

Foundational Balanced

50% Equity Allocation Portfolio

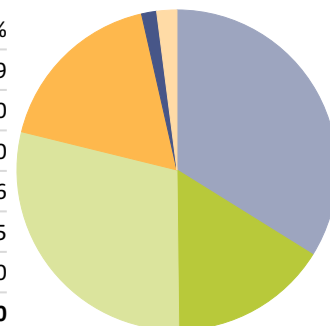
Investment Strategy

Tru's Foundational portfolios are long term oriented, multi-asset portfolios that invest in four to five low cost ETF's. The portfolios have lower account minimums to help investors with lower account values have access to professionally managed, reasonably diverse investments. The Balanced portfolio splits investments evenly between stock and bond funds. The portfolio provides current income and some capital appreciation. The bonds help provide protection against capital loss, while equities provide the opportunity for capital appreciation through stock price growth. Investors in this portfolio are often near retirement or are saving for a financial goal that is 4 to 6 years away.

Asset Allocation

Portfolio Date: 3/31/2024

	%
US Equity	33.9
Non-US Equity	16.0
US Bond	29.0
Non-US Bond	17.6
Cash	1.5
Other	2.0
Total	100.0



Portfolio Statistics

Annual Report Net Expense Ratio	0.06
P/E Ratio (TTM)	19.13
P/B Ratio (TTM)	2.59
P/S Ratio (TTM)	1.81
P/C Ratio (TTM)	12.21
12 Mo Yield	2.83

Fixed Income Statistics

Average Eff Duration Survey	6.23
Average Eff Maturity Survey	8.42
Average Credit Quality	BBB
Average Coupon	3.27
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 %	39.0
Market Cap Large %	29.2
Market Cap Mid %	17.3
Market Cap Small %	11.2
Market Cap Micro %	3.3

Equity Sectors

Portfolio Date: 3/31/2024

Equity Econ Sector Basic Materials %	4.4
Equity Econ Sector Consumer Cyclical %	11.4
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 %	6.8
Equity Econ Sector Energy %	4.7
Equity Econ Sector Industrials %	11.8
Equity Econ Sector Technology %	22.8

Top Holdings

Portfolio Date: 3/31/2024

	Ticker	# of Holdings	Global Category	12 Mo Yield	Portfolio Weighting %
iShares Core Total USD Bond Market ETF	IUSB	15,671	US Fixed Income	3.6	35.0
SPDR® Port S&P 1500 Comps Stk Mkt ETF	SPTM	1,515	US Equity Large Cap Blend	1.3	29.0
iShares Core MSCI Total Intl Stk ETF	IXUS	4,414	Global Equity Large Cap	3.0	16.0
Vanguard Total International Bond ETF	BNDX	6,814	Global Fixed Income	4.5	13.0
Schwab US Small-Cap ETF™	SCHA	1,726	US Equity Small Cap	1.3	5.0
ICE BofA US 3M Trsy Bill TR USD	—	—	—	—	2.0

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