



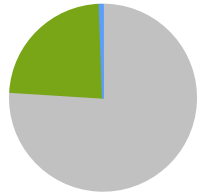
Performance Review

Prepared for: Kathy and Barry Thomas

Advisor: James Smith (Sample)

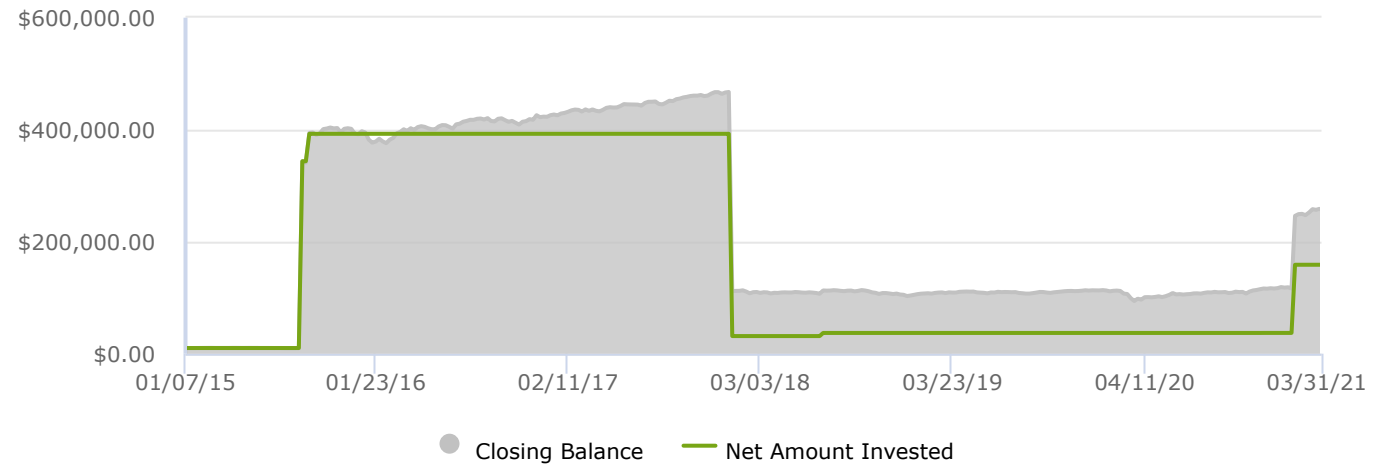
As of 3/31/2021

Allocation



- Equity - 76.0 %
- Bond - 23.4 %
- Money Market - 0.6 %

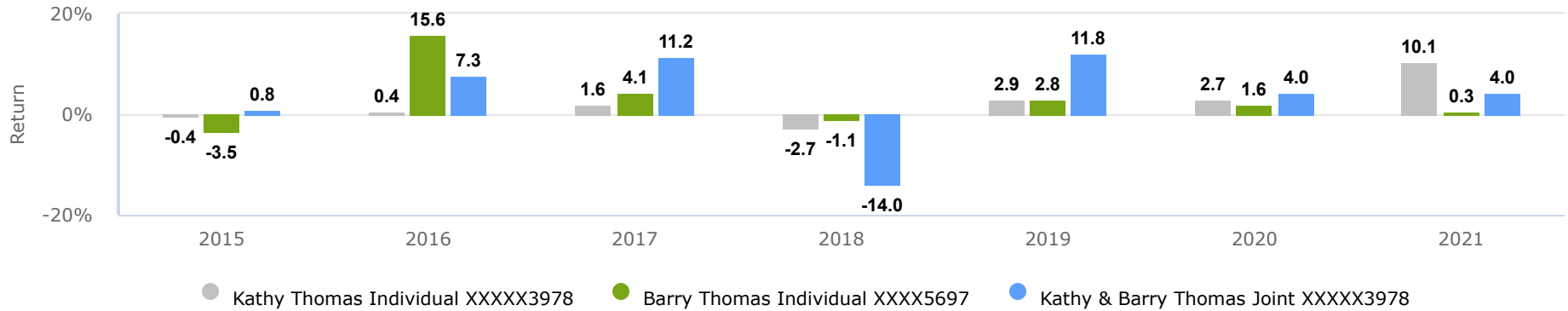
Portfolio Value



Cash Flows

	This Quarter	This Year	Since Inception
Opening Balance	\$117,051.16	\$117,051.16	\$0.00
Net Contributions	\$121,710.00	\$121,710.00	\$158,809.31
Market Change	\$18,328.46	\$18,328.46	\$98,280.31
Closing Balance	\$257,089.62	\$257,089.62	\$257,089.62
Time-Weighted Return	7.43 %	7.43 %	4.33 %
Internal Rate of Return	9.37 %	9.37 %	7.19 %

Annual Performance (TWR)

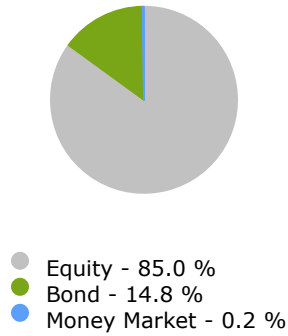


