3,796.87
		TICKER: MGC			
7/22/24	17.000 B	VANGUARD SMALL CAP ETF	0.00	-3,858.75	3,858.75
		TICKER: VB			
7/22/24	22.000 B	VANGUARD SMALL CAP VALUE ETF	0.00	-4,209.48	4,209.48
		TICKER: VBR			
7/22/24	114.000 B	SCHWAB INTERNATIONAL EQUITY ETF	0.00	-4,484.19	4,484.19
		TICKER: SCHF			
7/22/24	15.000 B	VANGUARD MEGA CAP GROWTH ETF	0.00	-4,727.10	4,727.10
		TICKER: MGK			
7/22/24	195.000 B	SCHWAB EMERGING MARKETS EQUITY ETF	0.00	-5,232.83	5,232.83
		TICKER: SCHE			
7/22/24	203.000 B	LEGG MSN INTRNT LW V	0.00	-6,196.58	6,196.58
		TICKER: LVHI			
7/22/24	66.000 B	SCHWAB US LARGE CAP GROWTH ETF	0.00	-6,704.61	6,704.61
		TICKER: SCHG			
7/22/24	41.000 B	VANGUARD VALUE ETF	0.00	-6,770.13	6,770.13

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TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: VTV			
7/22/24	56.000 B	VANGUARD HIGH DIVIDEND YIELD ETF	0.00	-6,852.44	6,852.44
		TICKER: VYM			
7/22/24	58.000 B	VANGUARD MEGA CAP VALUE ETF	0.00	-7,062.35	7,062.35
		TICKER: MGV			
7/22/24	98.000 B	VANGUARD TOTAL BOND MARKET ETF	0.00	-7,137.83	7,137.83
		TICKER: BND			
7/22/24	91.000 B	VANGUARD INTERMEDIATE TERM COR ETF	0.00	-7,361.45	7,361.45
		TICKER: VCIT			
7/22/24	116.000 B	VANGUARD INTERNATNL HGH DIV YLD ETF	0.00	-8,164.08	8,164.08
		TICKER: VYMI			
7/26/24	7.463 B	VIRTUS SEIX SENIOR L	0.00	-177.69	177.69
		TICKER: SEIX			
7/26/24	6.000 S	INVESCO QQQ TRUST	0.08	2,764.72	-2,529.41
		TICKER: QQQ			
7/26/24	15.000 S	SPDR DOW JONES INDUSTRIAL AVRG ETF	0.17	6,067.12	-5,637.24
		TICKER: DIA			
7/26/24	14.000 S	VANGUARD S&P 500 ETF	0.19	6,980.63	-6,229.80
		TICKER: VOO			
7/26/24	24.000 S	VANGUARD MEGA CAP GROWTH ETF	0.20	7,229.64	-5,517.57
		TICKER: MGK			
7/26/24	38.000 S	VANGUARD MEGA CAP ETF	0.22	7,425.74	-5,867.43
		TICKER: MGC			
7/26/24	160.000 B	SPDR MID CAP ETF	0.00	-8,605.60	8,605.60
		TICKER: SPMD			
7/26/24	180.000 S	VANGUARD MEGA CAP VALUE ETF	0.65	22,126.95	-19,137.25
		TICKER: MGV			
7/26/24	259.000 B	INVESCO S&P 500 EQUAL WEIGHT ETF	0.00	-43,855.38	43,855.38
		TICKER: RSP			
7/29/24	2.000 B	VANGUARD SMALL CAP ETF	0.00	-462.91	462.91
		TICKER: VB			
7/29/24	12.000 B	REAL ESTATE SELECT SCTR SPDR ETF	0.00	-490.50	490.50
		TICKER: XLRE			
7/29/24	25.000 B	VIRTUS SEIX SENIOR L	0.00	-595.38	595.38
		TICKER: SEIX			
7/29/24	22.000 B	XTRACKERS USD HIGH YLD CORP BND ETF	0.00	-790.68	790.68
		TICKER: HYLB			
7/29/24	30.000 B	SPDR LONG TERM TREASURY ETF	0.00	-830.35	830.35
		TICKER: SPTL			
7/29/24	12.000 B	SPDR BLOOMBERG CONVRTBL SECRS ETF	0.00	-877.07	877.07
		TICKER: CWB			
7/29/24	4.000 B	VANGUARD MID CAP GROWTH ETF	0.00	-924.26	924.26
		TICKER: VOT			
7/29/24	56.000 B	VANECK PREFERRED SECURT EX FNCL ETF	0.00	-969.08	969.08
		TICKER: PFXF			
7/29/24	18.000 B	SPDR MID CAP ETF	0.00	-969.59	969.59
		TICKER: SPMD			
7/29/24	7.000 B	VANGUARD MID CAP VALUE ETF	0.00	-1,106.95	1,106.95
		TICKER: VOE			
7/29/24	18.000 B	SCHWAB US LARGE CAP ETF	0.00	-1,163.25	1,163.25
		TICKER: SCHX			
7/29/24	46.000 B	DBX ETF TR	0.00	-1,181.77	1,181.77
		TICKER: RVNU			
7/29/24	3.000 B	SPDR DOW JONES INDUSTRIAL AVRG ETF	0.00	-1,217.73	1,217.73
		TICKER: DIA			
7/29/24	61.000 B	INVESCO DB COMMODITY INDEX TRACKING	0.00	-1,347.19	1,347.19

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TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: DBC			
7/29/24	3.000 B	INVESCO QQQ TRUST	0.00	-1,398.95	1,398.95
		TICKER: QQQ			
7/29/24	48.000 B	SPDR SHORT TERM CORPORATE BND ETF	0.00	-1,435.12	1,435.12
		TICKER: SPSB			
7/29/24	71.000 B	FLEXSHARES DISCIPLIN	0.00	-1,457.56	1,457.56
		TICKER: MBSD			
7/29/24	3.000 B	VANGUARD S&P 500 ETF	0.00	-1,506.14	1,506.14
		TICKER: VOO			
7/29/24	17.000 B	FRANKLIN LBRTY SHRT	0.00	-1,539.15	1,539.15
		TICKER: FTSD			
7/29/24	31.000 B	J P MORGAN EXCHANGE-TRADED F	0.00	-1,576.20	1,576.20
		TICKER: JMST			
7/29/24	34.000 B	VANGUARD MUNI BND TAX EXEMPT ETF	0.00	-1,715.81	1,715.81
		TICKER: VTEB			
7/29/24	30.000 B	VANGUARD INTRMDIAT TRM TRSRY ETF	0.00	-1,769.87	1,769.87
		TICKER: VGIT			
7/29/24	15.000 B	VANGUARD MEGA CAP VALUE ETF	0.00	-1,844.12	1,844.12
		TICKER: MGV			
7/29/24	32.000 B	VANGUARD SHORT TERM TREASURY ETF	0.00	-1,866.42	1,866.42
		TICKER: VGSH			
7/29/24	11.000 B	INVESCO S&P 500 EQUAL WEIGHT ETF	0.00	-1,870.61	1,870.61
		TICKER: RSP			
7/29/24	37.000 B	SCHWAB US TIPS ETF	0.00	-1,936.84	1,936.84
		TICKER: SCHP			
7/29/24	45.000 B	XTRACKRS SHRT DUR HG	0.00	-2,004.75	2,004.75
		TICKER: SHYL			
7/29/24	29.000 B	VANGUARD LONG TERM COR BD ETF	0.00	-2,240.13	2,240.13
		TICKER: VCLT			
7/29/24	13.000 B	VANGUARD MEGA CAP ETF	0.00	-2,558.53	2,558.53
		TICKER: MGC			
7/29/24	17.000 B	VANGUARD VALUE ETF	0.00	-2,833.65	2,833.65
		TICKER: VTV			
7/29/24	75.000 B	SCHWAB INTERNATIONAL EQUITY ETF	0.00	-2,917.13	2,917.13
		TICKER: SCHF			
7/29/24	24.000 B	VANGUARD HIGH DIVIDEND YIELD ETF	0.00	-2,958.72	2,958.72
		TICKER: VYM			
7/29/24	123.000 B	SCHWAB EMERGING MARKETS EQUITY ETF	0.00	-3,251.51	3,251.51
		TICKER: SCHE			
7/29/24	11.000 B	VANGUARD MEGA CAP GROWTH ETF	0.00	-3,354.34	3,354.34
		TICKER: MGK			
7/29/24	44.000 B	VANGUARD INTERMEDIATE TERM COR ETF	0.00	-3,571.26	3,571.26
		TICKER: VCIT			
7/29/24	52.000 B	VANGUARD TOTAL BOND MARKET ETF	0.00	-3,796.26	3,796.26
		TICKER: BND			
7/29/24	157.000 B	LEGG MSN INTRNT LW V	0.00	-4,780.96	4,780.96
		TICKER: LVHI			
7/29/24	52.000 B	SCHWAB US LARGE CAP GROWTH ETF	0.00	-5,143.06	5,143.06
		TICKER: SCHG			
7/29/24	78.000 B	VANGUARD INTERNATNL HGH DIV YLD ETF	0.00	-5,439.72	5,439.72
		TICKER: VYMI			
7/31/24	0.088 B	INVESCO QQQ TRUST	0.00	-41.17	41.17
		TICKER: QQQ			
8/ 5/24	3.117 B	VANGUARD MUNI BND TAX EXEMPT ETF	0.00	-158.89	158.89
		TICKER: VTEB			
8/ 5/24	3.260 B	J P MORGAN EXCHANGE-TRADED F	0.00	-165.72	165.72

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TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: JMST			
8/ 5/24	3.997 B	VANGUARD INTRMDIAT TRM TRSRY ETF	0.00	-240.61	240.61
		TICKER: VGIT			
8/ 5/24	4.701 B	VANGUARD SHORT TERM TREASURY ETF	0.00	-276.11	276.11
		TICKER: VGSH			
8/ 5/24	3.934 B	VANGUARD LONG TERM COR BD ETF	0.00	-309.30	309.30
		TICKER: VCLT			
8/ 5/24	6.332 B	VANGUARD TOTAL BOND MARKET ETF	0.00	-471.45	471.45
		TICKER: BND			
8/ 5/24	6.937 B	VANGUARD INTERMEDIATE TERM COR ETF	0.00	-570.02	570.02
		TICKER: VCIT			
8/ 6/24	0.627 B	SPDR BLOOMBERG CONVRTBL SECRS ETF	0.00	-44.83	44.83
		TICKER: CWB			
8/ 6/24	3.438 B	SPDR LONG TERM TREASURY ETF	0.00	-99.69	99.69
		TICKER: SPTL			
8/ 6/24	8.441 B	VANECK PREFERRED SECURT EX FNCL ETF	0.00	-143.69	143.69
		TICKER: PFXF			
8/ 6/24	8.610 B	SPDR SHORT TERM CORPORATE BND ETF	0.00	-257.95	257.95
		TICKER: SPSB			
8/ 6/24	3.024 B	FRANKLIN LBRTY SHRT	0.00	-274.12	274.12
		TICKER: FTSD			
8/ 7/24	8.825 B	FLEXSHARES DISCIPLIN	0.00	-182.85	182.85
		TICKER: MBSD			
8/ 7/24	4.968 B	SCHWAB US TIPS ETF	0.00	-261.43	261.43
		TICKER: SCHP			
8/ 8/24	4.489 B	DBX ETF TR	0.00	-116.00	116.00
		TICKER: RVNU			
8/ 8/24	4.531 B	XTRACKERS USD HIGH YLD CORP BND ETF	0.00	-162.32	162.32
		TICKER: HYLB			
8/ 8/24	10.056 B	XTRACKRS SHRT DUR HG	0.00	-445.79	445.79
		TICKER: SHYL			
8/12/24	0.088 B	SPDR DOW JONES INDUSTRIAL AVRG ETF	0.00	-34.48	34.48
		TICKER: DIA			
8/13/24	10.000 B	VANECK PREFERRED SECURT EX FNCL ETF	0.00	-171.65	171.65
		TICKER: PFXF			
8/13/24	9.000 S	DBX ETF TR	0.01	232.19	-229.54
		TICKER: RVNU			
8/13/24	6.000 S	XTRACKRS SHRT DUR HG	0.01	266.90	-259.81
		TICKER: SHYL			
8/13/24	3.000 S	FRANKLIN LBRTY SHRT	0.01	272.00	-270.43
		TICKER: FTSD			
8/13/24	1.000 B	VANGUARD MEGA CAP GROWTH ETF	0.00	-303.59	303.59
		TICKER: MGK			
8/13/24	16.000 S	INVESCO DB COMMODITY INDEX TRACKING	0.01	357.51	-373.69
		TICKER: DBC			
8/13/24	5.000 B	SPDR BLOOMBERG CONVRTBL SECRS ETF	0.00	-361.65	361.65
		TICKER: CWB			
8/13/24	13.000 S	SPDR SHORT TERM CORPORATE BND ETF	0.01	390.06	-383.32
		TICKER: SPSB			
8/13/24	8.000 S	VANGUARD MUNI BND TAX EXEMPT ETF	0.01	405.94	-396.24
		TICKER: VTEB			
8/13/24	1.000 B	INVESCO QQQ TRUST	0.00	-459.05	459.05
		TICKER: QQQ			
8/13/24	1.000 B	VANGUARD S&P 500 ETF	0.00	-495.01	495.01
		TICKER: VOO			
8/13/24	12.000 S	REAL ESTATE SELECT SCTR SPDR ETF	0.01	501.26	-442.95

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
BY BROKER
COMPUTED ON A 03/31/24 VALUE OF $2,377,358.15

TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: XLRE			
8/13/24	9.000 B	SCHWAB US LARGE CAP ETF	0.00	-572.67	572.67
		TICKER: SCHX			
8/13/24	10.000 S	VANGUARD SHORT TERM TREASURY ETF	0.02	586.53	-578.72
		TICKER: VGSH			
8/13/24	22.000 S	SCHWAB EMERGING MARKETS EQUITY ETF	0.02	587.16	-546.50
		TICKER: SCHE			
8/13/24	3.000 B	VANGUARD MID CAP GROWTH ETF	0.00	-681.49	681.49
		TICKER: VOT			
8/13/24	4.000 B	VANGUARD MEGA CAP ETF	0.00	-776.92	776.92
		TICKER: MGC			
8/13/24	16.000 S	SCHWAB US TIPS ETF	0.02	845.28	-830.33
		TICKER: SCHP			
8/13/24	46.000 S	FLEXSHARES DISCIPLIN	0.04	956.53	-936.18
		TICKER: MBSD			
8/13/24	28.000 B	SCHWAB INTERNATIONAL EQUITY ETF	0.00	-1,076.52	1,076.52
		TICKER: SCHF			
8/13/24	7.000 B	INVESCO S&P 500 EQUAL WEIGHT ETF	0.00	-1,167.22	1,167.22
		TICKER: RSP			
8/13/24	42.000 S	SPDR LONG TERM TREASURY ETF	0.04	1,209.14	-1,176.99
		TICKER: SPTL			
8/13/24	13.000 B	SCHWAB US LARGE CAP GROWTH ETF	0.00	-1,273.35	1,273.35
		TICKER: SCHG			
8/13/24	23.000 S	VANGUARD INTRMDIAT TRM TRSRY ETF	0.04	1,379.36	-1,341.42
		TICKER: VGIT			
8/13/24	21.000 S	VANGUARD LONG TERM COR BD ETF	0.05	1,656.85	-1,602.18
		TICKER: VCLT			
8/13/24	5.000 B	SPDR DOW JONES INDUSTRIAL AVRG ETF	0.00	-1,977.46	1,977.46
		TICKER: DIA			
8/13/24	13.000 B	VANGUARD MID CAP VALUE ETF	0.00	-2,016.94	2,016.94
		TICKER: VOE			
8/13/24	29.000 S	VANGUARD INTERMEDIATE TERM COR ETF	0.07	2,386.49	-2,285.03
		TICKER: VCIT			
8/13/24	36.000 B	VANGUARD INTERNATNL HGH DIV YLD ETF	0.00	-2,475.27	2,475.27
		TICKER: VYMI			
8/13/24	37.000 S	VANGUARD TOTAL BOND MARKET ETF	0.09	2,746.42	-2,677.98
		TICKER: BND			
8/13/24	25.000 B	VANGUARD MEGA CAP VALUE ETF	0.00	-3,009.25	3,009.25
		TICKER: MGV			
8/13/24	66.000 B	SPDR MID CAP ETF	0.00	-3,397.35	3,397.35
		TICKER: SPMD			
8/13/24	21.000 B	VANGUARD VALUE ETF	0.00	-3,428.46	3,428.46
		TICKER: VTV			
8/13/24	34.000 B	VANGUARD HIGH DIVIDEND YIELD ETF	0.00	-4,090.82	4,090.82
		TICKER: VYM			
8/13/24	70.000 B	INVESCO S & P SMLCP MOMENTM ETF	0.00	-4,313.40	4,313.40
		TICKER: XSMO			
8/13/24	157.000 B	LEGG MSN INTRNT LW V	0.00	-4,637.29	4,637.29
		TICKER: LVHI			
8/13/24	22.000 B	VANGUARD SMALL CAP ETF	0.00	-4,846.16	4,846.16
		TICKER: VB			
8/13/24	35.000 B	VANGUARD SMALL CAP VALUE ETF	0.00	-6,530.30	6,530.30
		TICKER: VBR			
8/15/24	4.000 B	SCHWAB US LARGE CAP ETF	0.00	-260.60	260.60
		TICKER: SCHX			
8/15/24	2.000 B	VANGUARD MEGA CAP ETF	0.00	-397.94	397.94

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
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TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: MGC			
8/15/24	2.000 B	VANGUARD MID CAP GROWTH ETF	0.00	-464.10	464.10
		TICKER: VOT			
8/15/24	5.000 B	SCHWAB US LARGE CAP GROWTH ETF	0.00	-502.28	502.28
		TICKER: SCHG			
8/15/24	1.000 B	VANGUARD S&P 500 ETF	0.00	-506.68	506.68
		TICKER: VOO			
8/15/24	8.000 B	INVESCO S & P SMLCP MOMENTM ETF	0.00	-506.80	506.80
		TICKER: XSMO			
8/15/24	2.000 B	VANGUARD MEGA CAP GROWTH ETF	0.00	-622.13	622.13
		TICKER: MGK			
8/15/24	4.000 B	INVESCO S&P 500 EQUAL WEIGHT ETF	0.00	-680.68	680.68
		TICKER: RSP			
8/15/24	15.000 B	SPDR MID CAP ETF	0.00	-792.53	792.53
		TICKER: SPMD			
8/15/24	22.000 B	XTRACKERS USD HIGH YLD CORP BND ETF	0.00	-793.43	793.43
		TICKER: HYLB			
8/15/24	46.000 B	VANECK PREFERRED SECURT EX FNCL ETF	0.00	-796.09	796.09
		TICKER: PFXF			
8/15/24	11.000 B	SPDR BLOOMBERG CONVRTBL SECRS ETF	0.00	-802.01	802.01
		TICKER: CWB			
8/15/24	2.000 B	SPDR DOW JONES INDUSTRIAL AVRG ETF	0.00	-809.41	809.41
		TICKER: DIA			
8/15/24	21.000 B	REAL ESTATE SELECT SCTR SPDR ETF	0.00	-881.48	881.48
		TICKER: XLRE			
8/15/24	23.000 B	SCHWAB INTERNATIONAL EQUITY ETF	0.00	-903.33	903.33
		TICKER: SCHF			
8/15/24	4.000 B	VANGUARD SMALL CAP ETF	0.00	-905.38	905.38
		TICKER: VB			
8/15/24	43.000 B	INVESCO DB COMMODITY INDEX TRACKING	0.00	-964.02	964.02
		TICKER: DBC			
8/15/24	43.000 B	VIRTUS SEIX SENIOR L	0.00	-1,025.77	1,025.77
		TICKER: SEIX			
8/15/24	6.000 B	VANGUARD SMALL CAP VALUE ETF	0.00	-1,149.93	1,149.93
		TICKER: VBR			
8/15/24	41.000 B	SPDR LONG TERM TREASURY ETF	0.00	-1,172.04	1,172.04
		TICKER: SPTL			
8/15/24	12.000 B	VANGUARD MEGA CAP VALUE ETF	0.00	-1,478.89	1,478.89
		TICKER: MGV			
8/15/24	60.000 B	DBX ETF TR	0.00	-1,549.13	1,549.13
		TICKER: RVNU			
8/15/24	10.000 B	VANGUARD MID CAP VALUE ETF	0.00	-1,580.90	1,580.90
		TICKER: VOE			
8/15/24	14.000 B	VANGUARD HIGH DIVIDEND YIELD ETF	0.00	-1,724.73	1,724.73
		TICKER: VYM			
8/15/24	67.000 B	SCHWAB EMERGING MARKETS EQUITY ETF	0.00	-1,803.31	1,803.31
		TICKER: SCHE			
8/15/24	25.000 B	VANGUARD LONG TERM COR BD ETF	0.00	-1,982.13	1,982.13
		TICKER: VCLT			
8/15/24	12.000 B	VANGUARD VALUE ETF	0.00	-2,003.88	2,003.88
		TICKER: VTV			
8/15/24	40.000 B	J P MORGAN EXCHANGE-TRADED F	0.00	-2,033.00	2,033.00
		TICKER: JMST			
8/15/24	72.000 B	SPDR SHORT TERM CORPORATE BND ETF	0.00	-2,158.20	2,158.20
		TICKER: SPSB			
8/15/24	24.000 B	FRANKLIN LBRTY SHRT	0.00	-2,172.90	2,172.90

