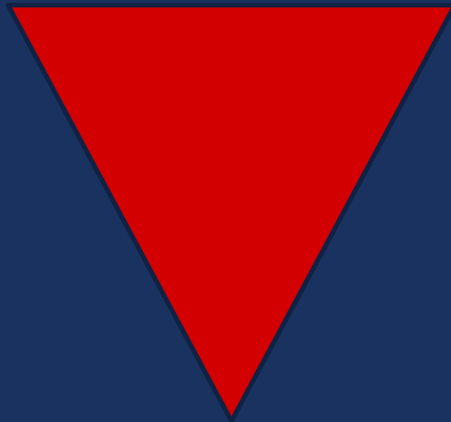


# INVESTMENT ACCOUNT MANAGER, V4

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# PORTFOLIO ANALYSIS... WHAT DOES IT MEAN?

- Portfolio analysis... what does it mean? Like most things in life, in order to succeed one needs to understand, and then implement. It is no different with successful portfolio analysis.
- Examination of an investment portfolio requires up-to-date holdings' information. This assessment relies on understanding the characteristics of each holding, and how these individual holdings are expected to react to one another, as well as to the overall market. Then the manager must rely on meaningful portfolio reporting to facilitate an analytical review of the type/purpose of the portfolio, the desired asset class mix, both multi-sector and company size analysis, along with cost basis and holding period information. All are of major importance.



- 
- The portfolio type plays the major role. Is this a tax deferred retirement account, or currently taxable account? Tax efficient investing (i.e. the ability to generate returns while minimizing tax consequences) dictates which kind of investments is held in which accounts. For instance, since tax deferred accounts pay no current investment taxes, these portfolios are likely holders of income producing assets. On the other hand, currently taxable accounts must focus on the differential between long and short term holding periods, as the tax rate on different types of gains may vary greatly.
  - It is equally important to understand the “big picture” when analyzing portfolios. Known as Unified Account Management, this ability allows the manager to thoroughly understand how portfolios overlap.

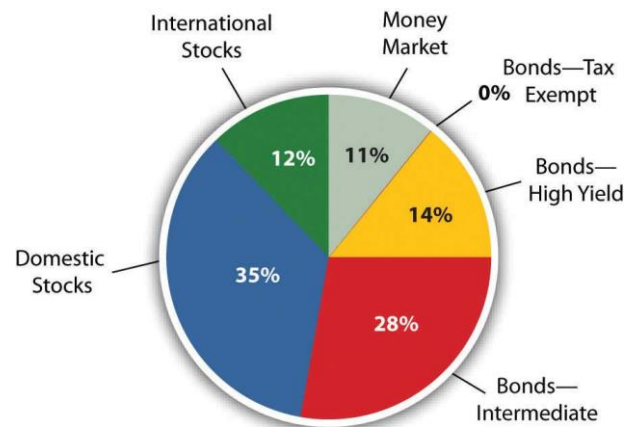
WHICH INVESTMENT ACCOUNT?

Unified Account Management

WHAT TYPE OF SECURITIES?

# PORTFOLIO RISK AND RETURN DETERMINANTS

- The asset classes' composition within a portfolio will be the major determinant of the portfolio's performance and risk. This is due to the fact that assets within the three major asset classes – cash, stocks, and fixed income - demonstrate similar characteristics, but do not usually correlate with the other asset classes. The more risky the asset class, the greater required return is desired to compensate for the extra risk. So, the art is to combine the assets in a fashion to meet the investor's strategic goals.



- Substantial importance is given to a portfolio's sector and size diversification also. The S&P currently classifies securities within 10 unique industry sectors. Securities are also categorized by size as determined by annual sales. Once again, this is due to the correlation of like-kind securities. Even though most all stocks will decline in a bear market, during other periods, different sectors and sizes perform differently.

