The Exclusive Coaching Program

Proven Systems ... Customized Advice ... Results

Case Study

Chad Smith, CFP®

ACADEMY OF PREFERRED FINANCIAL ADVISORS

Date: 03/18/2025

FINANCIAL PLANNING INFORMATION

(Please print clearly and complete prior to your appointment. If not sure, leave blank. OK to approximate amounts and include attachments. Please remember to sign and date the last page, and bring your most recent tax return and brokerage statements.)

CLIENT NAME Craig Johnson

NICKNAME ______ DATE OF BIRTH xx/xx/1965 Age 59

SPOUSE NAME Brenda Johnson

NICKNAME ______ DATE OF BIRTH xx/xx/1962 Age 62

MAILING ADDRESS 1234 A St

CITY Loma Linda STATE CA ZIP 12345

HOME PHONE ______ BUSINESS PHONE ______

CELL PHONE ______ EMAIL ______

Do you have a current Will? Y X **N** ___ **Living Trust? Y** X **N** ___

Are you concerned about the possibility of going into a Nursing Home? Y X **N** ___

Planned retirement date: 07/01/2025 **; or if retired, date retired:** ______

AMOUNTS IN BANKS, SAVINGS & LOANS & CREDIT UNIONS (NON-IRA)

(i.e., Checking, Savings, Money Market)

	NAME OF INSTITUTION	TYPE OF ACCOUNT	MATURITY DATE	INTEREST RATE	APPROXIMATE BALANCE
1.	Wells Fargo	Savings			$ 8,000.00
2.					
3.					
4.					
5.					
6.					
7.					

IRA ACCOUNTS AND OTHER RETIREMENT ACCOUNTS

(Please bring in your latest reports/statements)

ACCOUNT TYPE & LOCATION (i.e., Bank, Broker, Employer, etc.)	TYPE (401K, IRA, TSA, etc.)	APPROXIMATE MARKET VALUE
1. Empower - Craig	403(b)	$ 130,000.00
2. Schwab - Craig	SEP IRA	$ 356,000.00
3. Schwab - Craig	Inherited IRA	$ 338,000.00
4. Empower - Brenda	403(b)	$ 24,000.00

STOCKS AND BONDS (Where You Hold Certificates Yourself)

NAME OF STOCK/BOND	NUMBER OF SHARES	APPROXIMATE MARKET VALUE
1. Schwab - Brenda	SEP IRA	$ 336,000.00
2. Schwab - Brenda	Roth IRA	$ 8,000.00
3.		
4.		

MUTUAL FUNDS AND/OR BROKERAGE ACCOUNTS

(Please bring in your latest reports/statements)

NAME OF BROKERAGE FIRM / MUTUAL FUND	NUMBER OF SHARES	APPROXIMATE MARKET VALUE
1. Scwab	Trust	$ 27,000.00
2.		
3.		
4.		
5.		

PROMISSORY NOTES & TRUST DEEDS

(Where someone owes or is paying you on a note)

NAME DEBTOR	RATE %	APPROXIMATE BALANCE OF NOTE
1.		
2.		

RESIDENCE & OTHER REAL ESTATE OWNED

(Use another sheet if more space is needed)

PROPERTY ADDRESS	ORIGINAL COST	APPROX. VALUE	DEBT	NET CASHFLOW BEFORE/DEPREC (if rental)
Address 1234 A St	$ 579,000.00	736000	$ 476,000.00	
City, State, Zip				
Address				
City, State, Zip				
Address				
City, State, Zip				

LIMITED OR GENERAL PARTNERSHIPS

	NAME OF PARTNERSHIP	TYPE OF INVESTMENT	APPROXIMATE MARKET VALUE or AMOUNT INVESTED
1.			
2.			
3.			

LIFE INSURANCE

(Please bring in policies and latest statements)

	COMPANY	NAME OF INSURED	TYPE OF INSURANCE (WHOLE LIFE, TERM)	APPROX. DEATH VALUE	LOAN AGAINST?
1.					
2.					
3.					
4.					

ANNUITIES

(Please bring in contracts and latest statements)

	COMPANY	ANNUITANT/ OWNER	INTEREST RATE %	APPROX. RATE %	DATE PURCHASED
1.				736000	
2.					
3.					
4.					

	OTHER ASSETS	AMOUNT
1.	Defined Benefit Retirement at age 67 - Brenda	$ 6,253.00/yr
2.	Defined Benefit Retirement at age 67 - Craig	$ 3,508.00/yr
3.		