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TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: FTSD			
8/15/24	31.000 B	VANGUARD INTERNATNL HGH DIV YLD ETF	0.00	-2,173.78	2,173.78
		TICKER: VYMI			
8/15/24	43.000 B	VANGUARD MUNI BND TAX EXEMPT ETF	0.00	-2,176.06	2,176.06
		TICKER: VTEB			
8/15/24	108.000 B	FLEXSHARES DISCIPLIN	0.00	-2,240.97	2,240.97
		TICKER: MBSD			
8/15/24	52.000 B	XTRACKRS SHRT DUR HG	0.00	-2,321.55	2,321.55
		TICKER: SHYL			
8/15/24	81.000 B	LEGG MSN INTRNT LW V	0.00	-2,437.29	2,437.29
		TICKER: LVHI			
8/15/24	46.000 B	VANGUARD SHORT TERM TREASURY ETF	0.00	-2,692.38	2,692.38
		TICKER: VGSH			
8/15/24	54.000 B	SCHWAB US TIPS ETF	0.00	-2,842.29	2,842.29
		TICKER: SCHP			
8/15/24	48.000 B	VANGUARD INTRMDIAT TRM TRSRY ETF	0.00	-2,864.88	2,864.88
		TICKER: VGIT			
8/15/24	64.000 B	VANGUARD INTERMEDIATE TERM COR ETF	0.00	-5,261.89	5,261.89
		TICKER: VCIT			
8/15/24	74.000 B	VANGUARD TOTAL BOND MARKET ETF	0.00	-5,476.63	5,476.63
		TICKER: BND			
8/21/24	14.000 B	SPDR LONG TERM TREASURY ETF	0.00	-408.63	408.63
		TICKER: SPTL			
8/21/24	2.000 B	VANGUARD MID CAP GROWTH ETF	0.00	-469.59	469.59
		TICKER: VOT			
8/21/24	1.000 B	INVESCO QQQ TRUST	0.00	-480.16	480.16
		TICKER: QQQ			
8/21/24	28.000 B	VANECK PREFERRED SECURT EX FNCL ETF	0.00	-493.28	493.28
		TICKER: PFXF			
8/21/24	1.000 B	VANGUARD S&P 500 ETF	0.00	-513.53	513.53
		TICKER: VOO			
8/21/24	9.000 B	SCHWAB US LARGE CAP ETF	0.00	-594.18	594.18
		TICKER: SCHX			
8/21/24	2.000 B	VANGUARD MEGA CAP GROWTH ETF	0.00	-633.17	633.17
		TICKER: MGK			
8/21/24	11.000 B	SPDR BLOOMBERG CONVRTBL SECRS ETF	0.00	-807.17	807.17
		TICKER: CWB			
8/21/24	5.000 B	INVESCO S&P 500 EQUAL WEIGHT ETF	0.00	-860.28	860.28
		TICKER: RSP			
8/21/24	24.000 B	XTRACKERS USD HIGH YLD CORP BND ETF	0.00	-871.34	871.34
		TICKER: HYLB			
8/21/24	22.000 B	SCHWAB INTERNATIONAL EQUITY ETF	0.00	-881.76	881.76
		TICKER: SCHF			
8/21/24	21.000 B	REAL ESTATE SELECT SCTR SPDR ETF	0.00	-883.70	883.70
		TICKER: XLRE			
8/21/24	15.000 B	INVESCO S & P SMLCP MOMENTM ETF	0.00	-959.25	959.25
		TICKER: XSMO			
8/21/24	5.000 B	VANGUARD MEGA CAP ETF	0.00	-1,008.44	1,008.44
		TICKER: MGC			
8/21/24	52.000 B	VIRTUS SEIX SENIOR L	0.00	-1,234.74	1,234.74
		TICKER: SEIX			
8/21/24	14.000 B	SCHWAB US LARGE CAP GROWTH ETF	0.00	-1,428.78	1,428.78
		TICKER: SCHG			
8/21/24	18.000 B	VANGUARD LONG TERM COR BD ETF	0.00	-1,450.18	1,450.18
		TICKER: VCLT			
8/21/24	54.000 B	SCHWAB EMERGING MARKETS EQUITY ETF	0.00	-1,474.19	1,474.19

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		TICKER: SCHE			
8/21/24	28.000 B	SPDR MID CAP ETF	0.00	-1,488.93	1,488.93
		TICKER: SPMD			
8/21/24	73.000 B	INVESCO DB COMMODITY INDEX TRACKING	0.00	-1,596.88	1,596.88
		TICKER: DBC			
8/21/24	10.000 B	VANGUARD MID CAP VALUE ETF	0.00	-1,600.90	1,600.90
		TICKER: VOE			
8/21/24	4.000 B	SPDR DOW JONES INDUSTRIAL AVRG ETF	0.00	-1,632.40	1,632.40
		TICKER: DIA			
8/21/24	64.000 B	DBX ETF TR	0.00	-1,655.20	1,655.20
		TICKER: RVNU			
8/21/24	86.000 B	FLEXSHARES DISCIPLIN	0.00	-1,796.23	1,796.23
		TICKER: MBSD			
8/21/24	39.000 B	VANGUARD MUNI BND TAX EXEMPT ETF	0.00	-1,980.81	1,980.81
		TICKER: VTEB			
8/21/24	66.000 B	SPDR SHORT TERM CORPORATE BND ETF	0.00	-1,985.23	1,985.23
		TICKER: SPSB			
8/21/24	22.000 B	FRANKLIN LBRTY SHRT	0.00	-1,997.66	1,997.66
		TICKER: FTSD			
8/21/24	28.000 B	VANGUARD INTERNATNL HGH DIV YLD ETF	0.00	-1,999.15	1,999.15
		TICKER: VYMI			
8/21/24	9.000 B	VANGUARD SMALL CAP ETF	0.00	-2,049.84	2,049.84
		TICKER: VB			
8/21/24	41.000 B	J P MORGAN EXCHANGE-TRADED F	0.00	-2,086.48	2,086.48
		TICKER: JMST			
8/21/24	40.000 B	SCHWAB US TIPS ETF	0.00	-2,120.26	2,120.26
		TICKER: SCHP			
8/21/24	36.000 B	VANGUARD INTRMDIAT TRM TRSRY ETF	0.00	-2,166.01	2,166.01
		TICKER: VGIT			
8/21/24	50.000 B	XTRACKRS SHRT DUR HG	0.00	-2,243.75	2,243.75
		TICKER: SHYL			
8/21/24	42.000 B	VANGUARD SHORT TERM TREASURY ETF	0.00	-2,466.87	2,466.87
		TICKER: VGSH			
8/21/24	15.000 B	VANGUARD SMALL CAP VALUE ETF	0.00	-2,889.30	2,889.30
		TICKER: VBR			
8/21/24	24.000 B	VANGUARD MEGA CAP VALUE ETF	0.00	-2,981.06	2,981.06
		TICKER: MGV			
8/21/24	19.000 B	VANGUARD VALUE ETF	0.00	-3,201.17	3,201.17
		TICKER: VTV			
8/21/24	28.000 B	VANGUARD HIGH DIVIDEND YIELD ETF	0.00	-3,475.22	3,475.22
		TICKER: VYM			
8/21/24	121.000 B	LEGG MSN INTRNT LW V	0.00	-3,673.44	3,673.44
		TICKER: LVHI			
8/21/24	47.000 B	VANGUARD INTERMEDIATE TERM COR ETF	0.00	-3,901.24	3,901.24
		TICKER: VCIT			
8/21/24	53.000 B	VANGUARD TOTAL BOND MARKET ETF	0.00	-3,960.96	3,960.96
		TICKER: BND			
8/26/24	10.030 B	VIRTUS SEIX SENIOR L	0.00	-238.52	238.52
		TICKER: SEIX			
8/30/24	1.000 B	VANGUARD HIGH DIVIDEND YIELD ETF	0.00	-126.30	126.30
		TICKER: VYM			
8/30/24	1.000 B	VANGUARD MEGA CAP VALUE ETF	0.00	-126.37	126.37
		TICKER: MGV			
8/30/24	2.000 S	INVESCO S & P SMLCP MOMENTM ETF	0.00	130.46	-112.42
		TICKER: XSMO			
8/30/24	4.000 S	REAL ESTATE SELECT SCTR SPDR ETF	0.00	172.54	-148.75

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TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: XLRE			
8/30/24	1.000 B	INVESCO S&P 500 EQUAL WEIGHT ETF	0.00	-174.49	174.49
		TICKER: RSP			
8/30/24	8.000 B	VIRTUS SEIX SENIOR L	0.00	-190.56	190.56
		TICKER: SEIX			
8/30/24	3.000 B	SPDR BLOOMBERG CONVRTBL SECRS ETF	0.00	-222.27	222.27
		TICKER: CWB			
8/30/24	6.000 B	SCHWAB INTERNATIONAL EQUITY ETF	0.00	-244.00	244.00
		TICKER: SCHF			
8/30/24	14.000 B	VANECK PREFERRED SECURT EX FNCL ETF	0.00	-248.71	248.71
		TICKER: PFXF			
8/30/24	2.000 B	VANGUARD VALUE ETF	0.00	-342.78	342.78
		TICKER: VTV			
8/30/24	10.000 B	XTRACKERS USD HIGH YLD CORP BND ETF	0.00	-364.80	364.80
		TICKER: HYLB			
8/30/24	2.000 S	VANGUARD SMALL CAP VALUE ETF	0.01	393.67	-337.67
		TICKER: VBR			
8/30/24	1.000 B	SPDR DOW JONES INDUSTRIAL AVRG ETF	0.00	-413.37	413.37
		TICKER: DIA			
8/30/24	20.000 B	INVESCO DB COMMODITY INDEX TRACKING	0.00	-442.57	442.57
		TICKER: DBC			
8/30/24	2.000 B	VANGUARD MID CAP GROWTH ETF	0.00	-471.86	471.86
		TICKER: VOT			
8/30/24	9.000 B	SPDR MID CAP ETF	0.00	-484.09	484.09
		TICKER: SPMD			
8/30/24	8.000 B	SCHWAB US LARGE CAP ETF	0.00	-528.92	528.92
		TICKER: SCHX			
8/30/24	20.000 S	LEGG MSN INTRNT LW V	0.02	620.45	-555.61
		TICKER: LVHI			
8/30/24	12.000 B	VANGUARD INTERNATNL HGH DIV YLD ETF	0.00	-867.82	867.82
		TICKER: VYMI			
8/30/24	34.000 B	DBX ETF TR	0.00	-875.89	875.89
		TICKER: RVNU			
8/30/24	30.000 B	SPDR SHORT TERM CORPORATE BND ETF	0.00	-904.35	904.35
		TICKER: SPSB			
8/30/24	32.000 B	SPDR LONG TERM TREASURY ETF	0.00	-922.05	922.05
		TICKER: SPTL			
8/30/24	2.000 B	INVESCO QQQ TRUST	0.00	-945.74	945.74
		TICKER: QQQ			
8/30/24	19.000 B	J P MORGAN EXCHANGE-TRADED F	0.00	-968.15	968.15
		TICKER: JMST			
8/30/24	11.000 B	FRANKLIN LBRTY SHRT	0.00	-999.79	999.79
		TICKER: FTSD			
8/30/24	2.000 B	VANGUARD S&P 500 ETF	0.00	-1,028.04	1,028.04
		TICKER: VOO			
8/30/24	24.000 B	XTRACKRS SHRT DUR HG	0.00	-1,081.80	1,081.80
		TICKER: SHYL			
8/30/24	52.000 B	FLEXSHARES DISCIPLIN	0.00	-1,085.66	1,085.66
		TICKER: MBSD			
8/30/24	23.000 B	VANGUARD MUNI BND TAX EXEMPT ETF	0.00	-1,166.46	1,166.46
		TICKER: VTEB			
8/30/24	6.000 B	VANGUARD MEGA CAP ETF	0.00	-1,208.79	1,208.79
		TICKER: MGC			
8/30/24	21.000 B	VANGUARD SHORT TERM TREASURY ETF	0.00	-1,234.91	1,234.91
		TICKER: VGSH			
8/30/24	24.000 B	SCHWAB US TIPS ETF	0.00	-1,272.91	1,272.91

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
BY BROKER
COMPUTED ON A 03/31/24 VALUE OF $2,377,358.15

TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: SCHP			
8/30/24	24.000 B	VANGUARD INTRMDIAT TRM TRSRY ETF	0.00	-1,441.32	1,441.32
		TICKER: VGIT			
8/30/24	6.000 B	VANGUARD MEGA CAP GROWTH ETF	0.00	-1,874.55	1,874.55
		TICKER: MGK			
8/30/24	24.000 B	VANGUARD LONG TERM COR BD ETF	0.00	-1,916.85	1,916.85
		TICKER: VCLT			
8/30/24	71.000 B	SCHWAB EMERGING MARKETS EQUITY ETF	0.00	-1,927.30	1,927.30
		TICKER: SCHE			
8/30/24	33.000 B	VANGUARD INTERMEDIATE TERM COR ETF	0.00	-2,735.90	2,735.90
		TICKER: VCIT			
8/30/24	40.000 B	VANGUARD TOTAL BOND MARKET ETF	0.00	-2,981.44	2,981.44
		TICKER: BND			
8/30/24	31.000 B	SCHWAB US LARGE CAP GROWTH ETF	0.00	-3,125.80	3,125.80
		TICKER: SCHG			
9/ 5/24	3.411 B	VANGUARD MUNI BND TAX EXEMPT ETF	0.00	-173.26	173.26
		TICKER: VTEB			
9/ 5/24	3.743 B	J P MORGAN EXCHANGE-TRADED F	0.00	-190.34	190.34
		TICKER: JMST			
9/ 5/24	4.276 B	VANGUARD INTRMDIAT TRM TRSRY ETF	0.00	-257.61	257.61
		TICKER: VGIT			
9/ 5/24	5.080 B	VANGUARD SHORT TERM TREASURY ETF	0.00	-298.55	298.55
		TICKER: VGSH			
9/ 5/24	4.229 B	VANGUARD LONG TERM COR BD ETF	0.00	-340.18	340.18
		TICKER: VCLT			
9/ 5/24	6.753 B	VANGUARD TOTAL BOND MARKET ETF	0.00	-505.59	505.59
		TICKER: BND			
9/ 5/24	7.295 B	VANGUARD INTERMEDIATE TERM COR ETF	0.00	-606.54	606.54
		TICKER: VCIT			
9/ 6/24	0.802 B	SPDR BLOOMBERG CONVRTBL SECRS ETF	0.00	-58.82	58.82
		TICKER: CWB			
9/ 6/24	3.573 B	SPDR LONG TERM TREASURY ETF	0.00	-104.75	104.75
		TICKER: SPTL			
9/ 6/24	12.108 B	VANECK PREFERRED SECURT EX FNCL ETF	0.00	-215.49	215.49
		TICKER: PFXF			
9/ 6/24	2.911 B	FRANKLIN LBRTY SHRT	0.00	-264.25	264.25
		TICKER: FTSD			
9/ 6/24	9.128 B	SPDR SHORT TERM CORPORATE BND ETF	0.00	-275.00	275.00
		TICKER: SPSB			
9/ 9/24	3.166 B	SCHWAB US TIPS ETF	0.00	-168.51	168.51
		TICKER: SCHP			
9/ 9/24	9.041 B	FLEXSHARES DISCIPLIN	0.00	-189.59	189.59
		TICKER: MBSD			
9/10/24	5.014 B	DBX ETF TR	0.00	-130.31	130.31
		TICKER: RVNU			
9/10/24	4.833 B	XTRACKERS USD HIGH YLD CORP BND ETF	0.00	-176.15	176.15
		TICKER: HYLB			
9/10/24	12.307 B	XTRACKRS SHRT DUR HG	0.00	-554.22	554.22
		TICKER: SHYL			
9/10/24	48.176 B	LEGG MSN INTRNT LW V	0.00	-1,462.52	1,462.52
		TICKER: LVHI			
9/16/24	0.141 B	SPDR DOW JONES INDUSTRIAL AVRG ETF	0.00	-58.96	58.96
		TICKER: DIA			
9/13/24	4.000 B	XTRACKERS USD HIGH YLD CORP BND ETF	0.00	-146.42	146.42
		TICKER: HYLB			
9/13/24	2.000 S	VANGUARD INTERMEDIATE TERM COR ETF	0.00	167.69	-158.17

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
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TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: VCIT			
9/13/24	7.000 S	DBX ETF TR	0.01	182.41	-178.72
		TICKER: RVNU			
9/13/24	3.000 B	SPDR BLOOMBERG CONVRTBL SECRS ETF	0.00	-223.37	223.37
		TICKER: CWB			
9/13/24	3.000 S	VANGUARD TOTAL BOND MARKET ETF	0.01	226.25	-217.60
		TICKER: BND			
9/13/24	4.000 B	SCHWAB US LARGE CAP ETF	0.00	-266.10	266.10
		TICKER: SCHX			
9/13/24	6.000 B	XTRACKRS SHRT DUR HG	0.00	-271.14	271.14
		TICKER: SHYL			
9/13/24	3.000 B	SCHWAB US LARGE CAP GROWTH ETF	0.00	-305.97	305.97
		TICKER: SCHG			
9/13/24	1.000 B	VANGUARD MEGA CAP GROWTH ETF	0.00	-315.68	315.68
		TICKER: MGK			
9/13/24	14.000 B	VIRTUS SEIX SENIOR L	0.00	-334.25	334.25
		TICKER: SEIX			
9/13/24	12.000 B	SPDR SHORT TERM CORPORATE BND ETF	0.00	-362.58	362.58
		TICKER: SPSB			
9/13/24	22.000 S	VANECK PREFERRED SECURT EX FNCL ETF	0.01	398.30	-376.70
		TICKER: PFXF			
9/13/24	2.000 B	VANGUARD MEGA CAP ETF	0.00	-405.74	405.74
		TICKER: MGC			
9/13/24	7.000 B	VANGUARD SHORT TERM TREASURY ETF	0.00	-413.07	413.07
		TICKER: VGSH			
9/13/24	5.000 B	FRANKLIN LBRTY SHRT	0.00	-454.93	454.93
		TICKER: FTSD			
9/13/24	2.000 B	VANGUARD MID CAP GROWTH ETF	0.00	-472.97	472.97
		TICKER: VOT			
9/13/24	1.000 B	INVESCO QQQ TRUST	0.00	-476.02	476.02
		TICKER: QQQ			
9/13/24	3.000 B	INVESCO S&P 500 EQUAL WEIGHT ETF	0.00	-525.87	525.87
		TICKER: RSP			
9/13/24	18.000 S	SPDR LONG TERM TREASURY ETF	0.01	532.62	-505.49
		TICKER: SPTL			
9/13/24	4.000 B	VANGUARD MID CAP VALUE ETF	0.00	-657.12	657.12
		TICKER: VOE			
9/13/24	14.000 B	J P MORGAN EXCHANGE-TRADED F	0.00	-712.11	712.11
		TICKER: JMST			
9/13/24	2.000 B	SPDR DOW JONES INDUSTRIAL AVRG ETF	0.00	-832.16	832.16
		TICKER: DIA			
9/13/24	12.000 S	VANGUARD LONG TERM COR BD ETF	0.03	979.35	-918.45
		TICKER: VCLT			
9/13/24	46.000 B	INVESCO DB COMMODITY INDEX TRACKING	0.00	-997.74	997.74
		TICKER: DBC			
9/13/24	24.000 S	REAL ESTATE SELECT SCTR SPDR ETF	0.03	1,083.58	-892.51
		TICKER: XLRE			
9/13/24	47.000 B	SCHWAB EMERGING MARKETS EQUITY ETF	0.00	-1,272.53	1,272.53
		TICKER: SCHE			
9/13/24	14.000 B	VANGUARD MEGA CAP VALUE ETF	0.00	-1,770.16	1,770.16
		TICKER: MGV			
9/13/24	34.000 B	SPDR MID CAP ETF	0.00	-1,813.73	1,813.73
		TICKER: SPMD			
9/13/24	8.000 B	VANGUARD SMALL CAP ETF	0.00	-1,847.20	1,847.20
		TICKER: VB			
9/13/24	31.000 B	INVESCO S & P SMLCP MOMENTM ETF	0.00	-1,999.04	1,999.04

