Foundational Adventurous Growth
90% Equity Allocation Portfolio

tru Investment Management

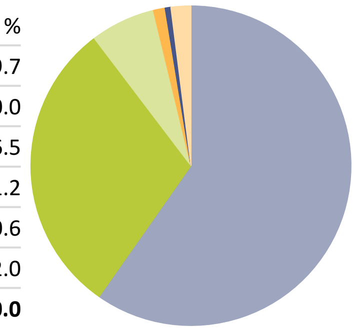
Investment Strategy

Tru's Foundational portfolios are long term oriented, multi-asset portfolios that invest in four to five low cost ETF's. These portfolios have lower account minimums to help investors with lower account values have access to professionally managed, reasonably diverse investments. The Adventurous Growth portfolio seeks long-term capital appreciation, through investments in US and non-US equity funds, alongside a small allocation to a couple fixed income funds. The portfolio will experience volatility, but a small amount of ballast via the small allocation to bond funds should reduce volatility relative to a pure stock portfolio. This strategy is intended for clients with at least a 9 to 10 year time horizon.

Asset Allocation

Portfolio Date: 3/31/2024

	%
US Equity	59.7
Non-US Equity	30.0
US Bond	6.5
Non-US Bond	1.2
Cash	0.6
Other	2.0
Total	**100.0**



Portfolio Statistics

Annual Report Net Expense Ratio	0.05
P/E Ratio (TTM)	18.62
P/B Ratio (TTM)	2.49
P/S Ratio (TTM)	1.73
P/C Ratio (TTM)	11.84
12 Mo Yield	2.07

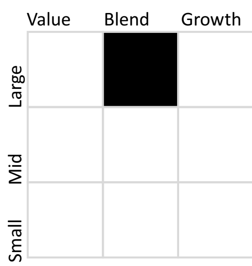
Fixed Income Statistics

Average Eff Duration Survey	5.85
Average Eff Maturity Survey	8.24
Average Credit Quality	BBB
Average Coupon	3.61
Average Price	—

Morningstar Style Box

Portfolio Date: 3/31/2024

Morningstar Equity Style Box™



Market Cap	%
Market Cap Giant %	37.6
Market Cap Large %	28.8
Market Cap Mid %	18.2
Market Cap Small %	12.1
Market Cap Micro %	3.3

Equity Sectors

Portfolio Date: 3/31/2024

Equity Econ Sector Basic Materials %	4.4
Equity Econ Sector Consumer Cyclical %	11.6
Equity Econ Sector Financial Services %	15.3
Equity Econ Sector Real Estate %	3.2
Equity Econ Sector Consumer Defensive %	6.0
Equity Econ Sector Healthcare %	11.3
Equity Econ Sector Utilities %	2.4
Equity Econ Sector Communication Services %	6.7
Equity Econ Sector Energy %	4.7
Equity Econ Sector Industrials %	11.9
Equity Econ Sector Technology %	22.5

Top Holdings

Portfolio Date: 3/31/2024

	Ticker	# of Holdings	Global Category	12 Mo Yield	Portfolio Weighting %
SPDR® Port S&P 1500 Comps Stk Mkt ETF	SPTM	1,515	US Equity Large Cap Blend	1.3	46.0
iShares Core MSCI Total Intl Stk ETF	IXUS	4,414	Global Equity Large Cap	3.0	30.0
Schwab US Small-Cap ETF™	SCHA	1,726	US Equity Small Cap	1.3	9.0
iShares Core Total USD Bond Market ETF	IUSB	15,671	US Fixed Income	3.6	8.0
JPMorgan US Value Factor ETF	JVAL	359	US Equity Large Cap Value	2.3	5.0
ICE BofA US 3M Trsy Bill TR USD	—	—	—	—	2.0

Source: Morningstar Direct