HOUSEHOLD CASH FLOW

HUSBAND'S WAGES: $ 86,000.00 /YR SOURCE: teaching

WIFE'S WAGES: $ 34,000.00 /YR SOURCE: conducting

OTHER INCOME: 1. $ 16,000.00/YR SOURCE: music lessons

OTHER INCOME: 2. ______/YR SOURCE: ______

WHAT ARE YOUR APPROXIMATE ANNUAL EXPENSES: $ 80,000.00

What are your primary financial concerns (list in order of importance)?

1. Do we have enough to retire? What kind of retirment? Need part-time job?
2. How to secure a home loan without full-time employment?
3. How to get health care before age 65? How to balance assets to avoid taxes?

How would you improve your financial situation if you could? Why?

Go back in time and start saving earlier to get that magic $2,000,000
FYI - We are expecting an inheritace of at least $1 million from Craig's mother at her passing. She is currently 81 years old.

* The foregoing information reflects an accurate picture of my financial position at this time

Signature: ______ *Spouse:* ______ *Date:* 03/18/2025

SUBMIT FORM

March 20, 2025

CRAIG & BRENDA JOHNSON

Financial Action Checklist Items

Estate Planning

1. Great job in creating your revocable living trust! (residential real estate and brokerage account will be titled in the trust registration). Consider Community Property Agreement with move to OR.

2. Created Advanced Directive for Healthcare complies with HIPAA and CA State Law (not urgent but should be reviewed to comply with OR).

3. Created Durable Power of Attorney (for financial decisions). Great job!

4. **Secure ACT 2.0** - Retirement Accounts – beneficiaries should be individuals (not the trust), Spouse 100% primary and Katie contingent (church a 10% IRA beni?)

Income Tax Planning

1. 2023 tax return looks good. Use The Accountancy, LLP for 2024 return and we can introduce you to a local CPA for 2025 and beyond returns.

2. Oregon State Estate Tax is a 1 million exemption per person ($2 million total for married couples). Tax over 2 million is a 10%. Just FYI…

3. RPS to review possible partial Roth IRA Conversions for 2025 with low income, to fill up tax bracket (not urgent!)

4. Keep SEP IRAs active for possible future SEP contributions (tax reduction).

Retirement Income Planning

1. Happiness is a positive cash flow! 4.5% annual draw is reasonable distribution % to not run out of money in retirement. Appx $55,000 annually, or $4,600 gross per month. RPS will recommend appropriate federal and state income tax w/h.

2. Normal Retirement Age is age 67 for Social Security. I would recommend waiting on drawing SS until then (we have other assets to draw on until then).

3. Required Minimum Distribution age is now age 73.

4. Apply for Medicare, 3 months before turning age 65.

5. Emergency Fund should be 4 to 6 months of living expenses.

6. Determine budget / cash flow needs post-retirement.

Investment Planning

1. Consolidate some pre-tax retirement accounts, once separated from service, into a Rollover IRAs with Charles Schwab. Convert 403(b)'s to Rollover IRAs, SEP IRA stays the same, Inherited IRA stays the same, Roth IRA is good. Schwab is excellent clearing firm!

2. RPS can take over as the advisory firm with Schwab accounts.

3. Link retirement accounts with Wells Fargo checking account.

4. Advisory fee on IRA and brokerage account at 1.0% annually with cash and money market excluded from advisory fees!

Protection Planning

1. Review health insurance options with our local referral. We need to get you to age 65 for health insurance coverage.

2. Consider Umbrella Policy with State Farm.

3. Review Term Life Insurance for covering mortgage debt.

4. Long Term Care Insurance – We can review your options later on.

Craig & Brenda Johnson Comprehensive Overview Report

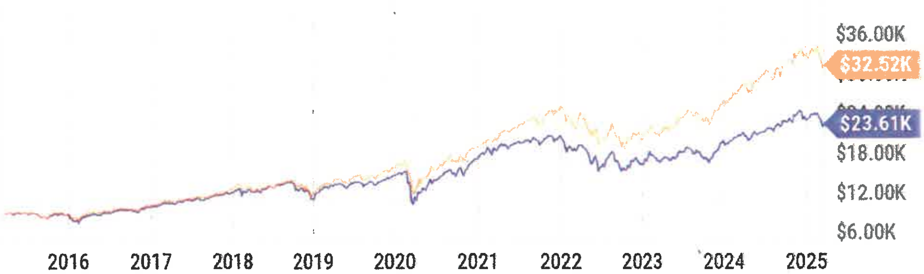
Prepared for Craig & Brenda Johnson by Chad Smith at Retirement Planning Specialists, Inc
March 20, 2025

For more information,
contact 5414820138, chad@rpsemail.com, or visit https://www.retirementplanningspecialists.com/

Craig & Brenda Johnson Comprehensive Overview Report

Cumulative Return

March 19, 2015 through March 19, 2025



Basic Info

Total Portfolio $1,090,762.31

Benchmark

S&P 500 Total Return*

Advisory Fee

1.00%

*Benchmark information defined in disclosure section.