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
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TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: XSMO			
9/13/24	12.000 B	VANGUARD VALUE ETF	0.00	-2,059.04	2,059.04
		TICKER: VTV			
9/13/24	52.000 B	SCHWAB INTERNATIONAL EQUITY ETF	0.00	-2,089.35	2,089.35
		TICKER: SCHF			
9/13/24	81.000 B	LEGG MSN INTRNT LW V	0.00	-2,485.89	2,485.89
		TICKER: LVHI			
9/13/24	21.000 B	VANGUARD HIGH DIVIDEND YIELD ETF	0.00	-2,646.40	2,646.40
		TICKER: VYM			
9/13/24	14.000 B	VANGUARD SMALL CAP VALUE ETF	0.00	-2,736.29	2,736.29
		TICKER: VBR			
9/13/24	42.000 B	VANGUARD INTERNATNL HGH DIV YLD ETF	0.00	-3,021.27	3,021.27
		TICKER: VYMI			
9/17/24	2.000 B	INVESCO QQQ TRUST	0.00	-952.18	952.18
		TICKER: QQQ			
9/17/24	4.000 B	VANGUARD MID CAP GROWTH ETF	0.00	-952.82	952.82
		TICKER: VOT			
9/17/24	54.000 B	VANECK PREFERRED SECURT EX FNCL ETF	0.00	-987.58	987.58
		TICKER: PFXF			
9/17/24	35.000 B	SPDR LONG TERM TREASURY ETF	0.00	-1,044.58	1,044.58
		TICKER: SPTL			
9/17/24	14.000 B	SPDR BLOOMBERG CONVRTBL SECRS ETF	0.00	-1,049.43	1,049.43
		TICKER: CWB			
9/17/24	48.000 B	INVESCO DB COMMODITY INDEX TRACKING	0.00	-1,050.00	1,050.00
		TICKER: DBC			
9/17/24	16.000 B	SCHWAB US LARGE CAP ETF	0.00	-1,069.92	1,069.92
		TICKER: SCHX			
9/17/24	26.000 B	REAL ESTATE SELECT SCTR SPDR ETF	0.00	-1,176.76	1,176.76
		TICKER: XLRE			
9/17/24	33.000 B	XTRACKERS USD HIGH YLD CORP BND ETF	0.00	-1,212.36	1,212.36
		TICKER: HYLB			
9/17/24	7.000 B	INVESCO S&P 500 EQUAL WEIGHT ETF	0.00	-1,241.28	1,241.28
		TICKER: RSP			
9/17/24	55.000 B	VIRTUS SEIX SENIOR L	0.00	-1,314.34	1,314.34
		TICKER: SEIX			
9/17/24	3.000 B	VANGUARD S&P 500 ETF	0.00	-1,559.58	1,559.58
		TICKER: VOO			
9/17/24	25.000 B	INVESCO S & P SMLCP MOMENTM ETF	0.00	-1,635.00	1,635.00
		TICKER: XSMO			
9/17/24	31.000 B	SPDR MID CAP ETF	0.00	-1,681.74	1,681.74
		TICKER: SPMD			
9/17/24	9.000 B	VANGUARD MEGA CAP ETF	0.00	-1,831.47	1,831.47
		TICKER: MGC			
9/17/24	6.000 B	VANGUARD MEGA CAP GROWTH ETF	0.00	-1,892.69	1,892.69
		TICKER: MGK			
9/17/24	79.000 B	DBX ETF TR	0.00	-2,060.98	2,060.98
		TICKER: RVNU			
9/17/24	5.000 B	SPDR DOW JONES INDUSTRIAL AVRG ETF	0.00	-2,094.00	2,094.00
		TICKER: DIA			
9/17/24	9.000 B	VANGUARD SMALL CAP ETF	0.00	-2,115.71	2,115.71
		TICKER: VB			
9/17/24	15.000 B	VANGUARD MID CAP VALUE ETF	0.00	-2,499.60	2,499.60
		TICKER: VOE			
9/17/24	13.000 B	VANGUARD SMALL CAP VALUE ETF	0.00	-2,590.38	2,590.38
		TICKER: VBR			
9/17/24	32.000 B	VANGUARD LONG TERM COR BD ETF	0.00	-2,636.72	2,636.72

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
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TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: VCLT			
9/17/24	88.000 B	SPDR SHORT TERM CORPORATE BND ETF	0.00	-2,660.68	2,660.68
		TICKER: SPSB			
9/17/24	127.000 B	FLEXSHARES DISCIPLIN	0.00	-2,677.15	2,677.15
		TICKER: MBSD			
9/17/24	30.000 B	FRANKLIN LBRTY SHRT	0.00	-2,732.21	2,732.21
		TICKER: FTSD			
9/17/24	54.000 B	J P MORGAN EXCHANGE-TRADED F	0.00	-2,747.25	2,747.25
		TICKER: JMST			
9/17/24	70.000 B	SCHWAB INTERNATIONAL EQUITY ETF	0.00	-2,824.26	2,824.26
		TICKER: SCHF			
9/17/24	56.000 B	VANGUARD MUNI BND TAX EXEMPT ETF	0.00	-2,859.86	2,859.86
		TICKER: VTEB			
9/17/24	105.000 B	SCHWAB EMERGING MARKETS EQUITY ETF	0.00	-2,860.73	2,860.73
		TICKER: SCHE			
9/17/24	67.000 B	XTRACKRS SHRT DUR HG	0.00	-3,039.12	3,039.12
		TICKER: SHYL			
9/17/24	58.000 B	SCHWAB US TIPS ETF	0.00	-3,120.11	3,120.11
		TICKER: SCHP			
9/17/24	53.000 B	VANGUARD INTRMDIAT TRM TRSRY ETF	0.00	-3,217.90	3,217.90
		TICKER: VGIT			
9/17/24	58.000 B	VANGUARD SHORT TERM TREASURY ETF	0.00	-3,423.06	3,423.06
		TICKER: VGSH			
9/17/24	35.000 B	SCHWAB US LARGE CAP GROWTH ETF	0.00	-3,566.84	3,566.84
		TICKER: SCHG			
9/17/24	34.000 B	VANGUARD MEGA CAP VALUE ETF	0.00	-4,338.74	4,338.74
		TICKER: MGV			
9/17/24	36.000 B	VANGUARD HIGH DIVIDEND YIELD ETF	0.00	-4,590.36	4,590.36
		TICKER: VYM			
9/17/24	28.000 B	VANGUARD VALUE ETF	0.00	-4,854.36	4,854.36
		TICKER: VTV			
9/17/24	170.000 B	LEGG MSN INTRNT LW V	0.00	-5,254.70	5,254.70
		TICKER: LVHI			
9/17/24	76.000 B	VANGUARD INTERNATNL HGH DIV YLD ETF	0.00	-5,498.22	5,498.22
		TICKER: VYMI			
9/17/24	83.000 B	VANGUARD TOTAL BOND MARKET ETF	0.00	-6,273.97	6,273.97
		TICKER: BND			
9/17/24	76.000 B	VANGUARD INTERMEDIATE TERM COR ETF	0.00	-6,382.10	6,382.10
		TICKER: VCIT			
9/24/24	9.184 B	VANGUARD HIGH DIVIDEND YIELD ETF	0.00	-1,174.63	1,174.63
		TICKER: VYM			
9/24/24	23.129 B	VANGUARD INTERNATNL HGH DIV YLD ETF	0.00	-1,692.34	1,692.34
		TICKER: VYMI			
9/25/24	5.406 B	REAL ESTATE SELECT SCTR SPDR ETF	0.00	-242.30	242.30
		TICKER: XLRE			
9/25/24	5.408 B	SPDR MID CAP ETF	0.00	-294.58	294.58
		TICKER: SPMD			
9/27/24	2.170 B	INVESCO S & P SMLCP MOMENTM ETF	0.00	-142.42	142.42
		TICKER: XSMO			
9/27/24	1.150 B	INVESCO S&P 500 EQUAL WEIGHT ETF	0.00	-206.36	206.36
		TICKER: RSP			
9/27/24	9.538 B	VIRTUS SEIX SENIOR L	0.00	-226.96	226.96
		TICKER: SEIX			
9/26/24	42.000 B	INVESCO DB COMMODITY INDEX TRACKING	0.00	-933.61	933.61
		TICKER: DBC			
9/26/24	4.000 B	VANGUARD MID CAP GROWTH ETF	0.00	-968.77	968.77

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TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: VOT			
9/26/24	2.000 B	INVESCO QQQ TRUST	0.00	-976.33	976.33
		TICKER: QQQ			
9/26/24	13.000 B	SPDR BLOOMBERG CONVRTBL SECRS ETF	0.00	-989.82	989.82
		TICKER: CWB			
9/26/24	2.000 B	VANGUARD S&P 500 ETF	0.00	-1,054.17	1,054.17
		TICKER: VOO			
9/26/24	18.000 B	SCHWAB US LARGE CAP ETF	0.00	-1,216.89	1,216.89
		TICKER: SCHX			
9/26/24	69.000 B	VANECK PREFERRED SECURT EX FNCL ETF	0.00	-1,268.90	1,268.90
		TICKER: PFXF			
9/26/24	31.000 B	SCHWAB INTERNATIONAL EQUITY ETF	0.00	-1,288.52	1,288.52
		TICKER: SCHF			
9/26/24	38.000 B	XTRACKERS USD HIGH YLD CORP BND ETF	0.00	-1,398.97	1,398.97
		TICKER: HYLB			
9/26/24	5.000 B	VANGUARD MEGA CAP GROWTH ETF	0.00	-1,609.00	1,609.00
		TICKER: MGK			
9/26/24	69.000 B	VIRTUS SEIX SENIOR L	0.00	-1,641.17	1,641.17
		TICKER: SEIX			
9/26/24	23.000 B	VANGUARD INTERNATNL HGH DIV YLD ETF	0.00	-1,704.76	1,704.76
		TICKER: VYMI			
9/26/24	44.000 B	REAL ESTATE SELECT SCTR SPDR ETF	0.00	-1,949.11	1,949.11
		TICKER: XLRE			
9/26/24	79.000 B	DBX ETF TR	0.00	-2,062.30	2,062.30
		TICKER: RVNU			
9/26/24	12.000 B	INVESCO S&P 500 EQUAL WEIGHT ETF	0.00	-2,138.46	2,138.46
		TICKER: RSP			
9/26/24	83.000 B	SPDR LONG TERM TREASURY ETF	0.00	-2,408.25	2,408.25
		TICKER: SPTL			
9/26/24	12.000 B	VANGUARD MEGA CAP ETF	0.00	-2,469.50	2,469.50
		TICKER: MGC			
9/26/24	40.000 B	INVESCO S & P SMLCP MOMENTM ETF	0.00	-2,625.58	2,625.58
		TICKER: XSMO			
9/26/24	50.000 B	SPDR MID CAP ETF	0.00	-2,729.34	2,729.34
		TICKER: SPMD			
9/26/24	30.000 B	FRANKLIN LBRTY SHRT	0.00	-2,735.10	2,735.10
		TICKER: FTSD			
9/26/24	55.000 B	J P MORGAN EXCHANGE-TRADED F	0.00	-2,801.43	2,801.43
		TICKER: JMST			
9/26/24	94.000 B	SPDR SHORT TERM CORPORATE BND ETF	0.00	-2,843.97	2,843.97
		TICKER: SPSB			
9/26/24	28.000 B	SCHWAB US LARGE CAP GROWTH ETF	0.00	-2,911.44	2,911.44
		TICKER: SCHG			
9/26/24	7.000 B	SPDR DOW JONES INDUSTRIAL AVRG ETF	0.00	-2,950.29	2,950.29
		TICKER: DIA			
9/26/24	58.000 B	VANGUARD MUNI BND TAX EXEMPT ETF	0.00	-2,959.45	2,959.45
		TICKER: VTEB			
9/26/24	148.000 B	FLEXSHARES DISCIPLIN	0.00	-3,109.05	3,109.05
		TICKER: MBSD			
9/26/24	118.000 S	SCHWAB EMERGING MARKETS EQUITY ETF	0.12	3,484.54	-2,960.19
		TICKER: SCHE			
9/26/24	77.000 B	XTRACKRS SHRT DUR HG	0.00	-3,497.77	3,497.77
		TICKER: SHYL			
9/26/24	60.000 B	VANGUARD SHORT TERM TREASURY ETF	0.00	-3,542.29	3,542.29
		TICKER: VGSH			
9/26/24	16.000 B	VANGUARD SMALL CAP ETF	0.00	-3,790.87	3,790.87

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
BY BROKER
COMPUTED ON A 03/31/24 VALUE OF $2,377,358.15

TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: VB			
9/26/24	74.000 B	SCHWAB US TIPS ETF	0.00	-3,962.33	3,962.33
		TICKER: SCHP			
9/26/24	67.000 B	VANGUARD INTRMDIAT TRM TRSRY ETF	0.00	-4,046.47	4,046.47
		TICKER: VGIT			
9/26/24	26.000 B	VANGUARD MID CAP VALUE ETF	0.00	-4,334.61	4,334.61
		TICKER: VOE			
9/26/24	61.000 B	VANGUARD LONG TERM COR BD ETF	0.00	-4,943.20	4,943.20
		TICKER: VCLT			
9/26/24	171.000 B	LEGG MSN INTRNT LW V	0.00	-5,349.91	5,349.91
		TICKER: LVHI			
9/26/24	28.000 B	VANGUARD SMALL CAP VALUE ETF	0.00	-5,597.34	5,597.34
		TICKER: VBR			
9/26/24	50.000 B	VANGUARD HIGH DIVIDEND YIELD ETF	0.00	-6,368.23	6,368.23
		TICKER: VYM			
9/26/24	51.000 B	VANGUARD MEGA CAP VALUE ETF	0.00	-6,495.26	6,495.26
		TICKER: MGV			
9/26/24	42.000 B	VANGUARD VALUE ETF	0.00	-7,280.91	7,280.91
		TICKER: VTV			
9/26/24	94.000 B	VANGUARD INTERMEDIATE TERM COR ETF	0.00	-7,861.78	7,861.78
		TICKER: VCIT			
9/26/24	112.000 B	VANGUARD TOTAL BOND MARKET ETF	0.00	-8,405.53	8,405.53
		TICKER: BND			
9/30/24	0.243 B	VANGUARD MID CAP GROWTH ETF	0.00	-59.12	59.12
		TICKER: VOT			
9/30/24	0.227 B	VANGUARD MEGA CAP GROWTH ETF	0.00	-72.62	72.62
		TICKER: MGK			
9/30/24	1.608 B	SCHWAB US LARGE CAP ETF	0.00	-108.46	108.46
		TICKER: SCHX			
9/30/24	1.097 B	SCHWAB US LARGE CAP GROWTH ETF	0.00	-113.59	113.59
		TICKER: SCHG			
9/30/24	0.905 B	VANGUARD MEGA CAP ETF	0.00	-185.95	185.95
		TICKER: MGC			
9/30/24	3.031 B	VANGUARD MID CAP VALUE ETF	0.00	-507.03	507.03
		TICKER: VOE			
9/30/24	3.066 B	VANGUARD SMALL CAP VALUE ETF	0.00	-614.59	614.59
		TICKER: VBR			
9/30/24	6.619 B	VANGUARD MEGA CAP VALUE ETF	0.00	-847.38	847.38
		TICKER: MGV			
9/30/24	5.339 B	VANGUARD VALUE ETF	0.00	-928.54	928.54
		TICKER: VTV			
10/ 1/24	0.272 B	VANGUARD S&P 500 ETF	0.00	-141.77	141.77
		TICKER: VOO			
10/ 1/24	1.402 B	VANGUARD SMALL CAP ETF	0.00	-327.79	327.79
		TICKER: VB			
10/ 3/24	3.774 B	VANGUARD MUNI BND TAX EXEMPT ETF	0.00	-192.71	192.71
		TICKER: VTEB			
10/ 3/24	4.007 B	J P MORGAN EXCHANGE-TRADED F	0.00	-203.57	203.57
		TICKER: JMST			
10/ 3/24	4.536 B	VANGUARD INTRMDIAT TRM TRSRY ETF	0.00	-272.73	272.73
		TICKER: VGIT			
10/ 3/24	5.336 B	VANGUARD SHORT TERM TREASURY ETF	0.00	-313.78	313.78
		TICKER: VGSH			
10/ 3/24	4.408 B	VANGUARD LONG TERM COR BD ETF	0.00	-356.28	356.28
		TICKER: VCLT			
10/ 3/24	7.209 B	VANGUARD TOTAL BOND MARKET ETF	0.00	-538.66	538.66

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
BY BROKER
COMPUTED ON A 03/31/24 VALUE OF $2,377,358.15

TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: BND			
10/ 3/24	7.796 B	VANGUARD INTERMEDIATE TERM COR ETF	0.00	-650.54	650.54
		TICKER: VCIT			
10/ 4/24	0.448 B	SPDR BLOOMBERG CONVRTBL SECRS ETF	0.00	-34.25	34.25
		TICKER: CWB			
10/ 4/24	3.894 B	SPDR LONG TERM TREASURY ETF	0.00	-110.73	110.73
		TICKER: SPTL			
10/ 4/24	11.102 B	VANECK PREFERRED SECURT EX FNCL ETF	0.00	-201.54	201.54
		TICKER: PFXF			
10/ 4/24	3.117 B	FRANKLIN LBRTY SHRT	0.00	-282.88	282.88
		TICKER: FTSD			
10/ 4/24	9.879 B	SPDR SHORT TERM CORPORATE BND ETF	0.00	-297.17	297.17
		TICKER: SPSB			
10/ 7/24	0.631 B	SCHWAB US TIPS ETF	0.00	-33.52	33.52
		TICKER: SCHP			
10/ 7/24	10.273 B	FLEXSHARES DISCIPLIN	0.00	-212.64	212.64
		TICKER: MBSD			
10/ 8/24	5.259 B	DBX ETF TR	0.00	-135.93	135.93
		TICKER: RVNU			
10/ 8/24	5.224 B	XTRACKERS USD HIGH YLD CORP BND ETF	0.00	-190.45	190.45
		TICKER: HYLB			
10/ 8/24	12.119 B	XTRACKRS SHRT DUR HG	0.00	-546.08	546.08
		TICKER: SHYL			
10/10/24	1.000 B	SPDR DOW JONES INDUSTRIAL AVRG ETF	0.00	-424.23	424.23
		TICKER: DIA			
10/10/24	16.000 B	XTRACKERS USD HIGH YLD CORP BND ETF	0.00	-583.36	583.36
		TICKER: HYLB			
10/10/24	33.000 B	VANECK PREFERRED SECURT EX FNCL ETF	0.00	-599.81	599.81
		TICKER: PFXF			
10/10/24	18.000 B	J P MORGAN EXCHANGE-TRADED F	0.00	-914.55	914.55
		TICKER: JMST			
10/10/24	15.000 B	INVESCO S & P SMLCP MOMENTM ETF	0.00	-979.43	979.43
		TICKER: XSMO			
10/10/24	33.000 B	SPDR SHORT TERM CORPORATE BND ETF	0.00	-991.92	991.92
		TICKER: SPSB			
10/10/24	6.000 B	VANGUARD MID CAP VALUE ETF	0.00	-996.24	996.24
		TICKER: VOE			
10/10/24	11.000 B	FRANKLIN LBRTY SHRT	0.00	-997.27	997.27
		TICKER: FTSD			
10/10/24	20.000 B	VANGUARD MUNI BND TAX EXEMPT ETF	0.00	-1,014.70	1,014.70
		TICKER: VTEB			
10/10/24	19.000 B	SPDR MID CAP ETF	0.00	-1,033.36	1,033.36
		TICKER: SPMD			
10/10/24	46.000 B	DBX ETF TR	0.00	-1,183.01	1,183.01
		TICKER: RVNU			
10/10/24	29.000 B	XTRACKRS SHRT DUR HG	0.00	-1,307.03	1,307.03
		TICKER: SHYL			
10/10/24	6.000 B	VANGUARD SMALL CAP ETF	0.00	-1,410.84	1,410.84
		TICKER: VB			
10/10/24	33.000 B	REAL ESTATE SELECT SCTR SPDR ETF	0.00	-1,420.83	1,420.83
		TICKER: XLRE			
10/10/24	28.000 B	VANGUARD SHORT TERM TREASURY ETF	0.00	-1,639.23	1,639.23
		TICKER: VGSH			
10/10/24	61.000 B	SCHWAB EMERGING MARKETS EQUITY ETF	0.00	-1,782.12	1,782.12
		TICKER: SCHE			
10/10/24	33.000 B	VANGUARD INTRMDIAT TRM TRSRY ETF	0.00	-1,958.43	1,958.43

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
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TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: VGIT			
10/10/24	71.000 B	SPDR LONG TERM TREASURY ETF	0.00	-1,981.38	1,981.38
		TICKER: SPTL			
10/10/24	97.000 B	FLEXSHARES DISCIPLIN	0.00	-2,007.47	2,007.47
		TICKER: MBSD			
10/10/24	38.000 B	SCHWAB US TIPS ETF	0.00	-2,018.75	2,018.75
		TICKER: SCHP			
10/10/24	12.000 B	VANGUARD SMALL CAP VALUE ETF	0.00	-2,373.25	2,373.25
		TICKER: VBR			
10/10/24	89.000 B	LEGG MSN INTRNT LW V	0.00	-2,771.91	2,771.91
		TICKER: LVHI			
10/10/24	36.000 B	VANGUARD LONG TERM COR BD ETF	0.00	-2,846.88	2,846.88
		TICKER: VCLT			
10/10/24	96.000 B	SCHWAB INTERNATIONAL EQUITY ETF	0.00	-3,863.75	3,863.75
		TICKER: SCHF			
10/10/24	48.000 B	VANGUARD INTERMEDIATE TERM COR ETF	0.00	-3,956.93	3,956.93
		TICKER: VCIT			
10/10/24	67.000 B	VANGUARD TOTAL BOND MARKET ETF	0.00	-4,942.96	4,942.96
		TICKER: BND			
10/10/24	92.000 B	VANGUARD INTERNATNL HGH DIV YLD ETF	0.00	-6,640.55	6,640.55
		TICKER: VYMI			
10/15/24	0.560 B	SPDR DOW JONES INDUSTRIAL AVRG ETF	0.00	-240.32	240.32
		TICKER: DIA			
10/18/24	1.000 B	INVESCO S & P SMLCP MOMENTM ETF	0.00	-68.00	68.00
		TICKER: XSMO			
10/18/24	4.000 B	REAL ESTATE SELECT SCTR SPDR ETF	0.00	-178.36	178.36
		TICKER: XLRE			
10/18/24	1.000 B	VANGUARD SMALL CAP VALUE ETF	0.00	-205.18	205.18
		TICKER: VBR			
10/18/24	2.000 B	VANGUARD MID CAP GROWTH ETF	0.00	-502.02	502.02
		TICKER: VOT			
10/18/24	10.000 B	SPDR MID CAP ETF	0.00	-561.50	561.50
		TICKER: SPMD			
10/18/24	3.000 B	VANGUARD SMALL CAP ETF	0.00	-728.13	728.13
		TICKER: VB			
10/18/24	37.000 B	SCHWAB US LARGE CAP ETF	0.00	-853.22	853.22
		TICKER: SCHX			
10/18/24	2.000 B	INVESCO QQQ TRUST	0.00	-987.78	987.78
		TICKER: QQQ			
10/18/24	58.000 B	VANECK PREFERRED SECURT EX FNCL ETF	0.00	-1,063.72	1,063.72
		TICKER: PFXF			
10/18/24	39.000 B	SPDR LONG TERM TREASURY ETF	0.00	-1,089.66	1,089.66
		TICKER: SPTL			
10/18/24	15.000 B	SPDR BLOOMBERG CONVRTBL SECRS ETF	0.00	-1,163.70	1,163.70
		TICKER: CWB			
10/18/24	50.000 B	VIRTUS SEIX SENIOR L	0.00	-1,200.00	1,200.00
		TICKER: SEIX			
10/18/24	33.000 B	XTRACKERS USD HIGH YLD CORP BND ETF	0.00	-1,207.80	1,207.80
		TICKER: HYLB			
10/18/24	3.000 B	SPDR DOW JONES INDUSTRIAL AVRG ETF	0.00	-1,296.78	1,296.78
		TICKER: DIA			
10/18/24	62.000 B	INVESCO DB COMMODITY INDEX TRACKING	0.00	-1,386.94	1,386.94
		TICKER: DBC			
10/18/24	8.000 B	INVESCO S&P 500 EQUAL WEIGHT ETF	0.00	-1,453.52	1,453.52
		TICKER: RSP			
10/18/24	7.000 B	VANGUARD MEGA CAP ETF	0.00	-1,471.82	1,471.82

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
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TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: MGC			
10/18/24	9.000 B	VANGUARD MID CAP VALUE ETF	0.00	-1,532.88	1,532.88
		TICKER: VOE			
10/18/24	3.000 B	VANGUARD S&P 500 ETF	0.00	-1,610.82	1,610.82
		TICKER: VOO			
10/18/24	82.000 B	DBX ETF TR	0.00	-2,116.42	2,116.42
		TICKER: RVNU			
10/18/24	7.000 B	VANGUARD MEGA CAP GROWTH ETF	0.00	-2,294.95	2,294.95
		TICKER: MGK			
10/18/24	116.000 B	FLEXSHARES DISCIPLIN	0.00	-2,397.72	2,397.72
		TICKER: MBSD			
10/18/24	19.000 B	VANGUARD MEGA CAP VALUE ETF	0.00	-2,481.59	2,481.59
		TICKER: MGV			
10/18/24	28.000 B	FRANKLIN LBRTY SHRT	0.00	-2,544.64	2,544.64
		TICKER: FTSD			
10/18/24	52.000 B	J P MORGAN EXCHANGE-TRADED F	0.00	-2,642.12	2,642.12
		TICKER: JMST			
10/18/24	90.000 B	SPDR SHORT TERM CORPORATE BND ETF	0.00	-2,705.40	2,705.40
		TICKER: SPSB			
10/18/24	54.000 B	VANGUARD MUNI BND TAX EXEMPT ETF	0.00	-2,742.12	2,742.12
		TICKER: VTEB			
10/18/24	63.000 B	XTRACKRS SHRT DUR HG	0.00	-2,857.68	2,857.68
		TICKER: SHYL			
10/18/24	22.000 B	VANGUARD HIGH DIVIDEND YIELD ETF	0.00	-2,892.34	2,892.34
		TICKER: VYM			
10/18/24	114.000 B	SCHWAB US LARGE CAP GROWTH ETF	0.00	-3,032.40	3,032.40
		TICKER: SCHG			
10/18/24	55.000 B	VANGUARD SHORT TERM TREASURY ETF	0.00	-3,224.65	3,224.65
		TICKER: VGSH			
10/18/24	125.000 B	SCHWAB US TIPS ETF	0.00	-3,321.25	3,321.25
		TICKER: SCHP			
10/18/24	42.000 B	VANGUARD LONG TERM COR BD ETF	0.00	-3,335.64	3,335.64
		TICKER: VCLT			
10/18/24	19.000 B	VANGUARD VALUE ETF	0.00	-3,373.26	3,373.26
		TICKER: VTV			
10/18/24	176.000 B	SCHWAB INTERNATIONAL EQUITY ETF	0.00	-3,546.40	3,546.40
		TICKER: SCHF			
10/18/24	64.000 B	VANGUARD INTRMDIAT TRM TRSRY ETF	0.00	-3,806.08	3,806.08
		TICKER: VGIT			
10/18/24	148.000 B	LEGG MSN INTRNT LW V	0.00	-4,669.40	4,669.40
		TICKER: LVHI			
10/18/24	160.000 B	SCHWAB EMERGING MARKETS EQUITY ETF	0.00	-4,697.60	4,697.60
		TICKER: SCHE			
10/18/24	88.000 B	VANGUARD TOTAL BOND MARKET ETF	0.00	-6,503.20	6,503.20
		TICKER: BND			
10/18/24	90.000 B	VANGUARD INTERNATNL HGH DIV YLD ETF	0.00	-6,551.10	6,551.10
		TICKER: VYMI			
10/18/24	81.000 B	VANGUARD INTERMEDIATE TERM COR ETF	0.00	-6,704.37	6,704.37
		TICKER: VCIT			
10/23/24	6.000 B	XTRACKERS USD HIGH YLD CORP BND ETF	0.00	-218.01	218.01
		TICKER: HYLB			
10/23/24	6.000 B	XTRACKRS SHRT DUR HG	0.00	-270.47	270.47
		TICKER: SHYL			
10/23/24	14.000 B	SCHWAB EMERGING MARKETS EQUITY ETF	0.00	-401.88	401.88
		TICKER: SCHE			
10/23/24	20.000 B	SCHWAB US LARGE CAP ETF	0.00	-455.34	455.34

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TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: SCHX			
10/23/24	8.000 B	VANGUARD INTRMDIAT TRM TRSRY ETF	0.00	-471.89	471.89
		TICKER: VGIT			
10/23/24	1.000 B	INVESCO QQQ TRUST	0.00	-487.52	487.52
		TICKER: QQQ			
10/23/24	24.000 B	FLEXSHARES DISCIPLIN	0.00	-492.96	492.96
		TICKER: MBSD			
10/23/24	19.000 B	SCHWAB US TIPS ETF	0.00	-500.27	500.27
		TICKER: SCHP			
10/23/24	28.000 B	VANECK PREFERRED SECURT EX FNCL ETF	0.00	-506.66	506.66
		TICKER: PFXF			
10/23/24	1.000 B	VANGUARD S&P 500 ETF	0.00	-530.44	530.44
		TICKER: VOO			
10/23/24	3.000 B	VANGUARD MEGA CAP ETF	0.00	-623.58	623.58
		TICKER: MGC			
10/23/24	2.000 B	VANGUARD MEGA CAP GROWTH ETF	0.00	-648.22	648.22
		TICKER: MGK			
10/23/24	26.000 B	DBX ETF TR	0.00	-660.79	660.79
		TICKER: RVNU			
10/23/24	25.000 B	SPDR LONG TERM TREASURY ETF	0.00	-684.39	684.39
		TICKER: SPTL			
10/23/24	4.000 B	INVESCO S&P 500 EQUAL WEIGHT ETF	0.00	-714.28	714.28
		TICKER: RSP			
10/23/24	3.000 B	VANGUARD MID CAP GROWTH ETF	0.00	-739.74	739.74
		TICKER: VOT			
10/23/24	16.000 B	VANGUARD MUNI BND TAX EXEMPT ETF	0.00	-802.24	802.24
		TICKER: VTEB			
10/23/24	45.000 B	SCHWAB US LARGE CAP GROWTH ETF	0.00	-1,179.98	1,179.98
		TICKER: SCHG			
10/23/24	19.000 B	VANGUARD TOTAL BOND MARKET ETF	0.00	-1,390.14	1,390.14
		TICKER: BND			
10/23/24	9.000 B	VANGUARD MID CAP VALUE ETF	0.00	-1,509.89	1,509.89
		TICKER: VOE			
10/23/24	4.000 B	SPDR DOW JONES INDUSTRIAL AVRG ETF	0.00	-1,699.60	1,699.60
		TICKER: DIA			
10/23/24	23.000 B	VANGUARD INTERMEDIATE TERM COR ETF	0.00	-1,877.71	1,877.71
		TICKER: VCIT			
10/23/24	67.000 B	LEGG MSN INTRNT LW V	0.00	-2,088.38	2,088.38
		TICKER: LVHI			
10/23/24	28.000 B	VANGUARD LONG TERM COR BD ETF	0.00	-2,163.99	2,163.99
		TICKER: VCLT			
10/23/24	114.000 B	SCHWAB INTERNATIONAL EQUITY ETF	0.00	-2,238.33	2,238.33
		TICKER: SCHF			
10/23/24	18.000 B	VANGUARD MEGA CAP VALUE ETF	0.00	-2,321.65	2,321.65
		TICKER: MGV			
10/23/24	44.000 B	SPDR MID CAP ETF	0.00	-2,402.62	2,402.62
		TICKER: SPMD			
10/23/24	37.000 B	INVESCO S & P SMLCP MOMENTM ETF	0.00	-2,427.75	2,427.75
		TICKER: XSMO			
10/23/24	15.000 B	VANGUARD VALUE ETF	0.00	-2,628.42	2,628.42
		TICKER: VTV			
10/23/24	23.000 B	VANGUARD HIGH DIVIDEND YIELD ETF	0.00	-2,979.86	2,979.86
		TICKER: VYM			
10/23/24	43.000 B	VANGUARD INTERNATNL HGH DIV YLD ETF	0.00	-3,062.07	3,062.07
		TICKER: VYMI			
10/23/24	14.000 B	VANGUARD SMALL CAP ETF	0.00	-3,306.19	3,306.19

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TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: VB			
10/23/24	22.000 B	VANGUARD SMALL CAP VALUE ETF	0.00	-4,387.79	4,387.79
		TICKER: VBR			
10/28/24	8.175 B	VIRTUS SEIX SENIOR L	0.00	-195.45	195.45
		TICKER: SEIX			
10/31/24	0.092 B	INVESCO QQQ TRUST	0.00	-44.78	44.78
		TICKER: QQQ			
11/ 5/24	3.986 B	VANGUARD MUNI BND TAX EXEMPT ETF	0.00	-200.71	200.71
		TICKER: VTEB			
11/ 5/24	4.027 B	J P MORGAN EXCHANGE-TRADED F	0.00	-204.27	204.27
		TICKER: JMST			
11/ 5/24	5.158 B	VANGUARD INTRMDIAT TRM TRSRY ETF	0.00	-301.53	301.53
		TICKER: VGIT			
11/ 5/24	6.039 B	VANGUARD SHORT TERM TREASURY ETF	0.00	-351.66	351.66
		TICKER: VGSH			
11/ 5/24	5.422 B	VANGUARD LONG TERM COR BD ETF	0.00	-418.75	418.75
		TICKER: VCLT			
11/ 5/24	8.210 B	VANGUARD TOTAL BOND MARKET ETF	0.00	-596.81	596.81
		TICKER: BND			
11/ 5/24	9.178 B	VANGUARD INTERMEDIATE TERM COR ETF	0.00	-744.06	744.06
		TICKER: VCIT			
11/ 6/24	0.674 B	SPDR BLOOMBERG CONVRTBL SECRS ETF	0.00	-52.49	52.49
		TICKER: CWB			
11/ 6/24	4.728 B	SPDR LONG TERM TREASURY ETF	0.00	-126.53	126.53
		TICKER: SPTL			
11/ 6/24	8.795 B	VANECK PREFERRED SECURT EX FNCL ETF	0.00	-157.78	157.78
		TICKER: PFXF			
11/ 6/24	10.221 B	SPDR SHORT TERM CORPORATE BND ETF	0.00	-305.50	305.50
		TICKER: SPSB			
11/ 6/24	3.667 B	FRANKLIN LBRTY SHRT	0.00	-331.07	331.07
		TICKER: FTSD			
11/ 7/24	4.031 B	SCHWAB US TIPS ETF	0.00	-105.94	105.94
		TICKER: SCHP			
11/ 7/24	10.879 B	FLEXSHARES DISCIPLIN	0.00	-222.52	222.52
		TICKER: MBSD			
11/ 8/24	5.996 B	DBX ETF TR	0.00	-152.36	152.36
		TICKER: RVNU			
11/ 8/24	5.543 B	XTRACKERS USD HIGH YLD CORP BND ETF	0.00	-202.92	202.92
		TICKER: HYLB			
11/ 8/24	12.669 B	XTRACKRS SHRT DUR HG	0.00	-573.67	573.67
		TICKER: SHYL			
11/12/24	0.068 B	SPDR DOW JONES INDUSTRIAL AVRG ETF	0.00	-29.94	29.94
		TICKER: DIA			
11/15/24	1.000 S	VANGUARD MEGA CAP ETF	0.01	212.58	-163.88
		TICKER: MGC			
11/15/24	10.000 S	SCHWAB US LARGE CAP ETF	0.01	233.55	-183.86
		TICKER: SCHX			
11/15/24	3.000 B	SPDR BLOOMBERG CONVRTBL SECRS ETF	0.00	-236.37	236.37
		TICKER: CWB			
11/15/24	2.000 B	INVESCO S&P 500 EQUAL WEIGHT ETF	0.00	-364.00	364.00
		TICKER: RSP			
11/15/24	1.000 S	INVESCO QQQ TRUST	0.01	502.92	-433.50
		TICKER: QQQ			
11/15/24	22.000 B	XTRACKERS USD HIGH YLD CORP BND ETF	0.00	-799.92	799.92
		TICKER: HYLB			
11/15/24	36.000 B	VIRTUS SEIX SENIOR L	0.00	-863.79	863.79

