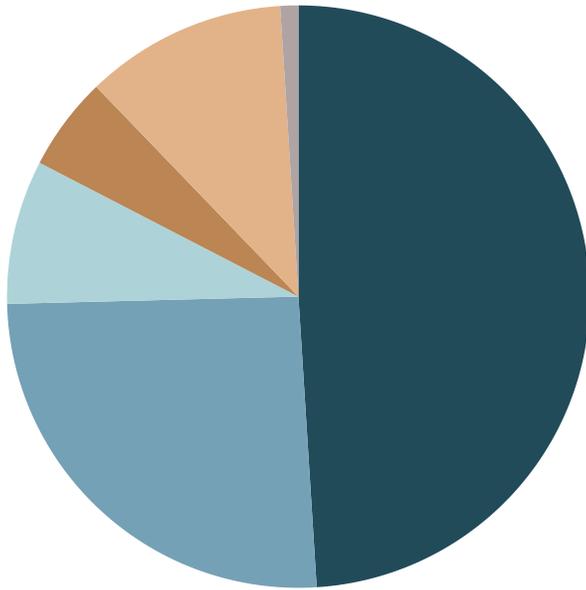


# CORE MODERATE CONSERVATIVE



- **Bonds: 49%**
- **Large Cap Stocks: 25.6%**
- **Foreign Stocks: 8%**
- **Mid/Small Cap Stocks: 5.2%**
- **Alternatives/Other: 11.2%**
- **Cash: 1%**

Learn more about the  
**CALIBER WEALTH**  
investment process.



<b>Account Type:</b>	Discretionary Managed
<b>Objective:</b>	Moderate Growth and Income
<b>Risk Level:</b>	Moderate Conservative
<b>Description:</b>	Diversified Portfolio consisting primarily of Exchanged Traded Funds (ETFs) and Mutual Funds. Seeks long-term appreciation.
<b>Managers:</b>	Caliber Investment Committee
<b>Expense Ratio:</b>	0.50%
<b>Standard Deviation:</b>	9.72%
<b>Inv. Minimum:</b>	\$25,000
<b>Projected Yield:</b>	3.44%

## TOP 5 HOLDINGS

*as of February 2025*

IShares TR Core S&P 500 ETF (IVV)	17.6%
Janus Henderson Trust Total Return Bond Fund (PTIAX)	9.8%
Performance Trust Total Return Bond Fund (PTIAX)	9.8%
PIMCO Income (PONPX)	9.8%
Avantis US Equity ETF (AVUS)	8%

**All data collected as of January 2026.**  
Tax sensitive version available.

**COMPLEX MADE SIMPLE**

Investment advisory services provided by Caliber Wealth Management, LLC, an SEC registered investment adviser. Portfolio metrics noted are estimates derived from model portfolio data and do not represent actual account composites, so investors should note that actual results may differ. Data provided is for informational purposes only and should not be considered investment advice. Some of the data provided has been obtained from publicly available sources, but no representation or warranty is made as to accuracy and completeness. Investments involve risk and the possibility of loss and no guarantees are made about future results. Always consult with your financial adviser regarding your specific circumstances.