Periodic Return

Data as of: March 19, 2025

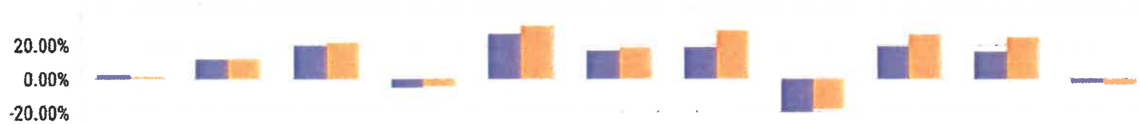
	YTD	1Y	3Y	5Y	10Y	15Y
Craig & Brenda Johns...	-2.28%	8.24%	5.20%	15.76%	8.97%	11.36%
Benchmark	-3.22%	11.08%	10.02%	20.55%	12.52%	13.30%

Key Stats

Net Expense Ratio	**Distribution Yield**
0.35%	1.45%
Cash Net Allocation	**Beta vs Cat 5Y**
3.55%	1.036
Alpha vs Cat 5Y	**YTD Total Returns**
-6.125	-2.28%

Annual Return

Data as of: March 19, 2025



	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD
Craig & Brenda John...	2.22%	11.95%	19.84%	-5.25%	26.87%	16.76%	18.83%	-19.98%	19.51%	16.22%	-2.28%
Benchmark	1.38%	11.96%	21.83%	-4.38%	31.49%	18.40%	28.71%	-18.11%	26.29%	25.02%	-3.22%

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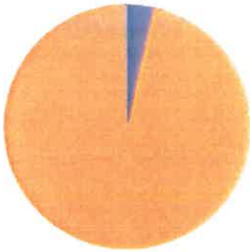
Asset Allocation

Data as of: March 20, 2025



Cash	3.55%	Convertible	0.00%
Stock	96.45%	Preferred	0.00%
Bond	0.00%	Other	0.00%

Market Capitalization

Data as of: March 20, 2025

Giant	20.16%	Small	23.94%
Large	20.81%	Micro	8.19%
Med	26.89%		

Stock Style Exposure

Data as of: March 20, 2025

Lg Cap Value	11.05%	Mid Cap Value	6.68%	Sm Cap Value	11.04%
Lg Cap Blend	20.82%	Mid Cap Blend	13.49%	Sm Cap Blend	11.71%
Lg Cap Growth	9.15%	Mid Cap Growth	6.73%	Sm Cap Growth	9.34%

Region Exposure

Data as of: March 20, 2025

Market Classification

Developed Markets	99.38%
Emerging Markets	0.62%

Region

Americas	95.21%
Greater Europe	2.63%
Greater Asia	2.16%

Expanded Region Exposure

Americas	95.21%	Greater Europe			2.63%	Greater Asia	2.16%
North America	94.96%	United Kingdom	0.79%	Switzerland	0.53%	Japan	0.98%
Canada	0.33%	Europe Developed	1.72%	Europe Emerging	0.00%	Australasia	0.08%
United States	94.64%	Austria	0.00%	Czech Republic	0.00%	Asia Developed	0.63%
Latin America	0.25%	Belgium	0.02%	Poland	0.00%	Hong Kong	0.01%
Argentina	0.00%	Denmark	0.19%	Russia	0.00%	Singapore	0.09%
Brazil	0.13%	Finland	0.07%	Turkey	0.00%	South Korea	0.16%
Chile	0.00%	France	0.19%	Africa And Middle East	0.11%	Taiwan	0.37%
Colombia	0.00%	Germany	0.36%	Algeria	0.00%	Asia Emerging	0.47%
Mexico	0.02%	Greece	0.00%	Egypt	0.00%	China	0.41%
Peru	0.00%	Ireland	0.07%	Iran	0.00%	India	0.05%
Venezuela	0.00%	Italy	0.02%	Israel	0.11%	Indonesia	0.00%
		Netherlands	0.08%	Nigeria	0.00%	Kazakhstan	0.00%
		Norway	0.04%	Qatar	0.00%	Malaysia	0.00%
		Portugal	0.00%	Saudi Arabia	0.00%	Pakistan	0.00%
		Spain	0.00%	South Africa	0.00%	Philippines	0.00%
		Sweden	0.14%	United Arab Emirates	0.00%	Thailand	0.00%