Performance History (TWR)

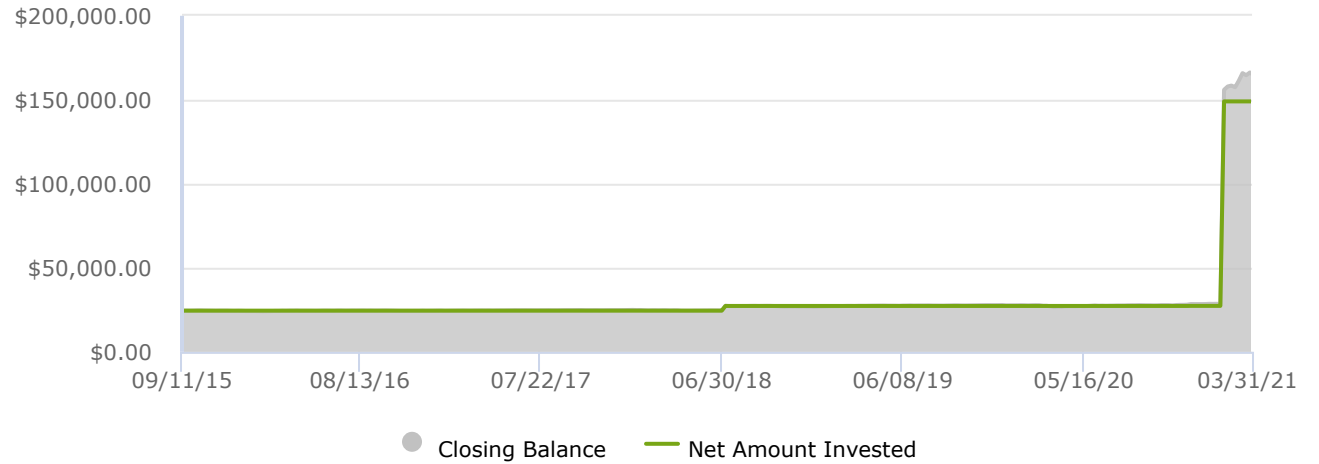
Account	Start Date	Allocation	Closing Balance	This Quarter	This Year	1-Year	3-Year	5-Year	Since Inception	
	1/7/2015	100.0 %	\$257,089.62	7.43 %	7.43 %	27.72 %	3.19 %	4.76 %	4.33 %	
Kathy Thomas Individual XXXXX3978	9/11/2015	64.3 %	\$165,378.42	10.10 %	10.10 %	16.40 %	4.40 %	2.81 %	2.54 %	
Barry Thomas Individual XXXX5697	1/7/2015	4.7 %	\$12,100.10	0.27 %	0.27 %	4.75 %	1.66 %	3.40 %	3.00 %	
Kathy & Barry Thomas Joint XXXXX3978	8/25/2015	31.0 %	\$79,611.10	4.02 %	4.02 %	32.68 %	1.83 %	4.04 %	4.11 %	
S&P 500 (TR)					6.17 %	6.17 %	56.35 %	16.77 %	16.30 %	13.87 %
MSCI EAFE (TR Net)					3.48 %	3.48 %	44.57 %	6.02 %	8.85 %	7.06 %