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
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TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: SEIX			
11/15/24	4.000 S	VANGUARD MID CAP GROWTH ETF	0.03	1,036.73	-884.31
		TICKER: VOT			
11/15/24	43.000 B	DBX ETF TR	0.00	-1,106.82	1,106.82
		TICKER: RVNU			
11/15/24	65.000 B	VANECK PREFERRED SECURT EX FNCL ETF	0.00	-1,164.80	1,164.80
		TICKER: PFXF			
11/15/24	4.000 S	VANGUARD MEGA CAP GROWTH ETF	0.04	1,339.98	-990.29
		TICKER: MGK			
11/15/24	8.000 B	VANGUARD MID CAP VALUE ETF	0.00	-1,362.68	1,362.68
		TICKER: VOE			
11/15/24	25.000 S	SPDR MID CAP ETF	0.04	1,420.46	-1,202.24
		TICKER: SPMD			
11/15/24	60.000 B	SPDR LONG TERM TREASURY ETF	0.00	-1,605.59	1,605.59
		TICKER: SPTL			
11/15/24	33.000 B	VANGUARD MUNI BND TAX EXEMPT ETF	0.00	-1,661.55	1,661.55
		TICKER: VTEB			
11/15/24	38.000 B	J P MORGAN EXCHANGE-TRADED F	0.00	-1,929.18	1,929.18
		TICKER: JMST			
11/15/24	89.000 B	INVESCO DB COMMODITY INDEX TRACKING	0.00	-1,957.56	1,957.56
		TICKER: DBC			
11/15/24	46.000 B	XTRACKRS SHRT DUR HG	0.00	-2,068.62	2,068.62
		TICKER: SHYL			
11/15/24	24.000 B	FRANKLIN LBRTY SHRT	0.00	-2,169.46	2,169.46
		TICKER: FTSD			
11/15/24	76.000 B	SPDR SHORT TERM CORPORATE BND ETF	0.00	-2,270.12	2,270.12
		TICKER: SPSB			
11/15/24	55.000 B	REAL ESTATE SELECT SCTR SPDR ETF	0.00	-2,355.38	2,355.38
		TICKER: XLRE			
11/15/24	127.000 B	FLEXSHARES DISCIPLIN	0.00	-2,580.64	2,580.64
		TICKER: MBSD			
11/15/24	21.000 B	VANGUARD HIGH DIVIDEND YIELD ETF	0.00	-2,752.05	2,752.05
		TICKER: VYM			
11/15/24	22.000 B	VANGUARD MEGA CAP VALUE ETF	0.00	-2,858.37	2,858.37
		TICKER: MGV			
11/15/24	105.000 S	SCHWAB US LARGE CAP GROWTH ETF	0.10	2,864.83	-2,345.43
		TICKER: SCHG			
11/15/24	51.000 B	VANGUARD SHORT TERM TREASURY ETF	0.00	-2,965.91	2,965.91
		TICKER: VGSH			
11/15/24	41.000 B	VANGUARD LONG TERM COR BD ETF	0.00	-3,121.74	3,121.74
		TICKER: VCLT			
11/15/24	15.000 S	VANGUARD SMALL CAP VALUE ETF	0.09	3,131.16	-2,586.73
		TICKER: VBR			
11/15/24	19.000 B	VANGUARD VALUE ETF	0.00	-3,355.78	3,355.78
		TICKER: VTV			
11/15/24	14.000 S	VANGUARD SMALL CAP ETF	0.10	3,482.82	-2,872.46
		TICKER: VB			
11/15/24	136.000 B	SCHWAB US TIPS ETF	0.00	-3,537.36	3,537.36
		TICKER: SCHP			
11/15/24	64.000 B	VANGUARD INTRMDIAT TRM TRSRY ETF	0.00	-3,719.67	3,719.67
		TICKER: VGIT			
11/15/24	56.000 S	INVESCO S & P SMLCP MOMENTM ETF	0.12	3,963.00	-3,213.61
		TICKER: XSMO			
11/15/24	249.000 B	SCHWAB INTERNATIONAL EQUITY ETF	0.00	-4,766.86	4,766.86
		TICKER: SCHF			
11/15/24	238.000 B	SCHWAB EMERGING MARKETS EQUITY ETF	0.00	-6,561.66	6,561.66

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
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TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: SCHE			
11/15/24	83.000 B	VANGUARD INTERMEDIATE TERM COR ETF	0.00	-6,689.80	6,689.80
		TICKER: VCIT			
11/15/24	94.000 B	VANGUARD TOTAL BOND MARKET ETF	0.00	-6,794.79	6,794.79
		TICKER: BND			
11/15/24	222.000 B	LEGG MSN INTRNT LW V	0.00	-6,888.97	6,888.97
		TICKER: LVHI			
11/15/24	140.000 B	VANGUARD INTERNATNL HGH DIV YLD ETF	0.00	-9,764.30	9,764.30
		TICKER: VYMI			
11/25/24	2.000 B	INVESCO S & P SMLCP MOMENTM ETF	0.00	-148.40	148.40
		TICKER: XSMO			
11/25/24	1.000 S	VANGUARD SMALL CAP ETF	0.01	262.82	-205.18
		TICKER: VB			
11/25/24	6.000 B	REAL ESTATE SELECT SCTR SPDR ETF	0.00	-268.90	268.90
		TICKER: XLRE			
11/25/24	2.000 B	VANGUARD SMALL CAP VALUE ETF	0.00	-437.34	437.34
		TICKER: VBR			
11/25/24	8.000 B	SPDR BLOOMBERG CONVRTBL SECRS ETF	0.00	-653.92	653.92
		TICKER: CWB			
11/25/24	45.000 B	SPDR LONG TERM TREASURY ETF	0.00	-1,235.05	1,235.05
		TICKER: SPTL			
11/25/24	7.000 B	INVESCO S&P 500 EQUAL WEIGHT ETF	0.00	-1,314.11	1,314.11
		TICKER: RSP			
11/25/24	63.000 B	INVESCO DB COMMODITY INDEX TRACKING	0.00	-1,403.63	1,403.63
		TICKER: DBC			
11/25/24	3.000 B	INVESCO QQQ TRUST	0.00	-1,523.24	1,523.24
		TICKER: QQQ			
11/25/24	65.000 B	SCHWAB US LARGE CAP ETF	0.00	-1,546.08	1,546.08
		TICKER: SCHX			
11/25/24	89.000 B	VANECK PREFERRED SECURT EX FNCL ETF	0.00	-1,615.12	1,615.12
		TICKER: PFXF			
11/25/24	3.000 B	VANGUARD S&P 500 ETF	0.00	-1,650.60	1,650.60
		TICKER: VOO			
11/25/24	48.000 B	XTRACKERS USD HIGH YLD CORP BND ETF	0.00	-1,759.70	1,759.70
		TICKER: HYLB			
11/25/24	11.000 B	VANGUARD MID CAP VALUE ETF	0.00	-1,938.26	1,938.26
		TICKER: VOE			
11/25/24	88.000 B	VIRTUS SEIX SENIOR L	0.00	-2,106.76	2,106.76
		TICKER: SEIX			
11/25/24	5.000 B	SPDR DOW JONES INDUSTRIAL AVRG ETF	0.00	-2,236.50	2,236.50
		TICKER: DIA			
11/25/24	94.000 B	DBX ETF TR	0.00	-2,428.96	2,428.96
		TICKER: RVNU			
11/25/24	15.000 B	VANGUARD MEGA CAP ETF	0.00	-3,222.58	3,222.58
		TICKER: MGC			
11/25/24	42.000 B	VANGUARD LONG TERM COR BD ETF	0.00	-3,277.89	3,277.89
		TICKER: VCLT			
11/25/24	67.000 B	VANGUARD MUNI BND TAX EXEMPT ETF	0.00	-3,404.62	3,404.62
		TICKER: VTEB			
11/25/24	168.000 B	FLEXSHARES DISCIPLIN	0.00	-3,449.88	3,449.88
		TICKER: MBSD			
11/25/24	11.000 B	VANGUARD MEGA CAP GROWTH ETF	0.00	-3,699.80	3,699.80
		TICKER: MGK			
11/25/24	196.000 B	SCHWAB INTERNATIONAL EQUITY ETF	0.00	-3,805.71	3,805.71
		TICKER: SCHF			
11/25/24	129.000 B	SPDR SHORT TERM CORPORATE BND ETF	0.00	-3,867.16	3,867.16

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
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		TICKER: SPSB			
11/25/24	78.000 B	J P MORGAN EXCHANGE-TRADED F	0.00	-3,966.70	3,966.70
		TICKER: JMST			
11/25/24	44.000 B	FRANKLIN LBRTY SHRT	0.00	-3,983.92	3,983.92
		TICKER: FTSD			
11/25/24	73.000 B	VANGUARD INTRMDIAT TRM TRSRY ETF	0.00	-4,284.02	4,284.02
		TICKER: VGIT			
11/25/24	167.000 B	SCHWAB US TIPS ETF	0.00	-4,391.27	4,391.27
		TICKER: SCHP			
11/25/24	102.000 B	XTRACKRS SHRT DUR HG	0.00	-4,627.73	4,627.73
		TICKER: SHYL			
11/25/24	35.000 B	VANGUARD MEGA CAP VALUE ETF	0.00	-4,659.20	4,659.20
		TICKER: MGV			
11/25/24	174.000 B	SCHWAB EMERGING MARKETS EQUITY ETF	0.00	-4,801.53	4,801.53
		TICKER: SCHE			
11/25/24	36.000 B	VANGUARD HIGH DIVIDEND YIELD ETF	0.00	-4,846.32	4,846.32
		TICKER: VYM			
11/25/24	84.000 B	VANGUARD SHORT TERM TREASURY ETF	0.00	-4,896.78	4,896.78
		TICKER: VGSH			
11/25/24	27.000 B	VANGUARD VALUE ETF	0.00	-4,900.50	4,900.50
		TICKER: VTV			
11/25/24	219.000 B	SCHWAB US LARGE CAP GROWTH ETF	0.00	-6,037.20	6,037.20
		TICKER: SCHG			
11/25/24	237.000 B	LEGG MSN INTRNT LW V	0.00	-7,435.88	7,435.88
		TICKER: LVHI			
11/25/24	109.000 B	VANGUARD INTERNATNL HGH DIV YLD ETF	0.00	-7,665.01	7,665.01
		TICKER: VYMI			
11/25/24	98.000 B	VANGUARD INTERMEDIATE TERM COR ETF	0.00	-8,002.34	8,002.34
		TICKER: VCIT			
11/25/24	112.000 B	VANGUARD TOTAL BOND MARKET ETF	0.00	-8,192.24	8,192.24
		TICKER: BND			
11/27/24	9.797 B	VIRTUS SEIX SENIOR L	0.00	-234.83	234.83
		TICKER: SEIX			
12/ 4/24	4.196 B	VANGUARD MUNI BND TAX EXEMPT ETF	0.00	-213.86	213.86
		TICKER: VTEB			
12/ 4/24	4.380 B	J P MORGAN EXCHANGE-TRADED F	0.00	-222.45	222.45
		TICKER: JMST			
12/ 4/24	5.454 B	VANGUARD INTRMDIAT TRM TRSRY ETF	0.00	-321.19	321.19
		TICKER: VGIT			
12/ 4/24	6.111 B	VANGUARD SHORT TERM TREASURY ETF	0.00	-356.09	356.09
		TICKER: VGSH			
12/ 4/24	5.532 B	VANGUARD LONG TERM COR BD ETF	0.00	-434.24	434.24
		TICKER: VCLT			
12/ 4/24	8.603 B	VANGUARD TOTAL BOND MARKET ETF	0.00	-632.24	632.24
		TICKER: BND			
12/ 4/24	9.266 B	VANGUARD INTERMEDIATE TERM COR ETF	0.00	-760.07	760.07
		TICKER: VCIT			
12/ 5/24	0.888 B	SPDR BLOOMBERG CONVRTBL SECRS ETF	0.00	-72.86	72.86
		TICKER: CWB			
12/ 5/24	4.745 B	SPDR LONG TERM TREASURY ETF	0.00	-132.06	132.06
		TICKER: SPTL			
12/ 5/24	8.026 B	VANECK PREFERRED SECURT EX FNCL ETF	0.00	-143.59	143.59
		TICKER: PFXF			
12/ 5/24	2.989 B	FRANKLIN LBRTY SHRT	0.00	-270.40	270.40
		TICKER: FTSD			
12/ 5/24	11.006 B	SPDR SHORT TERM CORPORATE BND ETF	0.00	-329.52	329.52

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		TICKER: SPSB			
12/ 6/24	10.213 B	SCHWAB US TIPS ETF	0.00	-270.02	270.02
		TICKER: SCHP			
12/ 6/24	24.813 B	FLEXSHARES DISCIPLIN	0.00	-511.54	511.54
		TICKER: MBSD			
12/ 9/24	6.103 B	DBX ETF TR	0.00	-159.77	159.77
		TICKER: RVNU			
12/ 9/24	5.825 B	XTRACKERS USD HIGH YLD CORP BND ETF	0.00	-213.67	213.67
		TICKER: HYLB			
12/ 9/24	13.235 B	XTRACKRS SHRT DUR HG	0.00	-599.25	599.25
		TICKER: SHYL			
12/10/24	197.291 B	LEGG MSN INTRNT LW V	0.00	-6,062.74	6,062.74
		TICKER: LVHI			
12/10/24	63.411 B	LEGG MSN INTRNT LW V	0.00	-1,948.62	1,948.62
		TICKER: LVHI			
12/11/24	98.645 S	LEGG MSN INTRNT LW V	0.00	3,031.37	-2,810.90
		TICKER: LVHI			
12/16/24	0.126 B	SPDR DOW JONES INDUSTRIAL AVRG ETF	0.00	-55.43	55.43
		TICKER: DIA			
12/16/24	5.763 B	SCHWAB US LARGE CAP ETF	0.00	-138.25	138.25
		TICKER: SCHX			
12/16/24	4.944 B	SCHWAB US LARGE CAP GROWTH ETF	0.00	-142.82	142.82
		TICKER: SCHG			
12/17/24	2.000 S	VIRTUS SEIX SENIOR L	0.00	48.21	-47.47
		TICKER: SEIX			
12/17/24	4.000 B	SCHWAB US LARGE CAP ETF	0.00	-95.52	95.52
		TICKER: SCHX			
12/18/24	3.667 B	FRANKLIN LBRTY SHRT	0.00	-330.77	330.77
		TICKER: FTSD			
12/17/24	12.000 B	XTRACKERS USD HIGH YLD CORP BND ETF	0.00	-437.82	437.82
		TICKER: HYLB			
12/17/24	20.000 B	SPDR SHORT TERM CORPORATE BND ETF	0.00	-599.10	599.10
		TICKER: SPSB			
12/17/24	8.000 B	SPDR BLOOMBERG CONVRTBL SECRS ETF	0.00	-648.37	648.37
		TICKER: CWB			
12/17/24	3.000 S	VANGUARD MEGA CAP ETF	0.02	657.61	-498.42
		TICKER: MGC			
12/17/24	14.000 B	J P MORGAN EXCHANGE-TRADED F	0.00	-711.57	711.57
		TICKER: JMST			
12/17/24	13.000 B	VANGUARD SHORT TERM TREASURY ETF	0.00	-757.58	757.58
		TICKER: VGSH			
12/17/24	9.000 B	FRANKLIN LBRTY SHRT	0.00	-812.01	812.01
		TICKER: FTSD			
12/17/24	33.000 B	DBX ETF TR	0.00	-848.43	848.43
		TICKER: RVNU			
12/17/24	44.000 B	FLEXSHARES DISCIPLIN	0.00	-897.82	897.82
		TICKER: MBSD			
12/17/24	41.000 B	INVESCO DB COMMODITY INDEX TRACKING	0.00	-903.52	903.52
		TICKER: DBC			
12/17/24	37.000 B	SPDR LONG TERM TREASURY ETF	0.00	-997.89	997.89
		TICKER: SPTL			
12/17/24	23.000 B	XTRACKRS SHRT DUR HG	0.00	-1,037.87	1,037.87
		TICKER: SHYL			
12/17/24	59.000 B	VANECK PREFERRED SECURT EX FNCL ETF	0.00	-1,051.19	1,051.19
		TICKER: PFXF			
12/17/24	4.000 B	VANGUARD MID CAP GROWTH ETF	0.00	-1,066.30	1,066.30

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TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: VOT			
12/17/24	2.000 S	INVESCO QQQ TRUST	0.03	1,071.67	-873.09
		TICKER: QQQ			
12/17/24	23.000 B	VANGUARD MUNI BND TAX EXEMPT ETF	0.00	-1,161.40	1,161.40
		TICKER: VTEB			
12/17/24	20.000 B	VANGUARD INTRMDIAT TRM TRSRY ETF	0.00	-1,169.30	1,169.30
		TICKER: VGIT			
12/17/24	54.000 B	SCHWAB US TIPS ETF	0.00	-1,410.75	1,410.75
		TICKER: SCHP			
12/17/24	25.000 B	VANGUARD LONG TERM COR BD ETF	0.00	-1,924.69	1,924.69
		TICKER: VCLT			
12/17/24	26.000 B	VANGUARD INTERMEDIATE TERM COR ETF	0.00	-2,115.50	2,115.50
		TICKER: VCIT			
12/17/24	82.000 B	SCHWAB EMERGING MARKETS EQUITY ETF	0.00	-2,236.55	2,236.55
		TICKER: SCHE			
12/18/24	118.872 B	SCHWAB INTERNATIONAL EQUITY ETF	0.00	-2,252.63	2,252.63
		TICKER: SCHF			
12/17/24	57.000 B	REAL ESTATE SELECT SCTR SPDR ETF	0.00	-2,430.29	2,430.29
		TICKER: XLRE			
12/17/24	37.000 B	VANGUARD TOTAL BOND MARKET ETF	0.00	-2,691.94	2,691.94
		TICKER: BND			
12/18/24	106.763 B	SCHWAB EMERGING MARKETS EQUITY ETF	0.00	-2,908.23	2,908.23
		TICKER: SCHE			
12/17/24	17.000 B	INVESCO S&P 500 EQUAL WEIGHT ETF	0.00	-3,066.29	3,066.29
		TICKER: RSP			
12/17/24	9.000 S	VANGUARD MEGA CAP GROWTH ETF	0.09	3,211.92	-2,268.95
		TICKER: MGK			
12/17/24	8.000 B	SPDR DOW JONES INDUSTRIAL AVRG ETF	0.00	-3,480.32	3,480.32
		TICKER: DIA			
12/17/24	184.000 B	SCHWAB INTERNATIONAL EQUITY ETF	0.00	-3,491.49	3,491.49
		TICKER: SCHF			
12/17/24	56.000 B	VANGUARD INTERNATNL HGH DIV YLD ETF	0.00	-3,904.87	3,904.87
		TICKER: VYMI			
12/17/24	134.000 B	LEGG MSN INTRNT LW V	0.00	-4,060.56	4,060.56
		TICKER: LVHI			
12/17/24	183.000 S	SCHWAB US LARGE CAP GROWTH ETF	0.18	5,298.59	-4,135.38
		TICKER: SCHG			
12/17/24	98.000 B	SPDR MID CAP ETF	0.00	-5,577.69	5,577.69
		TICKER: SPMD			
12/17/24	90.000 B	INVESCO S & P SMLCP MOMENTM ETF	0.00	-6,233.16	6,233.16
		TICKER: XSMO			
12/17/24	25.000 B	VANGUARD SMALL CAP ETF	0.00	-6,292.50	6,292.50
		TICKER: VB			
12/17/24	50.000 B	VANGUARD MID CAP VALUE ETF	0.00	-8,320.89	8,320.89
		TICKER: VOE			
12/17/24	64.000 B	VANGUARD HIGH DIVIDEND YIELD ETF	0.00	-8,360.64	8,360.64
		TICKER: VYM			
12/17/24	75.000 B	VANGUARD MEGA CAP VALUE ETF	0.00	-9,554.25	9,554.25
		TICKER: MGV			
12/17/24	52.000 B	VANGUARD SMALL CAP VALUE ETF	0.00	-10,738.20	10,738.20
		TICKER: VBR			
12/17/24	68.000 B	VANGUARD VALUE ETF	0.00	-11,777.26	11,777.26
		TICKER: VTV			
12/19/24	1.000 B	VIRTUS SEIX SENIOR L	0.00	-24.08	24.08
		TICKER: SEIX			
12/19/24	1.000 B	VANGUARD SHORT TERM TREASURY ETF	0.00	-58.22	58.22

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
BY BROKER
COMPUTED ON A 03/31/24 VALUE OF $2,377,358.15

TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: VGSH			
12/19/24	2.000 B	J P MORGAN EXCHANGE-TRADED F	0.00	-101.51	101.51
		TICKER: JMST			
12/19/24	2.000 S	FRANKLIN LBRTY SHRT	0.01	180.25	-180.61
		TICKER: FTSD			
12/19/24	13.000 B	INVESCO DB COMMODITY INDEX TRACKING	0.00	-284.33	284.33
		TICKER: DBC			
12/19/24	11.000 B	XTRACKERS USD HIGH YLD CORP BND ETF	0.00	-397.38	397.38
		TICKER: HYLB			
12/19/24	14.000 B	SPDR SHORT TERM CORPORATE BND ETF	0.00	-416.90	416.90
		TICKER: SPSB			
12/19/24	1.000 B	INVESCO QQQ TRUST	0.00	-518.32	518.32
		TICKER: QQQ			
12/19/24	29.000 B	FLEXSHARES DISCIPLIN	0.00	-587.22	587.22
		TICKER: MBSD			
12/19/24	32.000 B	SCHWAB INTERNATIONAL EQUITY ETF	0.00	-589.93	589.93
		TICKER: SCHF			
12/19/24	36.000 B	VANECK PREFERRED SECURT EX FNCL ETF	0.00	-631.98	631.98
		TICKER: PFXF			
12/19/24	12.000 B	VANGUARD INTRMDIAT TRM TRSRY ETF	0.00	-696.19	696.19
		TICKER: VGIT			
12/19/24	18.000 B	XTRACKRS SHRT DUR HG	0.00	-806.13	806.13
		TICKER: SHYL			
12/19/24	34.000 B	SCHWAB US TIPS ETF	0.00	-880.09	880.09
		TICKER: SCHP			
12/19/24	19.000 B	VANGUARD MUNI BND TAX EXEMPT ETF	0.00	-948.03	948.03
		TICKER: VTEB			
12/19/24	43.000 B	SCHWAB US LARGE CAP ETF	0.00	-1,000.67	1,000.67
		TICKER: SCHX			
12/19/24	3.000 B	VANGUARD MEGA CAP GROWTH ETF	0.00	-1,045.23	1,045.23
		TICKER: MGK			
12/19/24	41.000 B	SPDR LONG TERM TREASURY ETF	0.00	-1,076.07	1,076.07
		TICKER: SPTL			
12/19/24	2.000 B	VANGUARD S&P 500 ETF	0.00	-1,084.34	1,084.34
		TICKER: VOO			
12/19/24	45.000 S	SCHWAB EMERGING MARKETS EQUITY ETF	0.04	1,207.76	-1,156.51
		TICKER: SCHE			
12/19/24	16.000 B	SPDR BLOOMBERG CONVRTBL SECRS ETF	0.00	-1,254.48	1,254.48
		TICKER: CWB			
12/19/24	6.000 B	VANGUARD MEGA CAP ETF	0.00	-1,285.71	1,285.71
		TICKER: MGC			
12/19/24	6.000 B	VANGUARD MID CAP GROWTH ETF	0.00	-1,538.46	1,538.46
		TICKER: VOT			
12/19/24	62.000 B	DBX ETF TR	0.00	-1,557.44	1,557.44
		TICKER: RVNU			
12/19/24	4.000 B	SPDR DOW JONES INDUSTRIAL AVRG ETF	0.00	-1,705.35	1,705.35
		TICKER: DIA			
12/19/24	10.000 B	INVESCO S&P 500 EQUAL WEIGHT ETF	0.00	-1,748.39	1,748.39
		TICKER: RSP			
12/19/24	28.000 B	VANGUARD TOTAL BOND MARKET ETF	0.00	-2,015.87	2,015.87
		TICKER: BND			
12/19/24	51.000 B	REAL ESTATE SELECT SCTR SPDR ETF	0.00	-2,068.39	2,068.39
		TICKER: XLRE			
12/19/24	82.000 B	LEGG MSN INTRNT LW V	0.00	-2,454.26	2,454.26
		TICKER: LVHI			
12/19/24	31.000 B	VANGUARD INTERMEDIATE TERM COR ETF	0.00	-2,490.42	2,490.42

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
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TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: VCIT			
12/19/24	34.000 B	VANGUARD LONG TERM COR BD ETF	0.00	-2,551.87	2,551.87
		TICKER: VCLT			
12/19/24	46.000 B	INVESCO S & P SMLCP MOMENTM ETF	0.00	-3,064.86	3,064.86
		TICKER: XSMO			
12/19/24	114.000 B	SCHWAB US LARGE CAP GROWTH ETF	0.00	-3,213.09	3,213.09
		TICKER: SCHG			
12/19/24	21.000 B	VANGUARD MID CAP VALUE ETF	0.00	-3,393.30	3,393.30
		TICKER: VOE			
12/19/24	62.000 B	SPDR MID CAP ETF	0.00	-3,399.37	3,399.37
		TICKER: SPMD			
12/19/24	31.000 B	VANGUARD MEGA CAP VALUE ETF	0.00	-3,858.54	3,858.54
		TICKER: MGV			
12/19/24	28.000 B	VANGUARD VALUE ETF	0.00	-4,729.62	4,729.62
		TICKER: VTV			
12/19/24	70.000 B	VANGUARD INTERNATNL HGH DIV YLD ETF	0.00	-4,763.50	4,763.50
		TICKER: VYMI			
12/19/24	21.000 B	VANGUARD SMALL CAP ETF	0.00	-5,064.68	5,064.68
		TICKER: VB			
12/19/24	41.000 B	VANGUARD HIGH DIVIDEND YIELD ETF	0.00	-5,212.97	5,212.97
		TICKER: VYM			
12/19/24	31.000 B	VANGUARD SMALL CAP VALUE ETF	0.00	-6,158.52	6,158.52
		TICKER: VBR			
12/24/24	5.362 B	SPDR LONG TERM TREASURY ETF	0.00	-139.73	139.73
		TICKER: SPTL			
12/24/24	1.819 B	SPDR BLOOMBERG CONVRTBL SECRS ETF	0.00	-143.70	143.70
		TICKER: CWB			
12/24/24	11.284 B	SPDR SHORT TERM CORPORATE BND ETF	0.00	-336.16	336.16
		TICKER: SPSB			
12/24/24	12.378 B	VANGUARD HIGH DIVIDEND YIELD ETF	0.00	-1,587.38	1,587.38
		TICKER: VYM			
12/24/24	43.730 B	VANGUARD INTERNATNL HGH DIV YLD ETF	0.00	-2,966.66	2,966.66
		TICKER: VYMI			
12/26/24	0.316 B	VANGUARD MID CAP GROWTH ETF	0.00	-82.12	82.12
		TICKER: VOT			
12/26/24	0.289 B	VANGUARD MEGA CAP GROWTH ETF	0.00	-102.86	102.86
		TICKER: MGK			
12/26/24	0.301 B	VANGUARD S&P 500 ETF	0.00	-166.53	166.53
		TICKER: VOO			
12/26/24	0.981 B	VANGUARD MEGA CAP ETF	0.00	-214.26	214.26
		TICKER: MGC			
12/26/24	6.637 B	SPDR MID CAP ETF	0.00	-366.14	366.14
		TICKER: SPMD			
12/26/24	10.981 B	REAL ESTATE SELECT SCTR SPDR ETF	0.00	-448.04	448.04
		TICKER: XLRE			
12/26/24	1.929 B	VANGUARD SMALL CAP ETF	0.00	-470.37	470.37
		TICKER: VB			
12/26/24	4.753 B	VANGUARD MID CAP VALUE ETF	0.00	-777.37	777.37
		TICKER: VOE			
12/26/24	4.580 B	VANGUARD SMALL CAP VALUE ETF	0.00	-919.24	919.24
		TICKER: VBR			
12/26/24	8.201 B	VANGUARD MEGA CAP VALUE ETF	0.00	-1,036.45	1,036.45
		TICKER: MGV			
12/26/24	7.083 B	VANGUARD VALUE ETF	0.00	-1,214.38	1,214.38
		TICKER: VTV			
12/27/24	3.129 B	INVESCO S & P SMLCP MOMENTM ETF	0.00	-209.53	209.53

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		TICKER: XSMO			
12/27/24	1.254 B	INVESCO S&P 500 EQUAL WEIGHT ETF	0.00	-221.93	221.93
		TICKER: RSP			
12/27/24	4.519 B	VANGUARD MUNI BND TAX EXEMPT ETF	0.00	-225.95	225.95
		TICKER: VTEB			
12/27/24	13.188 B	FLEXSHARES DISCIPLIN	0.00	-266.62	266.62
		TICKER: MBSD			
12/27/24	5.928 B	VANGUARD INTRMDIAT TRM TRSRY ETF	0.00	-343.16	343.16
		TICKER: VGIT			
12/27/24	6.220 B	VANGUARD SHORT TERM TREASURY ETF	0.00	-361.19	361.19
		TICKER: VGSH			
12/27/24	15.991 B	VIRTUS SEIX SENIOR L	0.00	-382.46	382.46
		TICKER: SEIX			
12/27/24	17.203 B	SCHWAB US TIPS ETF	0.00	-443.83	443.83
		TICKER: SCHP			
12/27/24	6.621 B	VANGUARD LONG TERM COR BD ETF	0.00	-496.57	496.57
		TICKER: VCLT			
12/27/24	9.442 B	VANGUARD TOTAL BOND MARKET ETF	0.00	-679.05	679.05
		TICKER: BND			
12/27/24	10.141 B	VANGUARD INTERMEDIATE TERM COR ETF	0.00	-813.00	813.00
		TICKER: VCIT			
12/27/24	101.543 B	INVESCO DB COMMODITY INDEX TRACKING	0.00	-2,138.50	2,138.50
		TICKER: DBC			
12/30/24	52.112 B	VANECK PREFERRED SECURT EX FNCL ETF	0.00	-893.17	893.17
		TICKER: PFXF			
12/31/24	0.117 B	INVESCO QQQ TRUST	0.00	-60.30	60.30
		TICKER: QQQ			
12/31/24	7.114 B	DBX ETF TR	0.00	-179.60	179.60
		TICKER: RVNU			
12/31/24	7.029 B	XTRACKERS USD HIGH YLD CORP BND ETF	0.00	-254.19	254.19
		TICKER: HYLB			
12/31/24	15.172 B	XTRACKRS SHRT DUR HG	0.00	-680.67	680.67
		TICKER: SHYL			
1/ 3/25	3.986 B	J P MORGAN EXCHANGE-TRADED F	0.00	-202.22	202.22
		TICKER: JMST			
1/13/25	0.654 B	SPDR DOW JONES INDUSTRIAL AVRG ETF	0.00	-275.54	275.54
		TICKER: DIA			
1/24/25	6.000 B	REAL ESTATE SELECT SCTR SPDR ETF	0.00	-250.12	250.12
		TICKER: XLRE			
1/24/25	12.000 B	SCHWAB US LARGE CAP ETF	0.00	-290.35	290.35
		TICKER: SCHX			
1/24/25	5.000 B	INVESCO S & P SMLCP MOMENTM ETF	0.00	-346.40	346.40
		TICKER: XSMO			
1/24/25	6.000 B	VANGUARD INTERNATNL HGH DIV YLD ETF	0.00	-420.60	420.60
		TICKER: VYMI			
1/24/25	2.000 S	VANGUARD SMALL CAP ETF	0.01	505.33	-417.98
		TICKER: VB			
1/24/25	9.000 S	SPDR MID CAP ETF	0.01	517.27	-439.60
		TICKER: SPMD			
1/24/25	1.000 B	INVESCO QQQ TRUST	0.00	-532.06	532.06
		TICKER: QQQ			
1/24/25	2.000 S	VANGUARD MID CAP GROWTH ETF	0.02	547.64	-447.14
		TICKER: VOT			
1/24/25	1.000 B	VANGUARD S&P 500 ETF	0.00	-560.71	560.71
		TICKER: VOO			
1/24/25	29.000 S	SCHWAB INTERNATIONAL EQUITY ETF	0.02	562.73	-529.31

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		TICKER: SCHF			
1/24/25	7.000 B	SPDR BLOOMBERG CONVRTBL SECRS ETF	0.00	-565.50	565.50
		TICKER: CWB			
1/24/25	36.000 B	VANECK PREFERRED SECURT EX FNCL ETF	0.00	-636.12	636.12
		TICKER: PFXF			
1/24/25	5.000 B	VANGUARD MID CAP VALUE ETF	0.00	-835.04	835.04
		TICKER: VOE			
1/24/25	4.000 B	VANGUARD MEGA CAP ETF	0.00	-884.64	884.64
		TICKER: MGC			
1/24/25	46.000 S	INVESCO DB COMMODITY INDEX TRACKING	0.04	1,023.23	-1,053.28
		TICKER: DBC			
1/24/25	28.000 B	XTRACKERS USD HIGH YLD CORP BND ETF	0.00	-1,024.94	1,024.94
		TICKER: HYLB			
1/24/25	70.000 B	VIRTUS SEIX SENIOR L	0.00	-1,676.89	1,676.89
		TICKER: SEIX			
1/24/25	15.000 S	VANGUARD HIGH DIVIDEND YIELD ETF	0.06	1,999.17	-1,712.92
		TICKER: VYM			
1/24/25	77.000 B	SPDR LONG TERM TREASURY ETF	0.00	-2,009.32	2,009.32
		TICKER: SPTL			
1/24/25	73.000 B	SCHWAB US LARGE CAP GROWTH ETF	0.00	-2,118.45	2,118.45
		TICKER: SCHG			
1/24/25	12.000 S	VANGUARD VALUE ETF	0.06	2,130.47	-1,808.71
		TICKER: VTV			
1/24/25	6.000 B	VANGUARD MEGA CAP GROWTH ETF	0.00	-2,131.85	2,131.85
		TICKER: MGK			
1/24/25	76.000 B	LEGG MSN INTRNT LW V	0.00	-2,353.34	2,353.34
		TICKER: LVHI			
1/24/25	18.000 S	VANGUARD MEGA CAP VALUE ETF	0.07	2,359.01	-2,015.23
		TICKER: MGV			
1/24/25	57.000 B	XTRACKRS SHRT DUR HG	0.00	-2,583.58	2,583.58
		TICKER: SHYL			
1/24/25	96.000 B	SPDR SHORT TERM CORPORATE BND ETF	0.00	-2,876.95	2,876.95
		TICKER: SPSB			
1/24/25	117.000 B	DBX ETF TR	0.00	-2,918.21	2,918.21
		TICKER: RVNU			
1/24/25	36.000 B	FRANKLIN LBRTY SHRT	0.00	-3,260.67	3,260.67
		TICKER: FTSD			
1/24/25	67.000 B	VANGUARD MUNI BND TAX EXEMPT ETF	0.00	-3,349.06	3,349.06
		TICKER: VTEB			
1/24/25	66.000 B	J P MORGAN EXCHANGE-TRADED F	0.00	-3,354.56	3,354.56
		TICKER: JMST			
1/24/25	171.000 B	FLEXSHARES DISCIPLIN	0.00	-3,466.51	3,466.51
		TICKER: MBSD			
1/24/25	143.000 B	SCHWAB EMERGING MARKETS EQUITY ETF	0.00	-3,871.73	3,871.73
		TICKER: SCHE			
1/24/25	149.000 B	SCHWAB US TIPS ETF	0.00	-3,872.06	3,872.06
		TICKER: SCHP			
1/24/25	70.000 B	VANGUARD SHORT TERM TREASURY ETF	0.00	-4,082.75	4,082.75
		TICKER: VGSH			
1/24/25	73.000 B	VANGUARD INTRMDIAT TRM TRSRY ETF	0.00	-4,239.48	4,239.48
		TICKER: VGIT			
1/24/25	59.000 B	VANGUARD LONG TERM COR BD ETF	0.00	-4,422.94	4,422.94
		TICKER: VCLT			
1/24/25	103.000 B	VANGUARD INTERMEDIATE TERM COR ETF	0.00	-8,289.07	8,289.07
		TICKER: VCIT			
1/24/25	119.000 B	VANGUARD TOTAL BOND MARKET ETF	0.00	-8,574.55	8,574.55

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TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: BND			
1/28/25	5.829 B	VIRTUS SEIX SENIOR L	0.00	-139.64	139.64
		TICKER: SEIX			
1/30/25	2.000 B	FLEXSHARES DISCIPLIN	0.00	-40.70	40.70
		TICKER: MBSD			
1/30/25	3.000 B	VIRTUS SEIX SENIOR L	0.00	-71.91	71.91
		TICKER: SEIX			
1/30/25	3.000 B	DBX ETF TR	0.00	-75.30	75.30
		TICKER: RVNU			
1/30/25	1.000 B	VANGUARD LONG TERM COR BD ETF	0.00	-75.58	75.58
		TICKER: VCLT			
1/30/25	4.000 B	SCHWAB US TIPS ETF	0.00	-104.52	104.52
		TICKER: SCHP			
1/30/25	5.000 S	SPDR LONG TERM TREASURY ETF	0.00	132.25	-139.55
		TICKER: SPTL			
1/30/25	5.000 B	VANGUARD MUNI BND TAX EXEMPT ETF	0.00	-250.95	250.95
		TICKER: VTEB			
1/30/25	5.000 B	VANGUARD INTRMDIAT TRM TRSRY ETF	0.00	-291.70	291.70
		TICKER: VGIT			
1/30/25	8.000 B	XTRACKERS USD HIGH YLD CORP BND ETF	0.00	-292.88	292.88
		TICKER: HYLB			
1/30/25	5.000 B	VANGUARD TOTAL BOND MARKET ETF	0.00	-362.30	362.30
		TICKER: BND			
1/30/25	4.000 B	FRANKLIN LBRTY SHRT	0.00	-362.40	362.40
		TICKER: FTSD			
1/30/25	13.000 B	SPDR SHORT TERM CORPORATE BND ETF	0.00	-390.26	390.26
		TICKER: SPSB			
1/30/25	8.000 B	J P MORGAN EXCHANGE-TRADED F	0.00	-406.96	406.96
		TICKER: JMST			
1/30/25	6.000 B	VANGUARD INTERMEDIATE TERM COR ETF	0.00	-485.28	485.28
		TICKER: VCIT			
1/30/25	9.000 B	VANGUARD SHORT TERM TREASURY ETF	0.00	-525.51	525.51
		TICKER: VGSH			
1/30/25	2.000 B	VANGUARD MID CAP GROWTH ETF	0.00	-541.82	541.82
		TICKER: VOT			
1/30/25	7.000 B	SPDR BLOOMBERG CONVRTBL SECRS ETF	0.00	-562.87	562.87
		TICKER: CWB			
1/30/25	9.000 B	INVESCO S & P SMLCP MOMENTM ETF	0.00	-628.11	628.11
		TICKER: XSMO			
1/30/25	36.000 B	VANECK PREFERRED SECURT EX FNCL ETF	0.00	-633.60	633.60
		TICKER: PFXF			
1/30/25	30.000 B	INVESCO DB COMMODITY INDEX TRACKING	0.00	-660.00	660.00
		TICKER: DBC			
1/30/25	16.000 B	XTRACKRS SHRT DUR HG	0.00	-725.76	725.76
		TICKER: SHYL			
1/30/25	33.000 B	SCHWAB US LARGE CAP ETF	0.00	-790.02	790.02
		TICKER: SCHX			
1/30/25	5.000 B	INVESCO S&P 500 EQUAL WEIGHT ETF	0.00	-909.20	909.20
		TICKER: RSP			
1/30/25	48.000 B	SCHWAB INTERNATIONAL EQUITY ETF	0.00	-935.04	935.04
		TICKER: SCHF			
1/30/25	14.000 B	VANGUARD INTERNATNL HGH DIV YLD ETF	0.00	-991.20	991.20
		TICKER: VYMI			
1/30/25	24.000 B	REAL ESTATE SELECT SCTR SPDR ETF	0.00	-998.40	998.40
		TICKER: XLRE			
1/30/25	32.000 S	LEGG MSN INTRNT LW V	0.04	1,006.36	-914.32

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
BY BROKER
COMPUTED ON A 03/31/24 VALUE OF $2,377,358.15

TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: LVHI			
1/30/25	2.000 B	INVESCO QQQ TRUST	0.00	-1,047.44	1,047.44
		TICKER: QQQ			
1/30/25	2.000 B	VANGUARD S&P 500 ETF	0.00	-1,110.86	1,110.86
		TICKER: VOO			
1/30/25	6.000 B	VANGUARD MEGA CAP ETF	0.00	-1,312.68	1,312.68
		TICKER: MGC			
1/30/25	4.000 B	VANGUARD MEGA CAP GROWTH ETF	0.00	-1,397.52	1,397.52
		TICKER: MGK			
1/30/25	62.000 B	SCHWAB EMERGING MARKETS EQUITY ETF	0.00	-1,674.62	1,674.62
		TICKER: SCHE			
1/30/25	34.000 B	SPDR MID CAP ETF	0.00	-1,941.06	1,941.06
		TICKER: SPMD			
1/30/25	12.000 B	VANGUARD MID CAP VALUE ETF	0.00	-1,998.84	1,998.84
		TICKER: VOE			
1/30/25	11.000 B	VANGUARD SMALL CAP VALUE ETF	0.00	-2,274.14	2,274.14
		TICKER: VBR			
1/30/25	18.000 B	VANGUARD MEGA CAP VALUE ETF	0.00	-2,357.64	2,357.64
		TICKER: MGV			
1/30/25	10.000 B	VANGUARD SMALL CAP ETF	0.00	-2,508.80	2,508.80
		TICKER: VB			
1/30/25	17.000 B	VANGUARD VALUE ETF	0.00	-3,009.17	3,009.17
		TICKER: VTV			
1/30/25	112.000 B	SCHWAB US LARGE CAP GROWTH ETF	0.00	-3,192.00	3,192.00
		TICKER: SCHG			
1/30/25	26.000 B	VANGUARD HIGH DIVIDEND YIELD ETF	0.00	-3,452.54	3,452.54
		TICKER: VYM			
2/ 5/25	4.114 B	J P MORGAN EXCHANGE-TRADED F	0.00	-209.11	209.11
		TICKER: JMST			
2/ 5/25	4.593 B	VANGUARD MUNI BND TAX EXEMPT ETF	0.00	-231.33	231.33
		TICKER: VTEB			
2/ 5/25	6.181 B	VANGUARD INTRMDIAT TRM TRSRY ETF	0.00	-361.19	361.19
		TICKER: VGIT			
2/ 5/25	6.715 B	VANGUARD SHORT TERM TREASURY ETF	0.00	-391.30	391.30
		TICKER: VGSH			
2/ 5/25	6.604 B	VANGUARD LONG TERM COR BD ETF	0.00	-503.37	503.37
		TICKER: VCLT			
2/ 5/25	9.837 B	VANGUARD TOTAL BOND MARKET ETF	0.00	-714.52	714.52
		TICKER: BND			
2/ 5/25	10.517 B	VANGUARD INTERMEDIATE TERM COR ETF	0.00	-852.89	852.89
		TICKER: VCIT			
2/ 6/25	0.648 B	SPDR BLOOMBERG CONVRTBL SECRS ETF	0.00	-52.20	52.20
		TICKER: CWB			
2/ 6/25	6.468 B	VANECK PREFERRED SECURT EX FNCL ETF	0.00	-112.86	112.86
		TICKER: PFXF			
2/ 6/25	5.746 B	SPDR LONG TERM TREASURY ETF	0.00	-154.52	154.52
		TICKER: SPTL			
2/ 6/25	11.534 B	SPDR SHORT TERM CORPORATE BND ETF	0.00	-345.06	345.06
		TICKER: SPSB			
2/ 6/25	4.415 B	FRANKLIN LBRTY SHRT	0.00	-399.02	399.02
		TICKER: FTSD			
2/ 7/25	12.891 B	FLEXSHARES DISCIPLIN	0.00	-262.38	262.38
		TICKER: MBSD			
2/10/25	7.382 B	DBX ETF TR	0.00	-186.54	186.54
		TICKER: RVNU			
2/10/25	6.509 B	XTRACKERS USD HIGH YLD CORP BND ETF	0.00	-237.33	237.33

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
BY BROKER
COMPUTED ON A 03/31/24 VALUE OF $2,377,358.15

TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: HYLB			
2/10/25	14.515 B	XTRACKRS SHRT DUR HG	0.00	-654.48	654.48
		TICKER: SHYL			
2/18/25	0.083 B	SPDR DOW JONES INDUSTRIAL AVRG ETF	0.00	-36.71	36.71
		TICKER: DIA			
2/27/25	11.188 B	VIRTUS SEIX SENIOR L	0.00	-267.00	267.00
		TICKER: SEIX			
3/ 5/25	4.361 B	J P MORGAN EXCHANGE-TRADED F	0.00	-221.54	221.54
		TICKER: JMST			
3/ 5/25	4.821 B	VANGUARD MUNI BND TAX EXEMPT ETF	0.00	-242.50	242.50
		TICKER: VTEB			
3/ 5/25	5.558 B	VANGUARD INTRMDIAT TRM TRSRY ETF	0.00	-328.07	328.07
		TICKER: VGIT			
3/ 5/25	6.061 B	VANGUARD SHORT TERM TREASURY ETF	0.00	-354.47	354.47
		TICKER: VGSH			
3/ 5/25	5.786 B	VANGUARD LONG TERM COR BD ETF	0.00	-444.77	444.77
		TICKER: VCLT			
3/ 5/25	9.143 B	VANGUARD TOTAL BOND MARKET ETF	0.00	-670.00	670.00
		TICKER: BND			
3/ 5/25	9.597 B	VANGUARD INTERMEDIATE TERM COR ETF	0.00	-783.94	783.94
		TICKER: VCIT			
3/ 6/25	1.104 B	SPDR BLOOMBERG CONVRTBL SECRS ETF	0.00	-86.04	86.04
		TICKER: CWB			
3/ 6/25	5.146 B	SPDR LONG TERM TREASURY ETF	0.00	-139.31	139.31
		TICKER: SPTL			
3/ 6/25	9.524 B	VANECK PREFERRED SECURT EX FNCL ETF	0.00	-161.79	161.79
		TICKER: PFXF			
3/ 6/25	3.359 B	FRANKLIN LBRTY SHRT	0.00	-304.28	304.28
		TICKER: FTSD			
3/ 6/25	11.564 B	SPDR SHORT TERM CORPORATE BND ETF	0.00	-346.93	346.93
		TICKER: SPSB			
3/ 7/25	2.394 B	SCHWAB US TIPS ETF	0.00	-63.66	63.66
		TICKER: SCHP			
3/ 7/25	13.647 B	FLEXSHARES DISCIPLIN	0.00	-281.24	281.24
		TICKER: MBSD			
3/10/25	6.856 B	DBX ETF TR	0.00	-172.04	172.04
		TICKER: RVNU			
3/10/25	5.861 B	XTRACKERS USD HIGH YLD CORP BND ETF	0.00	-212.87	212.87
		TICKER: HYLB			
3/10/25	13.572 B	XTRACKRS SHRT DUR HG	0.00	-609.60	609.60
		TICKER: SHYL			
3/11/25	27.985 B	LEGG MSN INTRNT LW V	0.00	-892.15	892.15
		TICKER: LVHI			
3/17/25	0.357 B	SPDR DOW JONES INDUSTRIAL AVRG ETF	0.00	-148.94	148.94
		TICKER: DIA			
3/19/25	1.000 B	VANGUARD MEGA CAP VALUE ETF	0.00	-128.96	128.96
		TICKER: MGV			
3/19/25	7.000 S	VIRTUS SEIX SENIOR L	0.00	165.94	-166.22
		TICKER: SEIX			
3/19/25	12.000 S	DBX ETF TR	0.01	297.53	-306.67
		TICKER: RVNU			
3/19/25	11.000 S	XTRACKERS USD HIGH YLD CORP BND ETF	0.01	398.69	-393.00
		TICKER: HYLB			
3/19/25	24.000 B	VANECK PREFERRED SECURT EX FNCL ETF	0.00	-410.54	410.54
		TICKER: PFXF			
3/19/25	9.000 S	VANGUARD MUNI BND TAX EXEMPT ETF	0.01	447.15	-448.84

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
BY BROKER
COMPUTED ON A 03/31/24 VALUE OF $2,377,358.15

TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: VTEB			
3/19/25	35.000 S	INVESCO DB COMMODITY INDEX TRACKING	0.03	775.05	-800.94
		TICKER: DBC			
3/19/25	10.000 B	SPDR BLOOMBERG CONVRTBL SECRS ETF	0.00	-778.10	778.10
		TICKER: CWB			
3/19/25	19.000 S	XTRACKRS SHRT DUR HG	0.02	848.90	-833.29
		TICKER: SHYL			
3/19/25	22.000 S	J P MORGAN EXCHANGE-TRADED F	0.03	1,118.32	-1,115.27
		TICKER: JMST			
3/19/25	28.000 S	REAL ESTATE SELECT SCTR SPDR ETF	0.03	1,169.95	-1,088.12
		TICKER: XLRE			
3/19/25	47.000 S	SPDR SHORT TERM CORPORATE BND ETF	0.05	1,408.78	-1,393.88
		TICKER: SPSB			
3/19/25	17.000 S	FRANKLIN LBRTY SHRT	0.04	1,541.22	-1,535.41
		TICKER: FTSD			
3/19/25	9.000 B	VANGUARD VALUE ETF	0.00	-1,559.25	1,559.25
		TICKER: VTV			
3/19/25	10.000 B	INVESCO S&P 500 EQUAL WEIGHT ETF	0.00	-1,748.55	1,748.55
		TICKER: RSP			
3/19/25	11.000 B	VANGUARD MID CAP VALUE ETF	0.00	-1,778.12	1,778.12
		TICKER: VOE			
3/19/25	14.000 B	VANGUARD HIGH DIVIDEND YIELD ETF	0.00	-1,815.31	1,815.31
		TICKER: VYM			
3/19/25	32.000 S	VANGUARD SHORT TERM TREASURY ETF	0.06	1,870.15	-1,858.72
		TICKER: VGSH			
3/19/25	72.000 S	SPDR LONG TERM TREASURY ETF	0.06	1,951.46	-2,009.03
		TICKER: SPTL			
3/19/25	106.000 S	FLEXSHARES DISCIPLIN	0.08	2,178.22	-2,167.30
		TICKER: MBSD			
3/19/25	110.000 B	SCHWAB US LARGE CAP ETF	0.00	-2,456.85	2,456.85
		TICKER: SCHX			
3/19/25	5.000 B	VANGUARD S&P 500 ETF	0.00	-2,599.10	2,599.10
		TICKER: VOO			
3/19/25	100.000 S	SCHWAB US TIPS ETF	0.09	2,648.31	-2,608.61
		TICKER: SCHP			
3/19/25	48.000 S	VANGUARD INTRMDIAT TRM TRSRY ETF	0.09	2,827.35	-2,813.85
		TICKER: VGIT			
3/19/25	6.000 B	INVESCO QQQ TRUST	0.00	-2,877.06	2,877.06
		TICKER: QQQ			
3/19/25	39.000 S	VANGUARD LONG TERM COR BD ETF	0.09	2,969.08	-3,001.71
		TICKER: VCLT			
3/19/25	13.000 B	VANGUARD MID CAP GROWTH ETF	0.00	-3,224.65	3,224.65
		TICKER: VOT			
3/19/25	22.000 B	VANGUARD MEGA CAP ETF	0.00	-4,486.24	4,486.24
		TICKER: MGC			
3/19/25	12.000 B	SPDR DOW JONES INDUSTRIAL AVRG ETF	0.00	-5,033.99	5,033.99
		TICKER: DIA			
3/19/25	63.000 S	VANGUARD INTERMEDIATE TERM COR ETF	0.15	5,124.28	-5,030.09
		TICKER: VCIT			
3/19/25	75.000 S	VANGUARD TOTAL BOND MARKET ETF	0.16	5,478.67	-5,458.58
		TICKER: BND			
3/19/25	138.000 B	SPDR MID CAP ETF	0.00	-7,196.15	7,196.15
		TICKER: SPMD			
3/19/25	23.000 B	VANGUARD MEGA CAP GROWTH ETF	0.00	-7,237.07	7,237.07
		TICKER: MGK			
3/19/25	364.000 S	SCHWAB INTERNATIONAL EQUITY ETF	0.27	7,448.59	-6,647.56

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
BY BROKER
COMPUTED ON A 03/31/24 VALUE OF $2,377,358.15

TRADE DATE	SHARES/PV	DESCRIPTION	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
		TICKER: SCHF			
3/19/25	269.000 S	SCHWAB EMERGING MARKETS EQUITY ETF	0.25	7,648.77	-6,931.56
		TICKER: SCHE			
3/19/25	134.000 B	INVESCO S & P SMLCP MOMENTM ETF	0.00	-8,313.36	8,313.36
		TICKER: XSMO			
3/19/25	47.000 B	VANGUARD SMALL CAP ETF	0.00	-10,649.26	10,649.26
		TICKER: VB			
3/19/25	62.000 B	VANGUARD SMALL CAP VALUE ETF	0.00	-11,764.50	11,764.50
		TICKER: VBR			
3/19/25	491.000 B	SCHWAB US LARGE CAP GROWTH ETF	0.00	-12,532.78	12,532.78
		TICKER: SCHG			
3/19/25	421.000 S	LEGG MSN INTRNT LW V	0.45	13,806.25	-12,034.48
		TICKER: LVHI			
3/19/25	263.000 S	VANGUARD INTERNATNL HGH DIV YLD ETF	0.59	19,956.32	-17,355.06
		TICKER: VYMI			
3/25/25	10.432 B	VIRTUS SEIX SENIOR L	0.00	-246.36	246.36
		TICKER: SEIX			
3/25/25	11.045 B	VANGUARD HIGH DIVIDEND YIELD ETF	0.00	-1,431.14	1,431.14
		TICKER: VYM			
3/25/25	23.007 B	VANGUARD INTERNATNL HGH DIV YLD ETF	0.00	-1,726.43	1,726.43
		TICKER: VYMI			
3/26/25	6.637 B	REAL ESTATE SELECT SCTR SPDR ETF	0.00	-275.80	275.80
		TICKER: XLRE			
3/26/25	6.549 B	SPDR MID CAP ETF	0.00	-345.81	345.81
		TICKER: SPMD			
3/28/25	4.526 B	INVESCO S & P SMLCP MOMENTM ETF	0.00	-275.52	275.52
		TICKER: XSMO			
3/28/25	1.795 B	INVESCO S&P 500 EQUAL WEIGHT ETF	0.00	-311.07	311.07
		TICKER: RSP			
3/31/25	0.327 B	VANGUARD MID CAP GROWTH ETF	0.00	-79.45	79.45
		TICKER: VOT			
3/31/25	0.273 B	VANGUARD MEGA CAP GROWTH ETF	0.00	-82.44	82.44
		TICKER: MGK			
3/31/25	6.013 B	SCHWAB US LARGE CAP ETF	0.00	-130.48	130.48
		TICKER: SCHX			
3/31/25	5.704 B	SCHWAB US LARGE CAP GROWTH ETF	0.00	-139.58	139.58
		TICKER: SCHG			
3/31/25	0.373 B	VANGUARD S&P 500 ETF	0.00	-188.63	188.63
		TICKER: VOO			
3/31/25	1.131 B	VANGUARD MEGA CAP ETF	0.00	-223.94	223.94
		TICKER: MGC			
3/31/25	2.407 B	VANGUARD SMALL CAP ETF	0.00	-530.59	530.59
		TICKER: VB			
3/31/25	5.363 B	VANGUARD MID CAP VALUE ETF	0.00	-853.21	853.21
		TICKER: VOE			
3/31/25	7.696 B	VANGUARD MEGA CAP VALUE ETF	0.00	-984.11	984.11
		TICKER: MGV			
3/31/25	6.209 B	VANGUARD SMALL CAP VALUE ETF	0.00	-1,142.91	1,142.91
		TICKER: VBR			
3/31/25	7.470 B	VANGUARD VALUE ETF	0.00	-1,276.38	1,276.38
		TICKER: VTV			
T			6.94	2,416,452.23	

5500 REPORT DETAIL FOR BANK: CHARLES SCHWAB TRUST BANK 110211

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
*DBX ETF TR		33,284		32,948		-1,310		64,923	
TICKER: RVNU	34,662		-1,378		31,639		67,610		-2,687

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	SALE PROCEEDS	REALIZED GAIN/LOSS	AGGREGATE COSTS	AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*DBX ETF TR		0		-9		914	
TICKER: RVNU	923		914		923		-9

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
*J P MORGAN EXCHANGE-TRADED F		45,421		41,834		66		87,321	
TICKER: JMST	45,349		71		41,900		87,184		137

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	SALE PROCEEDS	REALIZED GAIN/LOSS	AGGREGATE COSTS	AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*J P MORGAN EXCHANGE-TRADED F		0		-1		1,929	
TICKER: JMST	1,929		1,929		1,929		0

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

5500 REPORT DETAIL FOR BANK: CHARLES SCHWAB TRUST BANK 110211

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
*VANECK PREFERRED SECURT EX FNCL ETF	22,462	21,459	-1,124		42,797				
TICKER: PFXF	23,704		-1,241		20,335		45,163		-2,365

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	SALE PROCEEDS	REALIZED GAIN/LOSS	AGGREGATE COSTS	AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*VANECK PREFERRED SECURT EX FNCL ETF	0	9		398			
TICKER: PFXF	389	398		389			9

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
TOTAL		101,167		96,241		-2,368		195,041	
	103,715		-2,548		93,874		199,956		-4,915

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	SALE PROCEEDS	REALIZED GAIN/LOSS	AGGREGATE COSTS	AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
TOTAL		309,156		26,222		9,173,290	
	8,837,913		9,173,290		9,147,069		26,221

5500 REPORT DETAIL FOR BANK: CHARLES SCHWAB TRUST BANK 110211

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
<---ASSETS HELD AT START--->				<-ASSETS OBTAINED IN PERIOD->			<-TOTAL HELD + OBTAINED->		
REGULATED INVESTMENT COMPANIES									
*FLEXSHARES DISCIPLIN		44,589		42,695		388		87,672	
TICKER: MBSD	44,188		401		43,083		86,883		789

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	<-----COMBINED----> SALE PROCEEDS	REALIZED GAIN/LOSS	<----TOTAL HELD + OBTAINED-----> AGGREGATE COSTS	AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*FLEXSHARES DISCIPLIN		0		18		3,435	
TICKER: MBSD	3,417		3,435		3,417		18

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
<---ASSETS HELD AT START--->				<-ASSETS OBTAINED IN PERIOD->			<-TOTAL HELD + OBTAINED->		
*FRANKLIN LBRTY SHRT		44,842		42,253		213		87,308	
TICKER: FTSD	44,616		225		42,466		86,869		438

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	<-----COMBINED----> SALE PROCEEDS	REALIZED GAIN/LOSS	<----TOTAL HELD + OBTAINED-----> AGGREGATE COSTS	AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*FRANKLIN LBRTY SHRT		0		0		2,980	
TICKER: FTSD	2,980		2,980		2,980		0

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

5500 REPORT DETAIL FOR BANK: CHARLES SCHWAB TRUST BANK 110211

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
*INVESCO DB COMMODITY INDEX TRACKING		20,217		24,181		-139		44,259	
TICKER: DBC	20,334		-117		24,042		44,515		-256

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	<-----COMBINED----> SALE PROCEEDS	REALIZED GAIN/LOSS	<----TOTAL HELD + OBTAINED-----> AGGREGATE COSTS	AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*INVESCO DB COMMODITY INDEX TRACKING	0		10			3,722	
TICKER: DBC	3,711		3,722		3,711		11

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
*INVESCO QQQ TRUST		20,164		17,684		307		38,154	
TICKER: QQQ	19,819		344		17,991		37,503		651

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	<-----COMBINED----> SALE PROCEEDS	REALIZED GAIN/LOSS	<----TOTAL HELD + OBTAINED-----> AGGREGATE COSTS	AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*INVESCO QQQ TRUST	0		207			4,816	
TICKER: QQQ	4,609		4,816		4,609		207

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

5500 REPORT DETAIL FOR BANK: CHARLES SCHWAB TRUST BANK 110211

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
*INVESCO S & P SMLCP MOMENTM ETF		48,056		40,041		471		88,569	
TICKER: XSMO	47,498		559		40,512		87,539		1,030

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	SALE PROCEEDS	REALIZED GAIN/LOSS	AGGREGATE COSTS	AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*INVESCO S & P SMLCP MOMENTM ETF		0		496		4,093	
TICKER: XSMO	3,597		4,093		3,597		496

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
INVESCO S&P 500 EQUAL WEIGHT ETF		0		64,572		597		65,169	
TICKER: RSP	0		0		65,169		64,572		597

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	SALE PROCEEDS	REALIZED GAIN/LOSS	AGGREGATE COSTS	AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
INVESCO S&P 500 EQUAL WEIGHT ETF		0		0		0	
TICKER: RSP	0		0		0		0