Stock Sector Exposure

Data as of: March 20, 2025

Cyclical	**30.95%**
Basic Materials	2.74%
Consumer Cyclical	8.58%
Financial Services	12.22%
Real Estate	7.41%
Sensitive	**44.70%**
Comm. Services	6.79%
Energy	1.73%
Industrials	13.66%
Technology	22.52%
Defensive	**24.36%**
Consumer Defensive	6.25%
HealthCare	14.97%
Utilities	3.13%

Bond Sector Exposure

Data as of: March 20, 2025

Cash	0.00%	Government	0.00%
Corporate	0.00%	Municipal	0.00%
Derivative	0.00%	Securitized	0.00%

Bond Credit Quality Exposure

Data as of: March 20, 2025

No data available

AAA	0.00%	BBB	0.00%	Below B	0.00%
AA	0.00%	BB	0.00%	Not Rated	0.00%
A	0.00%	B	0.00%		

Bond Maturity Exposure

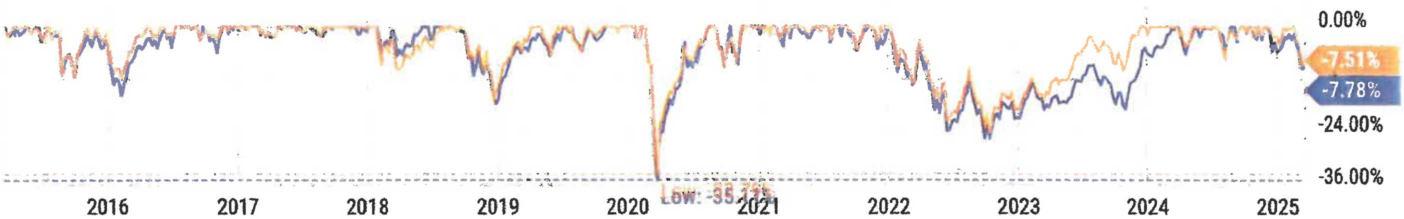
Data as of: March 20, 2025

Short Term	**0.00%**	**Long Term**	**0.00%**
1 to 7 Days	0.00%	10 to 15 Years	0.00%
8 to 30 Days	0.00%	15 to 20 Years	0.00%
31 to 90 Days	0.00%	20 to 30 Years	0.00%
91 to 182 Days	0.00%	Over 30 Years	0.00%
183 to 364 Days	0.00%		
Intermediate	**0.00%**		
1 to 3 Years	0.00%		
3 to 5 Years	0.00%		
5 to 7 Years	0.00%		
7 to 10 Years	0.00%		

Drawdown Info

Data as of: Feb. 28, 2025

● Craig & Brenda Johnson Total Return % Off High   ● S&P 500 Total Return % Off High



	1 Year Drawdown	3 Year Drawdown	5 Year Drawdown	10 Year Drawdown	Maximum Drawdown
Craig & Brenda Johnson	7.23%	26.23%	35.11%	35.11%	83.08%
Benchmark	8.45%	24.49%	33.79%	33.79%	55.25%

Risk Info

Data as of: Feb. 28, 2025

		1Y	3Y	5Y	10Y	15Y
Alpha	Craig & Brenda Johnson	-7.264	-5.736	-6.125	-3.853	-2.229
	Benchmark	--	--	--	--	--
Beta	Craig & Brenda Johnson	1.153	1.028	1.036	1.028	1.022
	Benchmark	--	--	--	--	--
Standard Deviation	Craig & Brenda Johnson	9.76%	16.34%	15.81%	16.71%	15.60%
	Benchmark	9.41%	15.48%	14.62%	15.65%	14.58%
Historical Sharpe	Craig & Brenda Johnson	0.8291	0.1738	0.5495	0.4575	0.6973
	Benchmark	1.415	0.5389	0.9785	0.7146	0.8794
Historical Sortino	Craig & Brenda Johnson	1.478	0.2696	0.8768	0.5235	0.801
	Benchmark	2.428	0.7905	1.451	0.7975	0.993
Max Drawdown	Craig & Brenda Johnson	7.23%	26.23%	35.11%	35.11%	35.11%
	Benchmark	8.45%	24.49%	33.79%	33.79%	33.79%
Monthly Value at Risk (VaR) 5%	Craig & Brenda Johnson	4.13%	7.92%	6.60%	7.12%	6.27%
	Benchmark	3.34%	7.84%	6.37%	6.60%	6.03%