Kathy Thomas Individual - XXXXX3978

Account Allocation



Account Value



Account Cash Flows

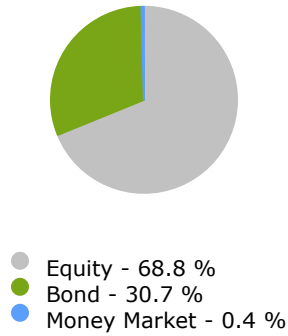
	This Quarter	This Year	Since Inception
Opening Balance	\$28,445.99	\$28,445.99	\$0.00
Net Contributions	\$121,710.00	\$121,710.00	\$149,044.70
Market Change	\$15,222.43	\$15,222.43	\$16,333.72
Closing Balance	\$165,378.42	\$165,378.42	\$165,378.42
Time-Weighted Return	10.10 %	10.10 %	2.54 %
Internal Rate of Return	14.31 %	14.31 %	8.54 %
<i>S&P 500 (TR)</i>	<i>6.17 %</i>	<i>6.17 %</i>	<i>15.92 %</i>
<i>MSCI EAFE (TR Net)</i>	<i>3.48 %</i>	<i>3.48 %</i>	<i>7.51 %</i>

Holding Details: Kathy Thomas Individual - XXXXX3978

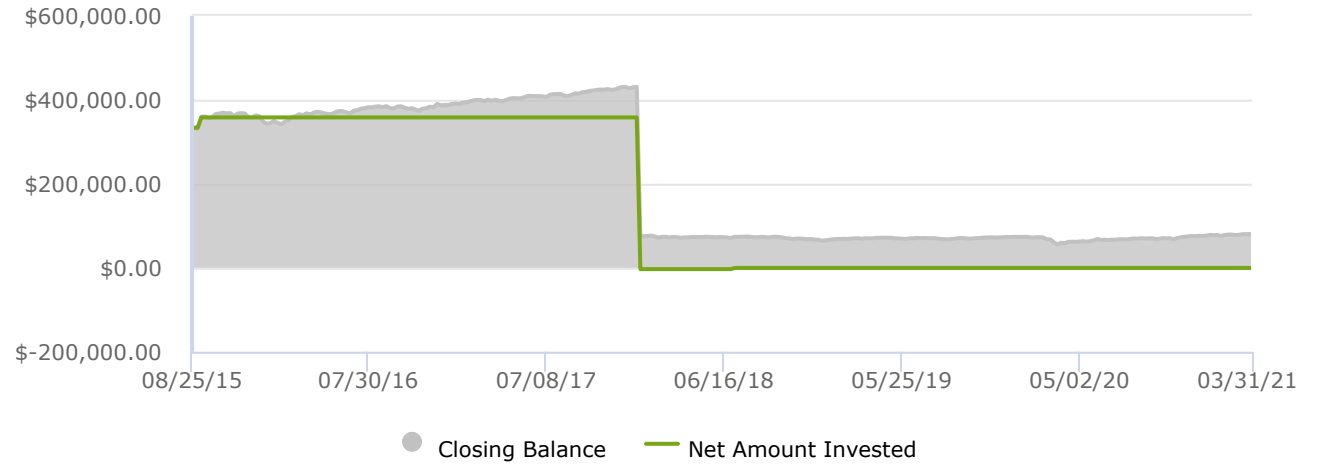
Security (Symbol)	Units	Cost	Price	Closing Balance	Allocation	Gain/Loss
Equity						
Vanguard S&P 500 Value (VOOV)	1,001.00	\$0.00 ^u	\$136.69	\$136,826.69	82.7 %	\$136.69
DFA U.S. Core Equity I Instl (DFEOX)	71.10	\$0.00 ^u	\$32.29	\$2,295.92	1.4 %	\$2,212.55
DFA International Core Equity Instl (DFIEX)	79.71	\$85.51 ^u	\$15.43	\$1,229.97	0.7 %	\$1,123.62
Vanguard Mid-Cap (VO)	1.00	\$0.00 ^u	\$221.34	\$221.34	0.1 %	\$221.34
Equity				\$140,573.92	85.0 %	\$3,694.20
Bonds						
DFA One-Year Fixed Income Portfolio (I) (DFIHX)	728.87	\$7,247.22	\$10.30	\$7,507.35	4.5 %	\$259.42
DFA Two-Year Global Fixed Income Portfolio (I) (DFGFX)	704.76	\$2,400.60	\$9.95	\$7,012.39	4.2 %	\$4,609.62
DFA Short Term Extended Quality (DFEQX)	525.56	\$2,740.19	\$10.98	\$5,770.67	3.5 %	\$3,021.15
DFA Short-Term Govt (DFFGX)	397.92	\$1,524.35	\$10.47	\$4,166.21	2.5 %	\$2,643.25
Bonds				\$24,456.62	14.8 %	\$10,533.44
Cash						
Custodial Cash (CUSTODIAL_CASH)	347.88	\$347.88	\$1.00	\$347.88	0.2 %	\$0.00
Cash				\$347.88	0.2 %	\$0.00
		\$14,345.75 ^u		\$165,378.42	100.0 %	\$14,227.64