# INVESTMENT ACCOUNT MANAGER REPORTS OF PARTICULAR INTEREST

- **The Appraisal Report** – The Appraisal - Current Value Report accumulates and values a portfolio, or combination of portfolios, based on the market prices and reporting period selected. Report can be customized: for reporting period, portfolios to include, asset types to include, and showing the portfolio diversification graph. The report segregates securities according to type, and provides totals with weighted averages where appropriate.
- **The Asset Allocation Reports** –
  - Asset Class: This report indicates a portfolio(s) current allocation by asset class (cash, fixed income, US stocks, international stocks, and other) in relation to the targeted goals for the selected portfolio(s). Users can customize the information listed on this report by using the various Report Setup Options.
  - Stock Sector: This report indicates a portfolio(s) current allocation by stock sector in relation to the targeted goals for the selected portfolio(s). Users can customize the information listed on this report by using the various Report Setup Options.
- **The Security Basis Report** - The Security Basis Report is a useful tax-planning tool, organizing securities according to type and listing each security by purchase lot. Users can customize the information listed on this report by using the various Report Setup Options. This includes customizing for portfolios to include, asset types to include, and filtering activity by portfolio or individual asset. The report also acts as an asset allocation tool, identifying the total percentage and dollar amount of asset types in the portfolio.

# INVESTMENT ACCOUNT MANAGER REPORTS OF PARTICULAR INTEREST

- **Sold Securities Report** - The Sold Securities Report compiles important information regarding the sales of securities for a given portfolio. The report can be customized: for reporting period, portfolios to include, asset types to include, and filtering activity by portfolio or individual asset. Sales activity is separated based on Short-Term Activity or Long-Term Activity.
- **The Income Received Report** - The Income Received Report provides the investment income information necessary for completing tax records: taxable/nontaxable income, short/long-term capital gains distributions, and other income received. This report can be produced for an individual asset or the entire portfolio, or group of portfolios, and can be isolated for a specific range of dates, i.e., year-end. You will find this report to be extremely helpful in preparing your income taxes.
- **The Portfolio Performance Report** - This report calculates the Internal Rate of Return for individual assets and the entire portfolio(s), for various user-defined periods. Another customizable report for reporting period, portfolios to include, asset types to include, and filtering activity by portfolio or individual asset, or for a group of securities.

# THE APPRAISAL REPORT: CURRENT VALUE

## IAM Demo Portfolio 2

Type/Security	Symbol	Quantity	Unit Cost	Total Cost	Market Price	Market Value	% of Port	Unrealized Gain/Loss	% G/L	Estimated Income	Est. Yield
<u>Cash/Money Market Funds</u>											
Portfolio Cash	MMF1	47,380.04000		47,380.04		47,380.04	9.78	0.00	0.00	947.60	2.0
				47,380.04		47,380.04	9.78	0.00	0.00	947.60	2.0
<u>Exchange Traded Funds</u>											
iShares Core S&P Mid-Cap	IJH	250.00000	100.960	25,240.00	270.230	67,557.50	13.94	42,317.50	167.66	1,010.00	1.5
iShares Core S&P Small-Ca	IJR	650.00000	41.688	27,097.00	103.330	67,164.50	13.86	40,067.50	147.87	923.00	1.4
Vanguard FTSE Emerging	VWO	450.00000	33.310	14,989.50	39.570	17,806.50	3.67	2,817.00	18.79	751.50	4.2
				67,326.50		152,528.50	31.48	85,202.00	126.55	2,684.50	1.8
<u>Mutual Funds</u>											
Dodge & Cox Stock Fund	DODGX	323.12930	153.208	49,505.92	244.282	78,934.67	16.29	29,428.75	59.44	1,150.34	1.5
Loomis Sayles Bond Fund	LSBRX	1,839.37450	13.565	24,950.51	11.573	21,287.08	4.39	-3,663.43	-14.68	1,876.16	8.8
Vanguard Wellington Fund	VWELX	1,241.59700	39.289	48,780.79	41.451	51,465.44	10.62	2,684.65	5.50	1,365.76	2.7
				123,237.22		151,687.19	31.30	28,449.97	23.09	4,392.26	2.9
<u>Common Stocks</u>											
AFLAC Incorporated	AFL	347.75470	27.514	9,568.03	82.530	28,700.20	5.92	19,132.17	199.96	695.51	2.4
Fiserv Inc.	FI	150.00000	73.283	10,992.45	137.000	20,550.00	4.24	9,557.55	86.95	0.00	0.0
Huntington Bancshares Inco	HBAN	1,350.00000	10.875	14,681.25	12.250	16,537.50	3.41	1,856.25	12.64	837.00	5.1
IQVIA Holdings Inc.	IQV	150.00000	214.520	32,178.00	212.700	31,905.00	6.58	-273.00	-0.85	0.00	0.0
Target Corporation	TGT	250.00000	66.663	16,665.66	141.070	35,267.50	7.28	18,601.84	111.62	1,100.00	3.1
				84,085.39		132,960.20	27.44	48,874.81	58.13	2,632.51	2.0
	<b>Totals:</b>			322,029.15		484,555.93		162,526.78	50.47	10,656.87	2.2