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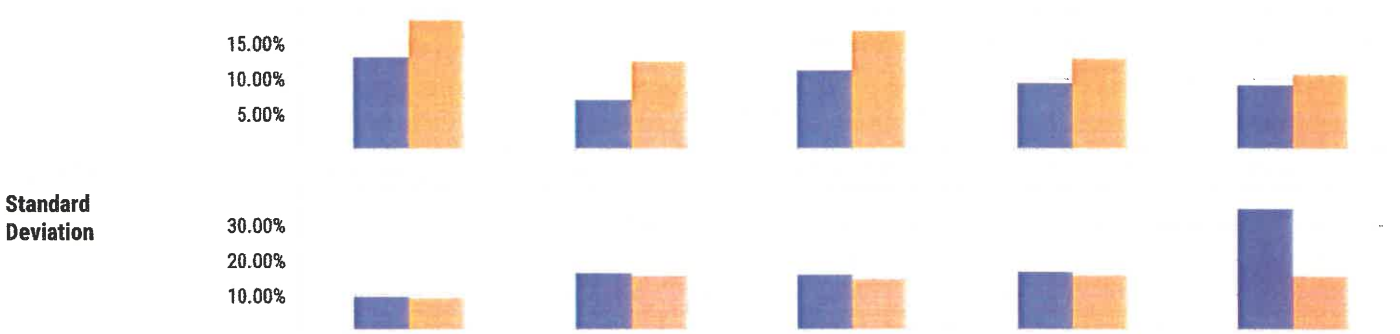
Risk/Reward

Data as of: Feb. 28, 2025

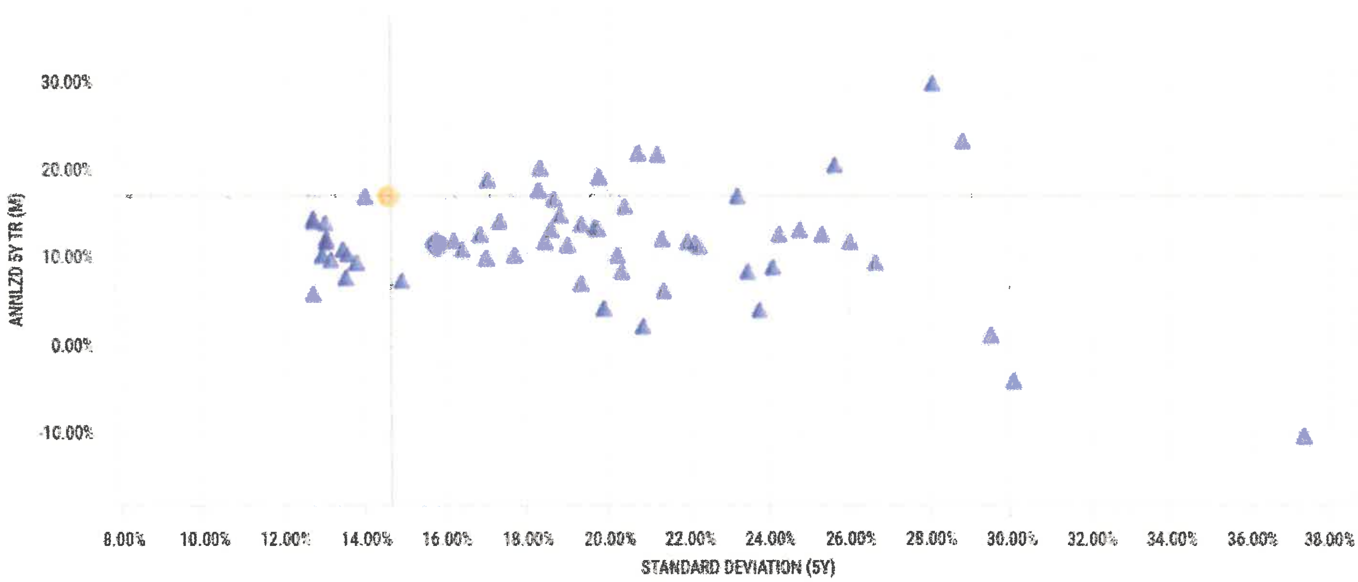
Return	1Y	3Y	5Y	10Y	All time
Craig & Brenda John...	13.18%	7.05%	11.24%	9.44%	9.18%
Benchmark	18.41%	12.55%	16.85%	12.98%	10.63%



