

ETF Growth

80% Equity Allocation Portfolio

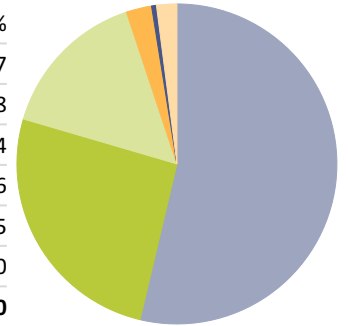
Investment Strategy

Tru's Exchange Traded Fund (ETF) portfolios are long term oriented, multi-asset portfolios that invest in a diversified blend of low cost passive and strategic beta ETF's. The Growth portfolio seeks long-term capital appreciation, primarily through investments in US and non-US equity funds, as well as modest allocations to a diversified mix of fixed income funds. The portfolio will experience volatility, but its fixed income positions should provide a cushion in tough market environments. This strategy is intended for clients with at least an 8 to 9 year time horizon.

Asset Allocation

Portfolio Date: 3/31/2024

	%
US Equity	53.7
Non-US Equity	25.8
US Bond	15.4
Non-US Bond	2.6
Cash	0.5
Other	2.0
Total	100.0



Portfolio Statistics

Annual Report Net Expense Ratio	0.06
P/E Ratio (TTM)	19.07
P/B Ratio (TTM)	2.56
P/S Ratio (TTM)	1.78
P/C Ratio (TTM)	12.17
12 Mo Yield	2.31

Fixed Income Statistics

Average Eff Duration Survey	7.51
Average Eff Maturity Survey	12.66
Average Credit Quality	BBB
Average Coupon	4.31
Average Price	—

Morningstar Style Box

Portfolio Date: 3/31/2024

Morningstar Equity Style Box™

	Value	Blend	Growth
Large			
Mid			
Small			

Market Cap

	%
Market Cap Giant %	34.9
Market Cap Large %	28.7
Market Cap Mid %	28.2
Market Cap Small %	6.4
Market Cap Micro %	1.8

Equity Sectors

Portfolio Date: 3/31/2024

Equity Econ Sector Basic Materials %	4.6
Equity Econ Sector Consumer Cyclical %	10.7
Equity Econ Sector Financial Services %	15.5
Equity Econ Sector Real Estate %	3.6
Equity Econ Sector Consumer Defensive %	6.1
Equity Econ Sector Healthcare %	11.1
Equity Econ Sector Utilities %	3.1
Equity Econ Sector Communication Services %	6.4
Equity Econ Sector Energy %	4.6
Equity Econ Sector Industrials %	12.7
Equity Econ Sector Technology %	21.7

Top Holdings

Portfolio Date: 3/31/2024

	Ticker	# of Holdings	Global Category	12 Mo Yield	Portfolio Weighting %
Vanguard Total Stock Market ETF	VTI	3,732	US Equity Large Cap Blend	1.4	38.0
SPDR® Portfolio Developed Wld ex-US ETF	SPDW	2,471	Global Equity Large Cap	2.6	18.0
Vanguard Mid-Cap ETF	VO	331	US Equity Mid Cap	1.5	10.0
SPDR® Portfolio Emerging Markets ETF	SPEM	3,502	Global Emerging Markets Equity	2.7	8.0
Vanguard Total Bond Market ETF	BND	17,816	US Fixed Income	3.2	6.0
VanEck Fallen Angel HiYld Bd ETF	ANGL	138	US Fixed Income	5.4	5.0
SPDR® Portfolio Long Term Corp Bd ETF	SPLB	2,845	US Fixed Income	4.7	4.0
iShares Broad USD Invrm Grd Corp Bd ETF	USIG	10,195	US Fixed Income	4.1	3.0
Vanguard Small-Cap Value ETF	VBR	859	US Equity Small Cap	2.0	3.0
Vanguard Value ETF	VTV	343	US Equity Large Cap Value	2.4	3.0
ICE BofA US 3M Trsy Bill TR USD	—	—	—	—	2.0

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