5500 REPORT DETAIL FOR BANK: CHARLES SCHWAB TRUST BANK 110211

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
	<---ASSETS HELD AT START--->			<-ASSETS OBTAINED IN PERIOD->			<-TOTAL HELD + OBTAINED->		
*LEGG MSN INTRNT LW V		110,270		97,806		7,232		215,308	
TICKER: LVHI	102,678		7,592		105,038		200,484		14,824

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START: BEGINNING MARKET	OBTAINED IN PERIOD: PURCHASE COST	<-----COMBINED----> SALE PROCEEDS	REALIZED GAIN/LOSS	<----TOTAL HELD + OBTAINED-----> AGGREGATE COSTS	AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*LEGG MSN INTRNT LW V		0		1,148		21,061	
TICKER: LVHI	19,913		21,061		19,913		1,148

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
	<---ASSETS HELD AT START--->			<-ASSETS OBTAINED IN PERIOD->			<-TOTAL HELD + OBTAINED->		
*REAL ESTATE SELECT SCTR SPDR ETF		22,012		21,248		805		44,064	
TICKER: XLRE	21,208		803		22,052		42,456		1,608

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START: BEGINNING MARKET	OBTAINED IN PERIOD: PURCHASE COST	<-----COMBINED----> SALE PROCEEDS	REALIZED GAIN/LOSS	<----TOTAL HELD + OBTAINED-----> AGGREGATE COSTS	AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*REAL ESTATE SELECT SCTR SPDR ETF		0		182		3,004	
TICKER: XLRE	2,823		3,004		2,823		181

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

5500 REPORT DETAIL FOR BANK: CHARLES SCHWAB TRUST BANK 110211

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
*SCHWAB EMERGING MARKETS EQUITY ETF	51,272			51,865		2,694		105,831	
TICKER: SCHE	48,740		2,532		54,559		100,604		5,227

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	SALE PROCEEDS	REALIZED GAIN/LOSS	TOTAL HELD + OBTAINED AGGREGATE COSTS	TOTAL HELD + OBTAINED AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*SCHWAB EMERGING MARKETS EQUITY ETF	0		1,044		14,096		
TICKER: SCHE	13,052		14,096		13,052		1,044

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
*SCHWAB INTERNATIONAL EQUITY ETF	29,647			74,841		972		105,460	
TICKER: SCHF	29,267		380		75,813		104,108		1,352

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	SALE PROCEEDS	REALIZED GAIN/LOSS	TOTAL HELD + OBTAINED AGGREGATE COSTS	TOTAL HELD + OBTAINED AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*SCHWAB INTERNATIONAL EQUITY ETF	7,674		337		8,011		
TICKER: SCHF	0		8,011		7,674		337

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

5500 REPORT DETAIL FOR BANK: CHARLES SCHWAB TRUST BANK 110211

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
*SCHWAB US LARGE CAP ETF		8,316		33,783		1,163		43,262	
TICKER: SCHX	8,040		277		34,946		41,823		1,439

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START: BEGINNING MARKET	OBTAINED IN PERIOD: PURCHASE COST	COMBINED: SALE PROCEEDS	COMBINED: REALIZED GAIN/LOSS	TOTAL HELD + OBTAINED: AGGREGATE COSTS	TOTAL HELD + OBTAINED: AGGREGATE PROCEEDS	TOTAL HELD + OBTAINED: REALIZED GAIN/LOSS
*SCHWAB US LARGE CAP ETF		213		20		234	
TICKER: SCHX	0		234		213		21

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
*SCHWAB US LARGE CAP GROWTH ETF		19,000		107,709		1,930		128,640	
TICKER: SCHG	18,666		335		109,640		126,375		2,265

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START: BEGINNING MARKET	OBTAINED IN PERIOD: PURCHASE COST	COMBINED: SALE PROCEEDS	COMBINED: REALIZED GAIN/LOSS	TOTAL HELD + OBTAINED: AGGREGATE COSTS	TOTAL HELD + OBTAINED: AGGREGATE PROCEEDS	TOTAL HELD + OBTAINED: REALIZED GAIN/LOSS
*SCHWAB US LARGE CAP GROWTH ETF		7,454		2,210		9,664	
TICKER: SCHG	0		9,664		7,454		2,210

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

5500 REPORT DETAIL FOR BANK: CHARLES SCHWAB TRUST BANK 110211

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
*SCHWAB US TIPS ETF		30,423		78,613		1,710		110,746	
TICKER: SCHP	29,775		648		80,323		108,388		2,358

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	SALE PROCEEDS	REALIZED GAIN/LOSS	TOTAL HELD + OBTAINED AGGREGATE COSTS	TOTAL HELD + OBTAINED AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*SCHWAB US TIPS ETF		3,097		641		3,904	
TICKER: SCHP	167		3,904		3,264		640

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
SPDR BLOOMBERG CONVRTBL SECRS ETF		25,283		17,389		302		42,974	
TICKER: CWB	24,102		1,181		17,691		41,490		1,484

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	SALE PROCEEDS	REALIZED GAIN/LOSS	TOTAL HELD + OBTAINED AGGREGATE COSTS	TOTAL HELD + OBTAINED AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
SPDR BLOOMBERG CONVRTBL SECRS ETF		0		0		0	
TICKER: CWB	0		0		0		0

5500 REPORT DETAIL FOR BANK: CHARLES SCHWAB TRUST BANK 110211

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
*SPDR DOW JONES INDUSTRIAL AVRG ETF	56,819	41,608	1,691	100,118					
TICKER: DIA	54,600	2,219	43,299	96,208	3,910				

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	SALE PROCEEDS	REALIZED GAIN/LOSS	AGGREGATE COSTS	AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*SPDR DOW JONES INDUSTRIAL AVRG ETF	0	15	6,067				
TICKER: DIA	6,052	6,067	6,052	15			

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
*SPDR LONG TERM TREASURY ETF	19,523	24,820	-442	43,901					
TICKER: SPTL	19,877	-354	24,377	44,697	-797				

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	SALE PROCEEDS	REALIZED GAIN/LOSS	AGGREGATE COSTS	AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*SPDR LONG TERM TREASURY ETF	0	23	3,825				
TICKER: SPTL	3,802	3,825	3,802	23			

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

5500 REPORT DETAIL FOR BANK: CHARLES SCHWAB TRUST BANK 110211

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
	<---ASSETS HELD AT START--->			<-ASSETS OBTAINED IN PERIOD->			<-TOTAL HELD + OBTAINED->		
*SPDR MID CAP ETF		44,199		57,081		-2,385		98,895	
TICKER: SPMD	46,126		-1,927		54,696		103,207		-4,312

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	<-----COMBINED----> SALE PROCEEDS	REALIZED GAIN/LOSS	<----TOTAL HELD + OBTAINED-----> AGGREGATE COSTS	AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*SPDR MID CAP ETF		0		122		1,938	
TICKER: SPMD	1,816		1,938		1,816		122

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
	<---ASSETS HELD AT START--->			<-ASSETS OBTAINED IN PERIOD->			<-TOTAL HELD + OBTAINED->		
*SPDR SHORT TERM CORPORATE BND ETF		45,323		41,954		353		87,630	
TICKER: SPSB	44,944		379		42,307		86,898		732

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	<-----COMBINED----> SALE PROCEEDS	REALIZED GAIN/LOSS	<----TOTAL HELD + OBTAINED-----> AGGREGATE COSTS	AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*SPDR SHORT TERM CORPORATE BND ETF		0		-1		2,626	
TICKER: SPSB	2,627		2,626		2,627		-1

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

5500 REPORT DETAIL FOR BANK: CHARLES SCHWAB TRUST BANK 110211

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
*VANECK VECTORS AMT FREE INTER MUN		0		0		0		0	
TICKER: ITM	0		0		0		0		0

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	SALE PROCEEDS	REALIZED GAIN/LOSS	TOTAL HELD + OBTAINED AGGREGATE COSTS	AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*VANECK VECTORS AMT FREE INTER MUN		0		-574		58,653	
TICKER: ITM	59,226		58,653		59,226		-573

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
*VANGUARD HIGH DIVIDEND YIELD ETF		124,928		89,184		4,441		218,553	
TICKER: VYM	119,002		5,926		93,625		208,186		10,367

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	SALE PROCEEDS	REALIZED GAIN/LOSS	TOTAL HELD + OBTAINED AGGREGATE COSTS	AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*VANGUARD HIGH DIVIDEND YIELD ETF		0		157		1,999	
TICKER: VYM	1,843		1,999		1,843		156

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

5500 REPORT DETAIL FOR BANK: CHARLES SCHWAB TRUST BANK 110211

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
*VANGUARD INTERMEDIATE TERM COR ETF		112,696		105,638		1,017		219,351	
TICKER: VCIT	111,621		1,075		106,655		217,259		2,092

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	SALE PROCEEDS	REALIZED GAIN/LOSS	TOTAL HELD + OBTAINED AGGREGATE COSTS	TOTAL HELD + OBTAINED AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*VANGUARD INTERMEDIATE TERM COR ETF	0		66		7,678		
TICKER: VCIT	7,612		7,678		7,612		66

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
*VANGUARD INTERNATNL HGH DIV YLD ETF		107,628		100,040		5,955		213,623	
TICKER: VYMI	101,581		6,047		105,995		201,622		12,002

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	SALE PROCEEDS	REALIZED GAIN/LOSS	TOTAL HELD + OBTAINED AGGREGATE COSTS	TOTAL HELD + OBTAINED AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*VANGUARD INTERNATNL HGH DIV YLD ETF	0		1,665		19,956		
TICKER: VYMI	18,292		19,956		18,292		1,664

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

5500 REPORT DETAIL FOR BANK: CHARLES SCHWAB TRUST BANK 110211

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
*VANGUARD INTRMDIAT TRM TRSRY ETF		55,468		53,989		599		110,056	
TICKER: VGIT	54,859		609		54,588		108,849		1,208

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	SALE PROCEEDS	REALIZED GAIN/LOSS	AGGREGATE COSTS	AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*VANGUARD INTRMDIAT TRM TRSRY ETF		0		36		4,207	
TICKER: VGIT	4,171		4,207		4,171		36

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
*VANGUARD LONG TERM COR BD ETF		52,122		58,243		-1,532		108,832	
TICKER: VCLT	53,530		-1,408		56,711		111,773		-2,941

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	SALE PROCEEDS	REALIZED GAIN/LOSS	AGGREGATE COSTS	AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*VANGUARD LONG TERM COR BD ETF		0		-8		5,605	
TICKER: VCLT	5,613		5,605		5,613		-8

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

5500 REPORT DETAIL FOR BANK: CHARLES SCHWAB TRUST BANK 110211

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
*VANGUARD MEGA CAP ETF		41,372		32,845		1,359		75,577	
TICKER: MGC	39,728		1,644		34,204		72,573		3,003

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	<-----COMBINED----> SALE PROCEEDS	REALIZED GAIN/LOSS	<----TOTAL HELD + OBTAINED-----> AGGREGATE COSTS	AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*VANGUARD MEGA CAP ETF		0		177		8,492	
TICKER: MGC	8,315		8,492		8,315		177

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
*VANGUARD MEGA CAP GROWTH ETF		30,582		43,148		1,317		75,046	
TICKER: MGK	29,676		906		44,465		72,823		2,223

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	<-----COMBINED----> SALE PROCEEDS	REALIZED GAIN/LOSS	<----TOTAL HELD + OBTAINED-----> AGGREGATE COSTS	AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*VANGUARD MEGA CAP GROWTH ETF		0		749		13,338	
TICKER: MGK	12,589		13,338		12,589		749

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

5500 REPORT DETAIL FOR BANK: CHARLES SCHWAB TRUST BANK 110211

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
	<---ASSETS HELD AT START--->			<-ASSETS OBTAINED IN PERIOD->			<-TOTAL HELD + OBTAINED->		
*VANGUARD MEGA CAP VALUE ETF		103,668		77,999		4,748		186,415	
TICKER: MGV	97,720		5,948		82,747		175,719		10,697

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	<-----COMBINED----> SALE PROCEEDS	REALIZED GAIN/LOSS	<----TOTAL HELD + OBTAINED-----> AGGREGATE COSTS	AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*VANGUARD MEGA CAP VALUE ETF		0		439		24,486	
TICKER: MGV	24,047		24,486		24,047		439

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
	<---ASSETS HELD AT START--->			<-ASSETS OBTAINED IN PERIOD->			<-TOTAL HELD + OBTAINED->		
*VANGUARD MID CAP GROWTH ETF		23,284		19,302		533		43,119	
TICKER: VOT	22,658		626		19,835		41,960		1,159

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	<-----COMBINED----> SALE PROCEEDS	REALIZED GAIN/LOSS	<----TOTAL HELD + OBTAINED-----> AGGREGATE COSTS	AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*VANGUARD MID CAP GROWTH ETF		0		156		1,584	
TICKER: VOT	1,428		1,584		1,428		156

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

5500 REPORT DETAIL FOR BANK: CHARLES SCHWAB TRUST BANK 110211

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
	<---ASSETS HELD AT START--->			<-ASSETS OBTAINED IN PERIOD->			<-TOTAL HELD + OBTAINED->		
VANGUARD MID CAP VALUE ETF		75,130		55,865		-128		130,868	
TICKER: VOE	72,964		2,167		55,737		128,829		2,039

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	<-----COMBINED----> SALE PROCEEDS	REALIZED GAIN/LOSS	<----TOTAL HELD + OBTAINED-----> AGGREGATE COSTS	AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
VANGUARD MID CAP VALUE ETF		0		0			0
TICKER: VOE	0		0		0		0

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
	<---ASSETS HELD AT START--->			<-ASSETS OBTAINED IN PERIOD->			<-TOTAL HELD + OBTAINED->		
*VANGUARD MUNI BND TAX EXEMPT ETF		45,214		42,751		-789		87,177	
TICKER: VTEB	46,065		-850		41,962		88,816		-1,639

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	<-----COMBINED----> SALE PROCEEDS	REALIZED GAIN/LOSS	<----TOTAL HELD + OBTAINED-----> AGGREGATE COSTS	AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*VANGUARD MUNI BND TAX EXEMPT ETF		0		-10		1,103	
TICKER: VTEB	1,112		1,103		1,112		-9

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

5500 REPORT DETAIL FOR BANK: CHARLES SCHWAB TRUST BANK 110211

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
*VANGUARD S&P 500 ETF		31,472		21,399		814		53,686	
TICKER: VOO	30,318		1,154		22,213		51,718		1,968

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	SALE PROCEEDS	REALIZED GAIN/LOSS	AGGREGATE COSTS	AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*VANGUARD S&P 500 ETF		0		50		6,981	
TICKER: VOO	6,931		6,981		6,931		50

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
*VANGUARD SHORT TERM TREASURY ETF		0		108,416		1,133		109,549	
TICKER: VGSH	0		0		109,549		108,416		1,133

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	SALE PROCEEDS	REALIZED GAIN/LOSS	AGGREGATE COSTS	AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*VANGUARD SHORT TERM TREASURY ETF		2,788		15		2,803	
TICKER: VGSH	0		2,803		2,788		15

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

5500 REPORT DETAIL FOR BANK: CHARLES SCHWAB TRUST BANK 110211

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
	<---ASSETS HELD AT START--->			<-ASSETS OBTAINED IN PERIOD->			<-TOTAL HELD + OBTAINED->		
*VANGUARD SMALL CAP ETF		66,912		63,823		-2,145		128,591	
TICKER: VB	69,239		-2,327		61,678		133,062		-4,472

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	<-----COMBINED----> SALE PROCEEDS	REALIZED GAIN/LOSS	<----TOTAL HELD + OBTAINED-----> AGGREGATE COSTS	AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*VANGUARD SMALL CAP ETF		0		350		4,251	
TICKER: VB	3,901		4,251		3,901		350

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
	<---ASSETS HELD AT START--->			<-ASSETS OBTAINED IN PERIOD->			<-TOTAL HELD + OBTAINED->		
*VANGUARD SMALL CAP VALUE ETF		90,952		84,329		-2,724		172,557	
TICKER: VBR	93,988		-3,036		81,605		178,317		-5,760

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	<-----COMBINED----> SALE PROCEEDS	REALIZED GAIN/LOSS	<----TOTAL HELD + OBTAINED-----> AGGREGATE COSTS	AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*VANGUARD SMALL CAP VALUE ETF		0		252		3,525	
TICKER: VBR	3,273		3,525		3,273		252

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

5500 REPORT DETAIL FOR BANK: CHARLES SCHWAB TRUST BANK 110211

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
*VANGUARD TOTAL BOND MARKET ETF		111,116		107,480		805		219,401	
TICKER: BND	110,291		826		108,285		217,771		1,630

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START: BEGINNING MARKET	OBTAINED IN PERIOD: PURCHASE COST	<-----COMBINED----> SALE PROCEEDS	REALIZED GAIN/LOSS	<----TOTAL HELD + OBTAINED-----> AGGREGATE COSTS	AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*VANGUARD TOTAL BOND MARKET ETF		0		67		8,451	
TICKER: BND	8,384		8,451		8,384		67

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
*VANGUARD VALUE ETF		123,416		91,543		3,983		218,942	
TICKER: VTV	118,271		5,146		95,526		209,814		9,128

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START: BEGINNING MARKET	OBTAINED IN PERIOD: PURCHASE COST	<-----COMBINED----> SALE PROCEEDS	REALIZED GAIN/LOSS	<----TOTAL HELD + OBTAINED-----> AGGREGATE COSTS	AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*VANGUARD VALUE ETF		0		144		2,130	
TICKER: VTV	1,986		2,130		1,986		144

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

5500 REPORT DETAIL FOR BANK: CHARLES SCHWAB TRUST BANK 110211

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
*VIRTUS SEIX SENIOR L		22,678		21,311		-279		43,709	
TICKER: SEIX	22,979		-301		21,031		44,289		-580

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	SALE PROCEEDS	REALIZED GAIN/LOSS	AGGREGATE COSTS	AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*VIRTUS SEIX SENIOR L		0		0		742	
TICKER: SEIX	742		742		742		0

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
*XTRACKERS USD HIGH YLD CORP BND ETF		23,590		19,841		119		43,550	
TICKER: HYLB	23,450		141		19,960		43,290		260

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	SALE PROCEEDS	REALIZED GAIN/LOSS	AGGREGATE COSTS	AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*XTRACKERS USD HIGH YLD CORP BND ETF		0		-5		642	
TICKER: HYLB	647		642		647		-5

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

5500 REPORT DETAIL FOR BANK: CHARLES SCHWAB TRUST BANK 110211

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
*XTRACKRS SHRT DUR HG		57,985		50,919		-78		108,826	
TICKER: SHYL	58,074		-89		50,841		108,992		-166

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	SALE PROCEEDS	REALIZED GAIN/LOSS	TOTAL HELD + OBTAINED AGGREGATE COSTS	TOTAL HELD + OBTAINED AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
*XTRACKRS SHRT DUR HG		0		-23		1,988	
TICKER: SHYL	2,010		1,988		2,010		-22

* - FOR THIS ASSET, AVERAGE PRICES WERE USED

ASSETS HELD AT END OF PERIOD 03/31/24 - 03/31/25

ASSET NAME	BEGINNING MARKET	ENDING MARKET	UNREAL GAIN/LOSS	PURCHASE COST	ENDING MARKET	UNREAL GAIN/LOSS	TOTAL VALUE	AGGREGATE MARKET	TOTAL UNREAL
** GRAND TOTAL ALL ASSETS **		2,041,335		2,224,449		34,642		4,300,425	
	2,004,207		37,133		2,259,090		4,228,656		71,775

ASSETS DISPOSED DURING PERIOD 3/31/24 - 3/31/25

ASSET NAME	HELD AT START BEGINNING MARKET	OBTAINED IN PERIOD PURCHASE COST	SALE PROCEEDS	REALIZED GAIN/LOSS	TOTAL HELD + OBTAINED AGGREGATE COSTS	TOTAL HELD + OBTAINED AGGREGATE PROCEEDS	REALIZED GAIN/LOSS
** GRAND TOTAL ALL ASSETS **		21,226		10,174		275,331	
	243,929		275,331		265,155		10,176

* - FOR THIS ASSET, AVERAGE PRICES WERE USED