Standard Deviation	1Y	3Y	5Y	10Y	All time
Craig & Brenda John...	9.76%	16.34%	15.81%	16.71%	34.69%
Benchmark	9.41%	15.48%	14.62%	15.65%	15.58%

Risk/Reward Scatter Plot (5 Years)

Data as of: Feb. 28, 2025



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Fundamentals

General

Dividend Yield (TTM)	1.03%	Expense Ratio	0.35%
Distribution Yield (TTM)	1.45%	Number of Holdings	64

Stock

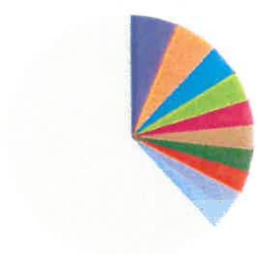
Weighted Average PE Ratio	25.79	Weighted Median ROA	8.91%
Weighted Average Price to Sales Ratio	3.311	Avg. Market Cap	216.43B
Weighted Average Price to Book Ratio	5.350	Weighed Avg. Debt to Capital	38.14
Weighted Median ROE	24.45%	Number of Stock Holdings	--

Bond

Current Yield	--	Average Credit Score	--
Yield to Maturity	--	Average Price	--
Effective Duration	--	Number of Bond Holdings	--
Average Coupon	--		

Top 10 Holdings

Data as of: March 20, 2025



Symbol	Name	% Weight	Close Price (Daily)	Annlzd 1Y TR (D)
IJT	iShares S&P Small-Cap 600 Growth ETF	6.28%	126.28	1.33%
FDN	First Trust Dow Jones Internet I..ex Fund	5.65%	229.55	13.43%
VUG	Vanguard Growth Index Fund ETF	4.30%	379.06	11.03%
PNQI	Invesco NASDAQ Internet ETF	3.87%	45.41	14.90%
$:CASH	Cash	3.35%	--	0.00%
VIG	Vanguard Dividend Appreciatio...und ETF	3.27%	195.33	10.07%
POWA	Invesco Bloomberg Pricing Power ETF	2.96%	81.65	5.75%
MDYG	SPDR S&P 400 Mid Cap Growth ETF	2.95%	81.59	-2.74%
ROBO	ROBO Global Robotics and Auto..dex ETF	2.90%	55.85	-2.46%
PPA	Invesco Aerospace & Defense ETF	2.72%	119.30	21.13%

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Top 10 Underlying Holdings

Data as of: March 20, 2025

Symbol	Name	% Weight	Close Price (Daily)	Annlzd 1Y TR (D)
AAPL	Apple Inc	4.10%	215.24	22.82%
$:CASH	Cash	3.35%	--	0.00%
BRK.B	Berkshire Hathaway Inc	1.63%	525.27	27.57%
META	Meta Platforms Inc	1.61%	584.06	18.12%
MSFT	Microsoft Corp	1.49%	387.82	-7.27%
NVDA	NVIDIA Corp	1.35%	117.52	31.50%
AMZN	Amazon.com Inc	1.26%	195.54	11.17%
NFLX	Netflix Inc	0.81%	959.49	54.57%
LLY	Eli Lilly and Co	0.75%	837.01	9.02%
GOOGL	Alphabet Inc	0.72%	163.89	12.01%

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All Holdings - Craig & Brenda Johnson