# ASSET ALLOCATION REPORT: LEVEL I-ASSET CLASS

Page 1 of 1

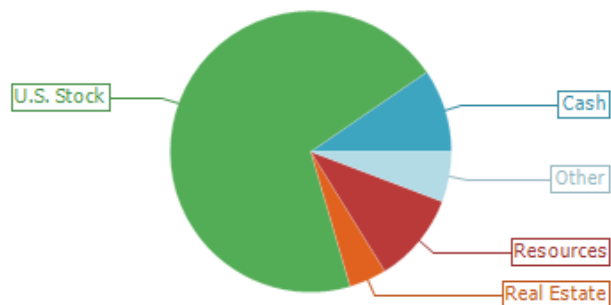
## Allocation Rebalancing Level 1 by Asset Class

01/18/2024

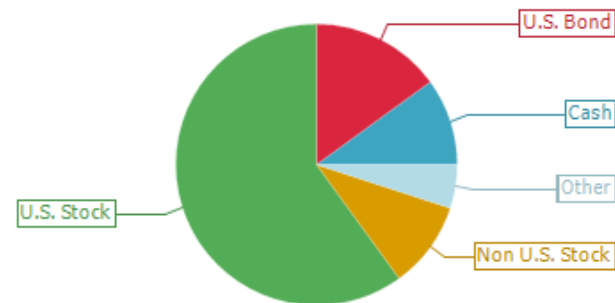
IAM Demo Portfolio 2

Asset Class	Current Allocation %	Target Allocation %	Rebalancing Allocation %	Current Market Value	Target Market Value	Rebalancing Allocation \$
Cash	9.56	10.00	0.44	47,380.04	49,536.89	2,156.85
U.S. Bond	0.00	15.00	15.00	0.00	74,305.34	74,305.34
U.S. Stock	69.97	60.00	-9.97	346,616.87	297,221.36	-49,395.51
Non U.S. Stock	0.00	10.00	10.00	0.00	49,536.89	49,536.89
Real Estate	4.30	0.00	-4.30	21,287.08	0.00	-21,287.08
Resources	10.39	0.00	-10.39	51,465.44	0.00	-51,465.44
Other	5.78	5.00	-0.78	28,619.50	24,768.45	-3,851.05
<b>Grand Total:</b>				<b>495,368.93</b>		

Current Allocation



Target Allocation





# ASSET ALLOCATION REPORT: LEVEL 2- BY SECTOR

Page 1 of 1

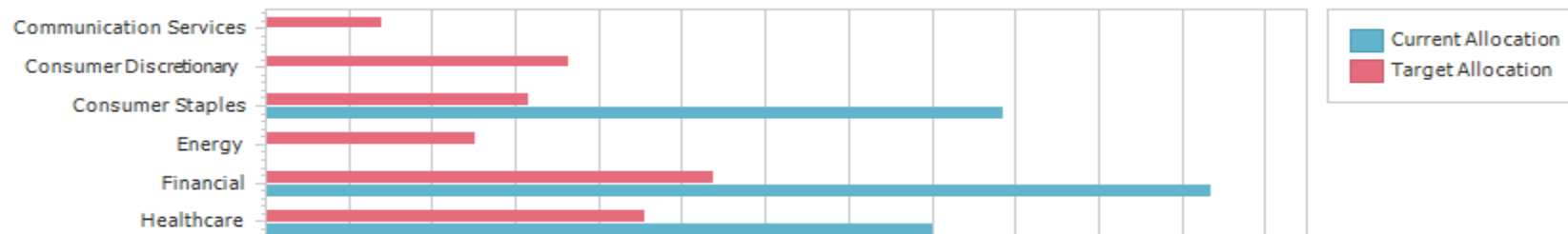
## Allocation Rebalancing by Stock Sector