Kathy & Barry Thomas Joint - XXXXX3978

Account Allocation



Account Value



Account Cash Flows

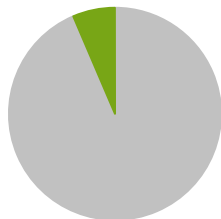
	This Quarter	This Year	Since Inception
Opening Balance	\$76,538.08	\$76,538.08	\$0.00
Net Contributions	\$0.00	\$0.00	-\$336.69
Market Change	\$3,073.02	\$3,073.02	\$79,947.79
Closing Balance	\$79,611.10	\$79,611.10	\$79,611.10
Time-Weighted Return	4.02 %	4.02 %	4.11 %
Internal Rate of Return	4.02 %	4.02 %	7.22 %
<i>S&P 500 (TR)</i>	<i>6.17 %</i>	<i>6.17 %</i>	<i>16.44 %</i>
<i>MSCI EAFE (TR Net)</i>	<i>3.48 %</i>	<i>3.48 %</i>	<i>7.61 %</i>

Holding Details: Kathy & Barry Thomas Joint - XXXXX3978

Security (Symbol)	Units	Cost	Price	Closing Balance	Allocation	Gain/Loss
Equity						
DFA International Core Equity Instl (DFIEX)	3,403.16	\$36,379.81 ^u	\$15.43	\$52,510.68	66.0 %	\$16,110.03
DFA U.S. Core Equity I Instl (DFEOX)	71.10	\$0.00 ^u	\$32.29	\$2,295.92	2.9 %	\$2,212.55
Equity				\$54,806.60	68.8 %	\$18,322.58
Bonds						
DFA One-Year Fixed Income Portfolio (I) (DFIHX)	728.87	\$7,247.22	\$10.30	\$7,507.35	9.4 %	\$259.42
DFA Two-Year Global Fixed Income Portfolio (I) (DFGFX)	704.76	\$2,400.60	\$9.95	\$7,012.39	8.8 %	\$4,609.62
DFA Short Term Extended Quality (DFEQX)	525.56	\$2,740.19	\$10.98	\$5,770.67	7.2 %	\$3,021.15
DFA Short-Term Govt (DFFGX)	397.92	\$1,524.35	\$10.47	\$4,166.21	5.2 %	\$2,643.25
Bonds				\$24,456.62	30.7 %	\$10,533.44
Cash						
Custodial Cash (CUSTODIAL_CASH)	347.88	\$347.88	\$1.00	\$347.88	0.4 %	\$0.00
Cash				\$347.88	0.4 %	\$0.00
		\$50,640.05 ^u		\$79,611.10	100.0 %	\$28,856.02