Data as of: March 19, 2025

Symbol	Name	% Weight	Close Price (Daily)	Annlzd 1Y TR (D)	Annlzd 3Y TR (D)	Annlzd 5Y TR (D)	Distrib. Yield	Net Expense Ratio
IJT	iShares S&P Small-Cap 600 Growth ETF	6.28%	126.28	1.33%	0.68%	1.06%	1.17%	0.18%
FDN	First Trust Dow Jones Internet In..ex Fund	5.65%	229.55	13.43%	7.29%	14.96%	0%	0.49%
VUG	Vanguard Growth Index Fund ETF	4.30%	379.06	11.03%	11.14%	21.90%	0.51%	0.04%
PNQI	Invesco NASDAQ Internet ETF	3.87%	45.41	14.90%	10.53%	14.46%	0%	0.60%
$:CASH	Cash	3.35%	--	0.00%	0.00%	0.00%	--	--
VIG	Vanguard Dividend Appreciation...und ETF	3.27%	195.33	10.07%	8.57%	16.83%	1.74%	0.05%
POWA	Invesco Bloomberg Pricing Power ETF	2.96%	81.65	5.75%	6.92%	15.92%	0.79%	0.40%
MDYG	SPDR S&P 400 Mid Cap Growth ETF	2.95%	81.59	-2.74%	3.95%	17.33%	0.93%	0.15%
ROBO	ROBO Global Robotics and Automdex ETF	2.90%	55.85	-2.46%	-1.94%	13.61%	0.56%	0.95%
PPA	Invesco Aerospace & Defense ETF	2.72%	119.30	21.13%	16.56%	22.59%	0.59%	0.57%
VGT	Vanguard Information Technolog.und ETF	2.67%	565.88	9.50%	12.50%	24.65%	0.66%	0.09%
IGPT	Invesco AI and Next Gen Software ETF	2.65%	42.71	-3.33%	5.51%	12.21%	0%	0.58%
XMLV	Invesco S&P MidCap Low Volatility ETF	2.60%	61.80	14.75%	6.53%	13.16%	2.21%	0.25%
RSPF	Invesco S&P 500 Eql Wght Finan...als ETF	2.41%	72.42	18.50%	6.07%	22.52%	1.64%	0.40%
RWJ	Invesco S&P SmallCap 600 Revenue ETF	2.39%	41.91	3.53%	2.04%	27.10%	1.26%	0.39%
REZ	iShares Residential and Multisec.. Estate	2.36%	84.85	23.93%	-0.30%	14.30%	2.23%	0.48%
AAPL	Apple Inc	2.25%	215.24	22.82%	10.08%	29.37%	0%	--
RFG	Invesco S&P MidCap 400 Pure G...wth ETF	2.16%	45.20	-7.39%	3.24%	18.33%	0.41%	0.35%
XAR	SPDR S&P Aerospace & Defense ETF	1.98%	166.71	22.54%	11.12%	20.38%	0.67%	0.35%
XTL	SPDR S&P Telecom ETF	1.97%	103.89	44.19%	4.94%	14.64%	0.65%	0.35%
RSPM	Invesco S&P 500 Eql Wght Materials ETF	1.86%	32.58	-6.12%	-1.49%	18.66%	2.05%	0.40%
FXG	First Trust Consumer Staples Alp.EX Fund	1.82%	63.67	-3.89%	2.42%	11.85%	1.72%	0.62%
EIHSX	Eaton Vance Worldwide Health S.. Fund I	1.80%	14.12	2.07%	3.21%	12.43%	4.67%	0.92%
MEIIX	MFS Value Fund I	1.75%	50.46	8.87%	7.00%	16.67%	8.99%	0.54%
ISCV	iShares Morningstar Small-Cap V.lue ETF	1.74%	60.44	5.68%	3.16%	-3.52%	2.11%	0.06%

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All Holdings - Craig & Brenda Johnson (cont.)