01/18/2024

IAM Demo Portfolio 2

Sector	Current Allocation %	Target Allocation %	Rebalancing Allocation %	Current Market Value	Target Market Value	Rebalancing Allocation \$
Communication Services	0.00	4.21	4.21	0.00	5,597.62	5,597.62
Consumer Discretionary	0.00	10.93	10.93	0.00	14,532.55	14,532.55
Consumer Staples	26.52	9.45	-17.07	35,267.50	12,564.74	-22,702.76
Energy	0.00	7.51	7.51	0.00	9,985.31	9,985.31
Financial	34.02	16.15	-17.87	45,237.70	21,473.07	-23,764.63
Healthcare	24.00	13.68	-10.32	31,905.00	18,188.95	-13,716.05
Industrials	0.00	10.98	10.98	0.00	14,599.03	14,599.03
Information Technology	15.46	18.51	3.05	20,550.00	24,610.93	4,060.93
Materials	0.00	2.67	2.67	0.00	3,550.04	3,550.04
Real Estate	0.00	2.77	2.77	0.00	3,683.00	3,683.00
Utilities	0.00	3.14	3.14	0.00	4,174.95	4,174.95
<b>Grand Total:</b>				<b>132,960.20</b>		

### Allocation Comparison



# THE BASIS REPORT: LOT BY LOT RECORD KEEPING

Page 1 of 10

## Security Basis - Tax Lots

01/18/2024

### IAM Demo Portfolio 2

Type/Security	Symbol	Acquisition Date	Quantity	Unit Cost	Total Cost	Market Price	Market Value	Unrealized Gain/Loss	% G/L	Annl % G/L	Years Held
<b>Cash/Money Market Funds</b>											
Portfolio Cash	MMF1	02/25/1996	47,380.04000		47,380.04		47,380.04				
<b>Total Cash/Money Market Funds</b>					47,380.04		47,380.04				
<b>Exchange Traded Funds</b>											
iShares Core S&P Mid	IJH	01/08/2007	100.00000	81.000	8,100.00	270.230	27,023.00	18,923.00	233.62	7.3	17.04
iShares Core S&P Mid	IJH	06/20/2011	40.00000	87.500	3,500.00	270.230	10,809.20	7,309.20	208.83	9.4	12.59
iShares Core S&P Mid	IJH	03/14/2013	60.00000	114.000	6,840.00	270.230	16,213.80	9,373.80	137.04	8.3	10.85
iShares Core S&P Mid	IJH	02/25/2014	50.00000	136.000	6,800.00	270.230	13,511.50	6,711.50	98.70	7.2	9.90
Subtotal: 4 positions			250.00000	100.960	25,240.00	270.230	67,557.50	42,317.50	167.66		13.41
iShares Core S&P Sm	IJR	01/12/2006	140.00000	29.285	4,099.90	103.330	14,466.20	10,366.30	252.84	7.2	18.03
iShares Core S&P Sm	IJR	06/20/2011	100.00000	35.000	3,500.00	103.330	10,333.00	6,833.00	195.23	9.0	12.59
iShares Core S&P Sm	IJR	03/14/2013	260.00000	43.610	11,338.60	103.330	26,865.80	15,527.20	136.94	8.3	10.85
iShares Core S&P Sm	IJR	02/25/2014	150.00000	54.390	8,158.50	103.330	15,499.50	7,341.00	89.98	6.7	9.90
Subtotal: 4 positions			650.00000	41.688	27,097.00	103.330	67,164.50	40,067.50	147.87		12.44
Vanguard FTSE Emer	VWO	03/30/2020	450.00000	33.310	14,989.50	39.570	17,806.50	2,817.00	18.79	4.6	3.81

# SOLD SECURITIES REPORT: REALIZED GAIN OR LOSS

Page 1 of 1

**Sold Securities**  
IAM Demo Portfolio 2  
Date Range - 01/01/2023 Thru 12/31/2023

01/18/2024

Security	Purchase Date	Sale Date	Years Held	Quantity	Unit Cost	Total Cost	Unit Price	Sale Proceeds	Realized Gain/Loss	% G/L	Annl % G/L
<b>Short Term Activity</b>											
Marvell Technology Inc.	11/28/2022	09/14/2023	0.795	350.00000	43.139	15,098.49	55.970	19,589.50	4,491.01	29.74	38.8
IQVIA Holdings Inc.	09/14/2023	11/29/2023	0.208	50.00000	214.520	10,726.00	214.590	10,729.50	3.50	0.03	0.1
<b>Total Short Term Activity</b>						25,824.49		30,319.00	4,494.51	17.40	
<b>Long Term Activity</b>											
Vanguard Short Term Treasury F	04/14/2010	09/14/2023	13.427	1,000.00000	9.893	9,893.20	9.750	9,750.00	-143.20	-1.45	-0.1
Community Bank	02/14/2008	09/14/2023	15.592	250.00000	21.231	5,307.65	43.850	10,962.50	5,654.85	106.54	4.8
<b>Total Long Term Activity</b>						15,200.85		20,712.50	5,511.65	36.26	
<b>Total Net Activity</b>						41,025.34		51,031.50	10,006.16	24.39	