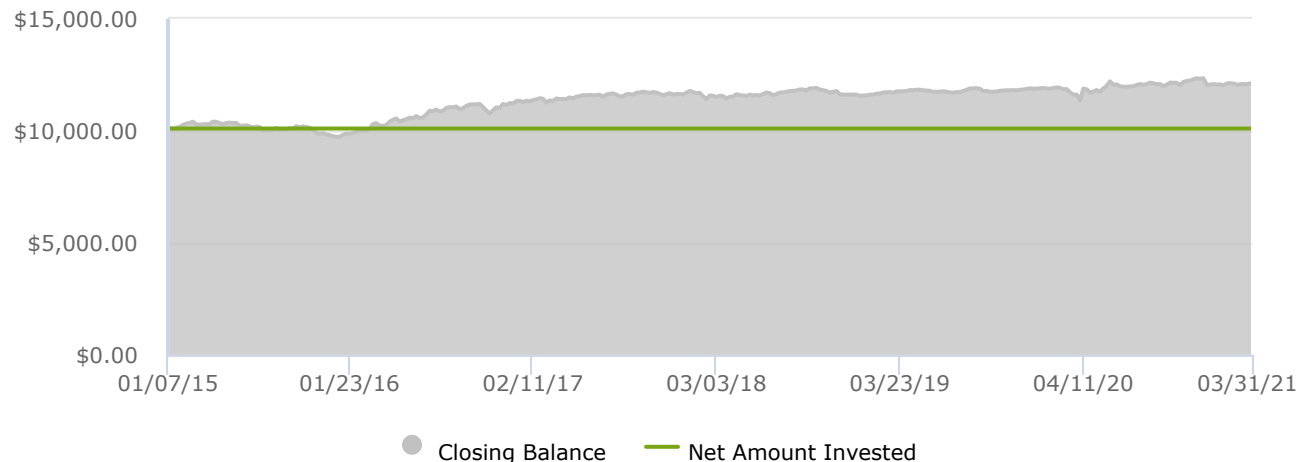
Barry Thomas Individual - XXXX5697

Account Allocation



● Bond - 93.6 %
● Money Market - 6.4 %

Account Value



Account Cash Flows

	This Quarter	This Year	Since Inception
Opening Balance	\$12,067.09	\$12,067.09	\$0.00
Net Contributions	\$0.00	\$0.00	\$10,101.30
Market Change	\$33.01	\$33.01	\$1,998.80
Closing Balance	\$12,100.10	\$12,100.10	\$12,100.10
Time-Weighted Return	0.27 %	0.27 %	3.00 %
Internal Rate of Return	0.27 %	0.27 %	3.00 %
<i>S&P 500 (TR)</i>	<i>6.17 %</i>	<i>6.17 %</i>	<i>13.87 %</i>
<i>MSCI EAFE (TR Net)</i>	<i>3.48 %</i>	<i>3.48 %</i>	<i>7.06 %</i>