Data as of: March 19, 2025

Symbol	Name	% Weight	Close Price (Daily)	Annlzd 1Y TR (D)	Annlzd 3Y TR (D)	Annlzd 5Y TR (D)	Distrib. Yield	Net Expense Ratio
EZM	WisdomTree US MidCap Fund	1.73%	60.45	4.23%	4.48%	21.48%	1.26%	0.38%
RSPS	Invesco S&P 500 Eql Wght Con S..les ETF	1.73%	30.12	-4.94%	-0.35%	6.93%	2.87%	0.40%
QDEF	FlexShares Quality Dividend Def...ex Fund	1.67%	70.41	13.61%	10.32%	18.14%	1.85%	0.37%
BRK.B	Berkshire Hathaway Inc	1.54%	525.27	27.57%	15.33%	24.63%	0%	--
IBB	iShares Biotechnology ETF	1.29%	134.57	-0.79%	1.23%	6.20%	0.29%	0.45%
PSCH	Invesco S&P SmallCap Health Care ETF	1.23%	42.90	0.60%	-7.33%	7.08%	0.28%	0.29%
GGHCX	Invesco Health Care Fund A	1.18%	37.13	-0.03%	2.01%	10.29%	4.94%	1.04%
GGME	Invesco Next Gen Media and Gaming ETF	1.17%	51.62	19.18%	4.10%	18.93%	0.08%	0.61%
RSPU	Invesco S&P 500 Eql Wght Utilities ETF	1.11%	69.69	29.26%	9.59%	14.10%	2.25%	0.40%
MDYV	SPDR S&P 400 Mid Cap Value ETF	1.09%	78.59	9.37%	5.69%	21.45%	1.94%	0.15%
VHT	Vanguard Health Care Index Fund ETF	1.03%	267.60	1.47%	3.07%	13.39%	1.45%	0.09%
FXR	First Trust Industrials/Producer ...aDEX Fd	1.02%	71.41	2.06%	8.02%	21.63%	0.76%	0.60%
VIOV	Vanguard S&P Small-Cap 600 Va..und ETF	0.98%	85.96	3.35%	0.68%	18.36%	1.94%	0.10%
SMLV	SPDR SSGA US Small Cap Low V..dex ETF	0.95%	125.86	20.12%	5.71%	18.05%	2.72%	0.12%
SLYG	SPDR S&P 600 Small Cap Growth ETF	0.88%	84.43	1.39%	0.74%	16.15%	1.31%	0.15%
XLV	Health Care Select Sector SPDR Fund	0.85%	146.92	2.01%	4.00%	14.11%	1.56%	0.08%
OPMYX	Invesco Main Street Mid Cap Fund Y	0.84%	31.71	6.51%	5.13%	18.18%	8.48%	0.81%
XLK	Technology Select Sector SPDR Fund	0.81%	214.91	4.18%	12.43%	24.61%	0.71%	0.08%
FXU	First Trust Utilities AlphaDEX Fund	0.78%	40.94	32.87%	10.73%	15.08%	2.22%	0.63%
FXO	First Trust Financials AlphaDEX Fund	0.76%	53.37	19.46%	8.00%	25.25%	2.00%	0.61%
RWL	Invesco S&P 500 Revenue ETF	0.73%	100.13	10.30%	9.43%	21.39%	1.40%	0.39%
IXJ	iShares Global Healthcare ETF	0.73%	92.30	1.57%	3.32%	12.03%	1.40%	0.41%
RSPR	Invesco S&P 500 Equal Weight R..ate ETF	0.68%	35.71	13.89%	-0.67%	14.05%	2.54%	0.40%
SIGWX	Touchstone Small Company Fund Y	0.58%	6.60	5.55%	4.21%	19.93%	5.79%	0.91%
VYM	Vanguard High Dividend Yield In...und ETF	0.49%	130.19	13.17%	8.35%	17.74%	2.69%	0.06%

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PJP	Invesco Pharmaceuticals ETF	0.49%	85.58	8.52%	3.30%	11.63%	0.94%	0.56%
PSA	Public Storage	0.43%	295.62	10.81%	-2.05%	14.24%	0%	--
UDR	UDR Inc	0.42%	43.57	23.69%	-4.98%	9.22%	0%	--
TDEIX	Transamerica US Growth I	0.41%	27.67	5.19%	9.04%	18.95%	17.23%	0.77%
AVB	AvalonBay Communities Inc	0.40%	210.84	19.58%	-1.63%	11.34%	0%	--
HART	NYLI Healthy Hearts ETF	0.31%	32.02	8.32%	5.43%	--	1.16%	0.45%
DLR	Digital Realty Trust Inc	0.22%	151.09	9.90%	6.75%	7.55%	0%	--
SOXX	iShares Semiconductor ETF	0.19%	203.11	-5.58%	9.76%	28.57%	0.74%	0.35%
IYF	iShares US Financials ETF	0.16%	112.43	23.31%	11.42%	6.26%	1.33%	0.39%
IHI	iShares US Medical Devices ETF	0.14%	59.99	4.89%	0.21%	12.38%	0.46%	0.40%
PSCC	Invesco S&P SmallCap Consume..les ETF	0.12%	34.91	-3.35%	2.88%	12.47%	2.07%	0.29%
XMHQ	Invesco S&P MidCap Quality ETF	0.09%	93.30	-8.05%	9.31%	22.10%	5.52%	0.25%
COWZ	Pacer US Cash Cows 100 ETF	0.05%	55.70	0.59%	5.78%	24.65%	1.83%	0.49%
SOXQ	Invesco PHLX Semiconductor ETF	0.03%	36.55	-1.00%	11.59%	--	0.73%	0.19%

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