# INCOME RECEIVED REPORT: PORTFOLIO INCOME

Page 1 of 1

## Income / Dividend Received

01/18/2024

IAM Demo Portfolio 2

Date Range - 01/01/2023 Thru 12/31/2023

Type/Security	Taxable		NonTaxable		Gain Distributions		Other Income	Total
	Interest	Dividends	Interest	Dividends	Short-Term	Long-Term		
<b>Exchange Traded Funds</b>								
IJH	iShares Core S&P Mid-Cap ETF	999.20						999.20
IJR	iShares Core S&P Small-Cap ETF	924.30						924.30
VWO	Vanguard FTSE Emerging Markets	651.60						651.60
	<b>Total Exchange Traded Funds</b>	<u>2,575.10</u>						<u>2,575.10</u>
<b>Mutual Funds</b>								
DODGX	Dodge & Cox Stock Fund	1,605.51			17.06	1,257.68		1,605.51
LSBRX	Loomis Sayles Bond Fund	1,011.63						1,011.63
VFISX	Vanguard Short Term Treasury F	58.65						58.65
VWELX	Vanguard Wellington Fund	1,100.06			4.75	1,836.65		1,100.06
	<b>Total Mutual Funds</b>	<u>3,775.85</u>			<u>21.81</u>	<u>3,094.33</u>		<u>3,775.85</u>
<b>Common Stocks</b>								
AFL	AFLAC Incorporated	575.40						575.40
CBU	Community Bank	220.00						220.00
HBAN	Huntington Bancshares Incorporat	209.25						209.25
MRVL	Marvell Technology Inc.	63.00						63.00
TGT	Target Corporation	1,090.00						1,090.00