Holding Details: Barry Thomas Individual - XXXX5697

Security (Symbol)	Units	Cost	Price	Closing Balance	Allocation	Gain/Loss
Bonds						
Navigator Tactical Fixed Income I (NTBIX)	584.69	\$5,818.42	\$10.76	\$6,291.23	52.0 %	\$464.65
SPDR Barclays 1-3 Month T-Bill (BIL)	15.00	\$1,373.05	\$91.50	\$1,372.50	11.3 %	-\$0.55
iShares Short Treasury Bond (SHV)	12.00	\$1,324.42	\$110.51	\$1,326.12	11.0 %	\$1.70
Lord Abbett Ultra Short Bond I (LUBYX)	116.52	\$1,164.16	\$10.03	\$1,168.66	9.7 %	\$4.49
iShares Short Maturity Bond (NEAR)	10.00	\$500.25	\$50.19	\$501.90	4.1 %	\$1.65
JPMorgan Ultra-Short Income ETF (JPST)	9.00	\$451.89	\$50.76	\$456.80	3.8 %	\$4.91
PIMCO Enhanced Short Maturity (MINT)	2.00	\$202.87	\$101.91	\$203.82	1.7 %	\$0.95
Bonds				\$11,321.03	93.6 %	\$477.80
Cash						
Custodial Cash (CUSTODIAL_CASH)	779.07	\$779.07	\$1.00	\$779.07	6.4 %	\$0.00
Cash				\$779.07	6.4 %	\$0.00
		\$11,614.13		\$12,100.10	100.0 %	\$477.80

Advisory Fee Detail for the period 1/31/2021 - 6/30/2021

Account	Billed Market Value	Bill Cycle	Annual Fee	Days in Cycle	Pay Method	Fee
Kathy Thomas - Individual - XXXXX3978	\$160,817.87	Quarterly	1.00 %		ACH	\$400.94
Kathy Thomas - Individual - XXXXX3978	\$4,560.55	Quarterly	0.80 %		ACH	\$9.10
Barry Thomas - Individual - XXXX5697	\$11,766.42	Quarterly	1.00 %		ACH	\$29.34
Barry Thomas - Individual - XXXX5697	\$333.68	Quarterly	0.80 %		ACH	\$0.67
Kathy & Barry Thomas - Joint - XXXXX3978	\$77,415.71	Quarterly	1.00 %		ACH	\$193.01
Kathy & Barry Thomas - Joint - XXXXX3978	\$2,195.39	Quarterly	0.80 %		ACH	\$4.38
Subtotal:	\$257,089.62			151/365		\$637.44
Deposits and Withdrawals						
XXXXX3978	\$121,710.00			60/365		\$200.07
Subtotal:	\$121,710.00					\$200.07
Additional Amounts						
XYIS Platform Fee						\$294.36
Household Total:				151/365		\$1,131.87

Advisory Fee Disclosure

Please verify the accuracy of this bill and notify our office of any errors. The custodian will not determine if this fee has been calculated correctly.

Fees are calculated by multiplying together the billed market value, annual fee, and days/year. Cash flows from the prior billing period are included here unless average daily balances are being used.

Report Disclaimer

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Investing in mutual funds, exchange-traded funds ("ETFs"), and other equity and debt securities involves risk, including loss of principal. Any performance data quoted represents past performance. Past performance does not guarantee future results and principal value will fluctuate so that an investor's investments, when redeemed, may be worth more or less than their original cost.

Investing in foreign securities may involve certain additional risk, including exchange rate fluctuations, less liquidity, greater volatility and less regulation. Small company stocks may be subject to a higher degree of market risk than the securities of more established companies because they tend to be more volatile and less liquid. Bonds are subject to risks, including interest rate risk which can decrease the value of a bond as interest rates rise. REIT investments are subject to changes in economic conditions and real estate values, and credit and interest rate risks.

Investors cannot invest directly in an index. Indexes are unmanaged and, if presented in the data above, may reflect reinvested dividends and/or distributions, but do not reflect sales charges, commissions, expenses or taxes.

An investor should consider a portfolio's investment objectives, risks, charges and expenses carefully before investing. The underlying funds' prospectus contain this and other important information. Please read any applicable prospectus carefully before investing.