# PORTFOLIO PERFORMANCE REPORT: PAGE 1

Page 1 of 2



## Performance Report

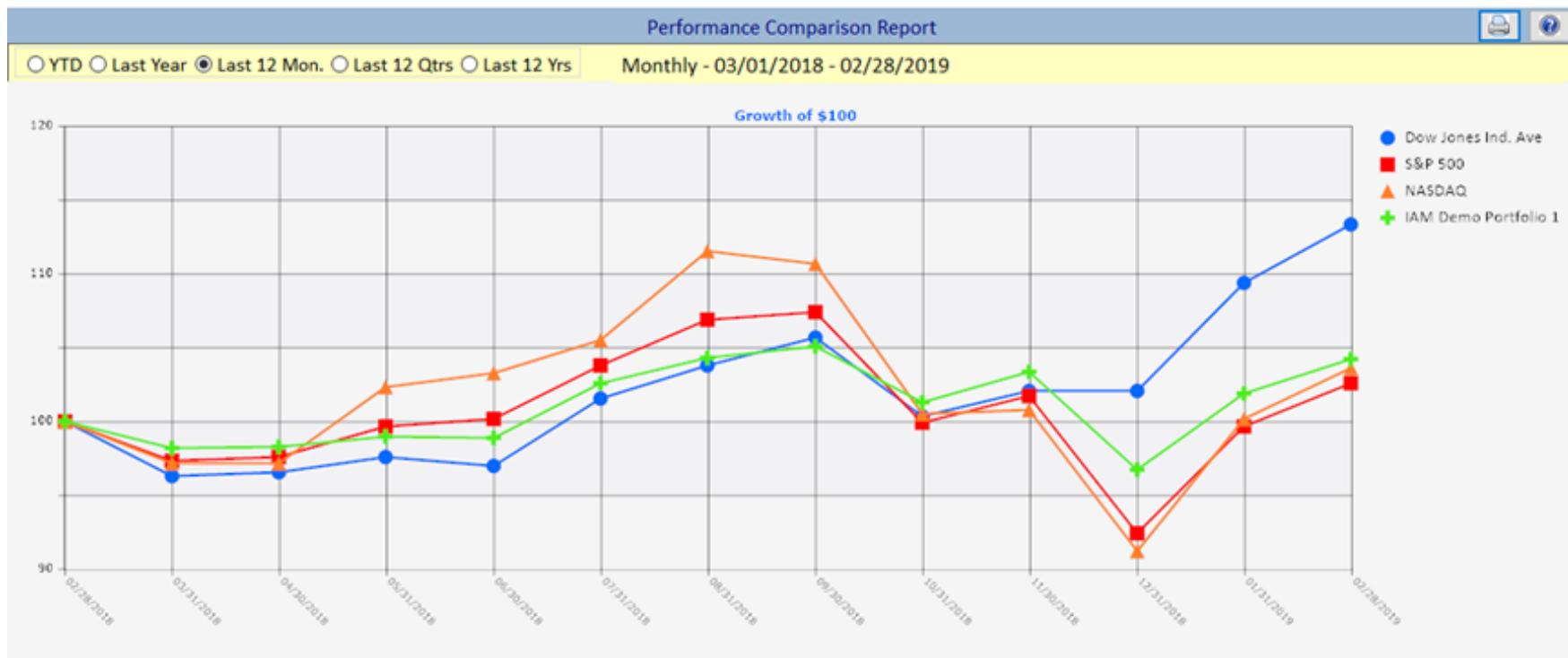
01/18/2024

IAM Demo Portfolio 2

IRR Period - 01/01/2023 Thru 12/31/2023

Type/Security	Beginning Market Value	Additions/Withdrawals	Unrealized Appreciation for the period	Realized Appreciation for the period	Ending Market Value	Income Received	IRR For Period	Annualized IRR
<b>Cash/Money Market Funds</b>								
Portfolio Cash	65,217.79	13,162.25	0.00	0.00	47,380.04	0.00		
<b>Subtotal for Cash/Money Market Funds</b>	<b>65,217.79</b>	<b>13,162.25</b>	<b>0.00</b>	<b>0.00</b>	<b>47,380.04</b>	<b>0.00</b>		
<b>Exchange Traded Funds</b>								
iShares Core S&P Mid-Cap ETF	60,472.50	0.00	8,815.00	0.00	69,287.50	999.20	16.32	16.32
iShares Core S&P Small-Cap ETF	61,516.00	0.00	8,846.50	0.00	70,362.50	924.30	15.98	15.98
Vanguard FTSE Emerging Markets ETF	17,541.00	0.00	954.00	0.00	18,495.00	651.60	9.21	9.21
<b>Subtotal for Exchange Traded Funds</b>	<b>139,529.50</b>	<b>0.00</b>	<b>18,615.50</b>	<b>0.00</b>	<b>158,145.00</b>	<b>2,575.10</b>		
<b>Mutual Funds</b>								
Dodge & Cox Stock Fund	67,103.35	2,880.25	8,714.55	0.00	78,698.14	2,880.25	17.28	17.28
Loomis Sayles Bond Fund	19,738.65	1,011.63	531.25	0.00	21,281.56	1,011.63	7.82	7.82
Vanguard Short Term Treasury F	9,930.00	-9,750.00	0.00	-180.00	0.00	58.65	-1.23	-1.74
Vanguard Wellington Fund	44,916.83	2,941.46	3,481.75	0.00	51,340.04	2,941.46	14.30	14.30
<b>Subtotal for Mutual Funds</b>	<b>141,688.83</b>	<b>-2,916.66</b>	<b>12,727.55</b>	<b>-180.00</b>	<b>151,319.74</b>	<b>6,891.99</b>		
<b>Common Stocks</b>								
Apple Inc	21,116.07	575.40	2,657.10	0.00	24,348.57	575.40	17.06	17.06

# PORTFOLIO PERFORMANCE: BENCHMARK COMPARISON



Account	Return for Period	Annual Rate of Return
IAM Demo Portfolio 1	4.21	4.21
Dow Jones Ind. Ave	3.54	3.54
S&P 500	2.60	2.60
NASDAQ	3.57	3.57

# PORTFOLIO ANALYSIS... WHAT DOES IT REQUIRE?

- The process of successful portfolio management never stops, requiring consistent attention.
- The portfolio's suitable mix is determined by the investor's risk and return appetite. These determinants change over time due changes in financial condition, needs and age. Market conditions also change frequently, providing tactical opportunities to the well informed manager. Therefore, a periodic review process must be in place to help assure the portfolio meets the needs.
- In summary, considerations when reviewing an investment portfolio include current market conditions and outlook, portfolio performance, and the investor's needs.
- Investment Account Manager can help!



# USING INVESTMENT ACCOUNT MANAGER PORTFOLIO ANALYSIS: AN OVERVIEW

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